

Fund Facts

Manulife Guaranteed Investment Funds Select (GIF Select)

Effective November 12, 2024**Performance as at December 31, 2023**

What's New in GIF Select - InvestmentPlus

New Guarantee Option:

On or about November 12, 2024, **GIF Select** will offer a 100% Guaranteed Death Benefit, renaming the existing **InvestmentPlus series** and expanding the offering to include a new series:

- InvestmentPlus 75/75
- InvestmentPlus 75/100

Fund additions:

Effective on or about September 9, 2024, the following funds will be available in the **InvestmentPlus series**:

- Manulife Smart Global Dividend ETF Portfolio GIF Select
- Manulife International Large Cap GIF Select

Full fund details, including fund codes and Management Expense Ratios (MERs) of the new funds, are available on the Manulife website, [Price & Performance](#).

Fee reduction:

Effective on or about September 9, 2024, the Management Expense Ratio (MER) will be reduced for the following fund:

Fund name	Old MER (%)	New Estimated MER (%)*
Manulife Fundamental Balanced Class GIF Select	2.64	2.57

*The estimated MERs will be reported for the remainder of 2024 within the Fund Facts and on the Price & Performance Tool. As of December 31, 2024, the MER will be composed of a blended rate of the previous MER (January 1, 2024 to September 8, 2024) and the reduced MER (September 9, 2024 to December 31, 2024). FE/NL sales charge options reflected.

New sales charge option:

Effective on or about September 9, 2024, a no-load (without commission chargeback) sales charge option will be added to the following fund:

Manulife High Interest Savings GIF Select

As a result, the front-end and no-load (with commission chargeback) sales charge options will no longer allow new deposits, subsequent deposits, new or existing PACs. However, they will remain available for switches within the same sales charge option. Existing PACs will automatically be switched to the new

Contract/Series investment minimum reduction:

Effective on or about September 9, 2024, the minimum investment(s) for the **InvestmentPlus series** will be reduced from **\$2,500** to **\$1,000**.

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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 on each Fund Facts).

How to read the Fund Facts: Manulife Segregated Funds



Performance as at December 31, 2023

Fund Facts — GIF Select

Manulife Bond GIF Select

Quick Facts

Date Fund Available: October 2010

Date Fund Created: October 2010

Underlying Fund Manager: Manulife Investment Management Limited

Total Units Outstanding: 8,955,652

Total Fund Value: \$94,715,604

Portfolio Turnover Rate: 8.96%

8	Guarantee option	9	Minimum investment (\$)	10	MER (%)	11	Management fee (%)	12	Net asset value per unit (\$)	13	Units outstanding
	InvestmentPlus 75/75		1,000		2.11		1.62		11.2128		1,394,910
	InvestmentPlus 75/100		1,000		2.31		2.07		10.0000		10
	IncomePlus		25,000		2.11		1.62		10.5515		56,413
	EstatePlus		10,000		2.11		1.62		11.2128		135,125

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

What does the fund invest in?

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

Top 10 investments (of the underlying fund)

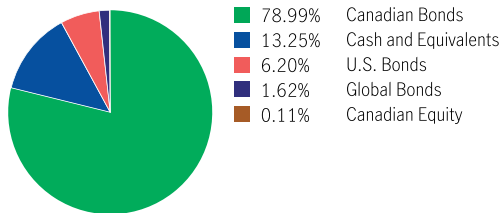
Gov. of Canada, 2.75%, 6/1/2033	2.17%
Gov. of Canada, 4/25/2024	1.85%
Province of Ontario, 3.75%, 12/2/2053	1.67%
Gov. of Canada, 2%, 6/1/2028	1.67%
Gov. of Canada, 4%, 6/1/2041	1.64%
CANADIAN TREASURY BILL 11APR24 TBILL	1.62%
CANADA HOUSING TRUST NO 1 4.25% 15MAR34	1.17%
Province of Ontario, 3.75%, 6/2/2032	1.07%
Canada Housing Trust No.1, 3.65%, 6/15/2033	1.05%
Province of Ontario, 2.55%, 12/2/2052	1.04%

Total

14.94%

Total investments: 428

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 75/75. Returns are after the MER has been deducted.

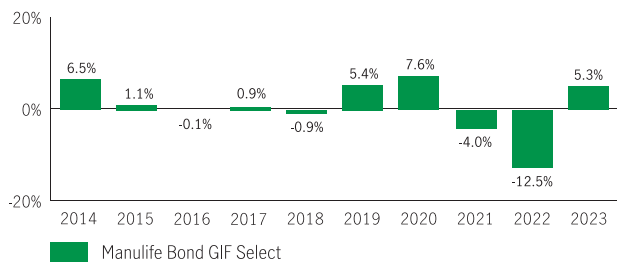
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,078.17 on December 31, 2023. This works out to an average of 0.76% per year.

Year-by-year returns

Any values close to zero may not be visible. This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus 75/75. 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 to read the Fund Facts: Manulife Segregated Funds

19

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 Charge

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 rateThe 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	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny 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	
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.11	1.62	—
InvestmentPlus 75/100	2.31	2.07	—
IncomePlus	2.11	1.62	0.55
EstatePlus	2.11	1.62	0.25

Trailing commission

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

3. Other Fees

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

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

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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

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

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

22

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	1.52	1.24	12.0549	10
InvestmentPlus 75/100	1,000,000	1.85	1.65	10.0000	10
IncomePlus	1,000,000	1.62	1.24	11.6723	10
EstatePlus	1,000,000	1.52	1.24	12.0549	24,575

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 75/75	1,000	1.27	0.95	12.2098	5.120
InvestmentPlus 75/100	1,000	1.76	1.57	10.0000	10
IncomePlus	25,000	1.29	0.95	11.8339	10
EstatePlus	10,000	1.27	0.95	12.2098	—

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

Quebec & French Business 1-800-355-6776



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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: \$166,774,435

Date Fund Created: September 1986

Total Units Outstanding: 7,020,439

Portfolio Turnover Rate: 13.98%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.53	1.98	18.6947	1,295,215
InvestmentPlus 75/100	1,000	2.83	2.54	10.0000	10
IncomePlus	25,000	2.66	2.06	16.0325	128,613
EstatePlus	10,000	2.62	2.06	18.5299	194,841

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

What does the fund invest in?

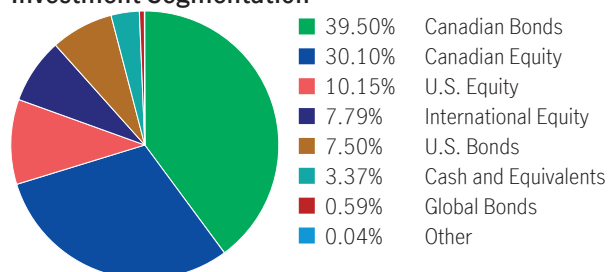
This segregated fund has a “fund-of-fund” structure that invests into a basket of funds which includes, but is not limited to, mutual funds, pooled funds and unit trusts. The underlying funds hold primarily Canadian equities and Canadian fixed income investments.

Top 10 investments

MIM Canadian Core Fixed Income	44.85%
Franklin Bissett Canadian Equity Fund	10.11%
Manulife Dividend Income Fund	9.93%
Manulife Core Canadian Equity Fund	9.55%
MIM US Large Cap Core Pooled Fund	7.25%
National Bank Canadian All Cap Equity Fund	5.05%
Manulife U.S. Unconstrained Bond Fund	4.97%
National Bank <i>SmartData</i> International Equity Fund	3.47%
Manulife World Investment Fund	3.47%
Total	98.64%

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 75/75. Returns are after the MER has been deducted.

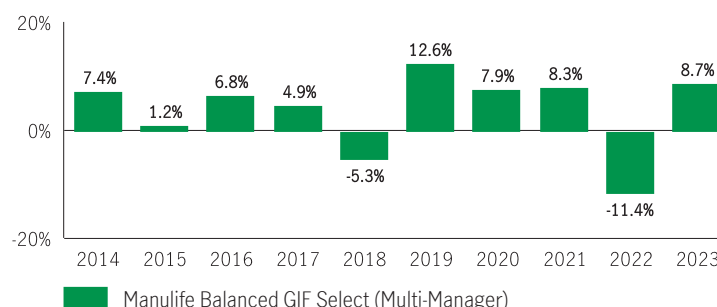
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,462.17 on December 31, 2023. This works out to an average of 3.87% per year.

Year-by-year returns

Any values close to zero may not be visible. This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.53	1.98	—
InvestmentPlus 75/100	2.83	2.54	—
IncomePlus	2.66	2.06	0.85
EstatePlus	2.62	2.06	0.45

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

Objective: The Fund invests in a combination of Equity and Fixed Income Securities in order to provide a high rate of return and maximum security of principal.

Strategy: This fund will invest in units of multiple underlying funds. The strategy for this fund is available through the Investment Policy Statement (IPS).

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	1.80	1.38	20.8495	15,495
InvestmentPlus 75/100	1,000,000	2.22	1.99	10.0000	10
IncomePlus	1,000,000	1.87	1.48	17.7481	10
EstatePlus	1,000,000	1.74	1.48	20.8122	26,680

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 75/75	1,000	1.49	1.21	19.9400	10
InvestmentPlus 75/100	1,000	1.72	1.54	10.0000	10
IncomePlus	25,000	1.59	1.30	18.1794	10
EstatePlus	10,000	1.59	1.30	19.5257	8

For more information

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

Manulife

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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: \$286,351,044

Date Fund Created: January 2005

Total Units Outstanding: 14,335,203

Portfolio Turnover Rate: 22.64%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.41	1.87	19.7493	2,054,593
InvestmentPlus 75/100	1,000	2.73	2.45	10.0000	10
IncomePlus	25,000	2.44	1.87	16.3013	106,626
EstatePlus	10,000	2.41	1.87	19.7493	533,957

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

What does the fund invest in?

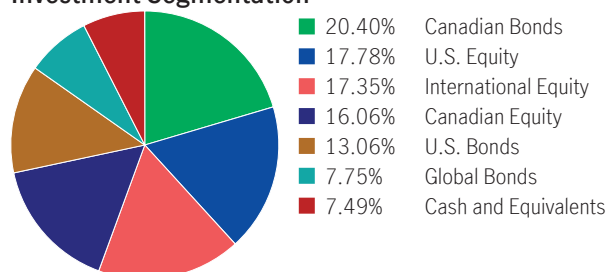
This segregated fund has a “fund-of-fund” structure that invests into a basket of funds which includes, but is not limited to, ETFs, mutual funds, pooled funds and unit trusts. The underlying funds hold primarily global equities and fixed income funds.

Top 10 investments

Manulife Canadian Bond Fund	14.57%
Manulife Corporate Bond Fund	10.04%
Manulife Strategic Income Fund	9.03%
Manulife Fundamental Dividend Fund	8.01%
Manulife Dividend Income Fund	7.93%
Manulife U.S. Dividend Income Fund	7.88%
Manulife Canadian Universe Bond Fund	4.96%
Manulife World Investment Class	4.96%
BlackRock CDN Global Infrastructure Equity Index Fund	4.92%
Manulife Smart Dividend ETF	4.67%
Total	76.97%

Total investments: 17

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 75/75. Returns are after the MER has been deducted.

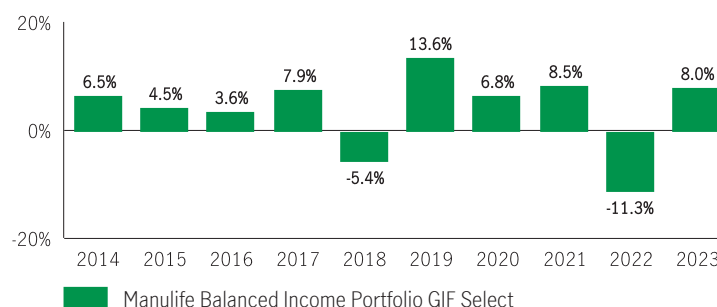
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,484.57 on December 31, 2023. This works out to an average of 4.03% per year.

Year-by-year returns

Any values close to zero may not be visible. This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.41	1.87	—
InvestmentPlus 75/100	2.73	2.45	—
IncomePlus	2.44	1.87	0.85
EstatePlus	2.41	1.87	0.45

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

Objective: The fund seeks to provide income generation and long-term growth consistent with preservation of capital. The Portfolio is a strategic asset allocation portfolio. It invests its assets in other mutual funds, focusing on fixed income and dividend paying Canadian equity funds.

Strategy: This fund will invest in units of multiple underlying funds. The strategy for this fund is available through the Investment Policy Statement (IPS).

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	1.75	1.42	21.6687	80,205
InvestmentPlus 75/100	1,000,000	2.12	1.90	10.0000	10
IncomePlus	1,000,000	1.81	1.42	17.4210	10
EstatePlus	1,000,000	1.75	1.42	21.6687	26,741

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 75/75	1,000	1.29	1.10	20.3115	1,119
InvestmentPlus 75/100	1,000	1.62	1.45	10.0000	10
IncomePlus	25,000	1.37	1.10	18.0154	10
EstatePlus	10,000	1.29	1.10	20.3115	2,795

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

Fund Facts — GIF Select

Manulife Balanced Portfolio GIF Select

Quick Facts

Date Fund Available: May 2017

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$641,604,604

Date Fund Created: May 2017

Total Units Outstanding: 50,598,623

Portfolio Turnover Rate: 8.46%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.73	2.35	12.5035	25,730,697
InvestmentPlus 75/100	1,000	3.09	2.78	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 is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

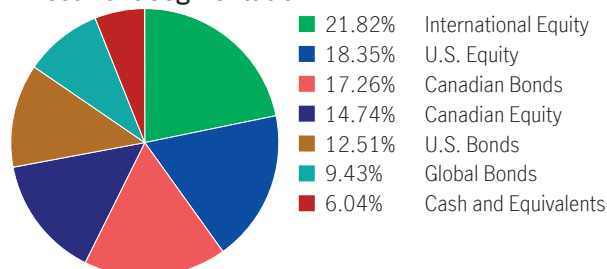
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Balanced Portfolio. The underlying mutual fund trust holds primarily securities of funds and/or ETFs which in turn invest in domestic and global equity securities and/or domestic and global fixed income securities.

Top 10 investments (of the underlying fund)

Manulife Bond Fund	12.54%
Manulife Strategic Income Fund	11.74%
Manulife U.S. All Cap Equity Fund	5.83%
Manulife World Investment Fund	5.58%
Manulife Multifactor Canadian Large Cap	5.46%
Manulife Fundamental Equity Fund	5.41%
MIM Emerging Markets Corporate Debt Pooled Fund	5.26%
Manulife Global Dividend Fund	5.16%
Manulife Dividend Income Fund	4.90%
Manulife Multifactor US Large Cap Index	3.51%
Total	65.41%

Total investments: 30

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 6 years for a contractholder who has chosen InvestmentPlus 75/75. 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.

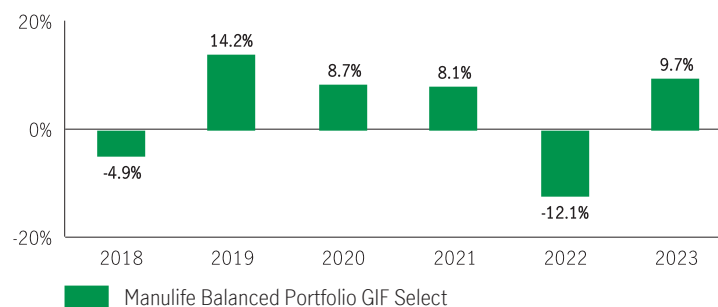
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 on May 19, 2017 has \$1,250.58 on December 31, 2023. This works out to an average of 3.44% per year.

Year-by-year returns

Any values close to zero may not be visible. This chart shows how the fund has performed in each of the past 6 years for a contractholder who chose the InvestmentPlus 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.73	2.35	—
InvestmentPlus 75/100	3.09	2.78	—

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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Objective and Strategy

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

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

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	2.15	1.83	12.8680	10
InvestmentPlus 75/100	1,000,000	2.41	2.16	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 75/75	1,000	1.62	1.39	13.4824	199,828
InvestmentPlus 75/100	1,000	1.99	1.78	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 Bond GIF Select

Quick Facts

Date Fund Available: October 2010

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$94,715,604

Date Fund Created: October 2010

Total Units Outstanding: 8,955,652

Portfolio Turnover Rate: 8.96%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.11	1.62	11.2128	1,394,910
InvestmentPlus 75/100	1,000	2.31	2.07	10.0000	10
IncomePlus	25,000	2.11	1.62	10.5515	56,413
EstatePlus	10,000	2.11	1.62	11.2128	135,125

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

What does the fund invest in?

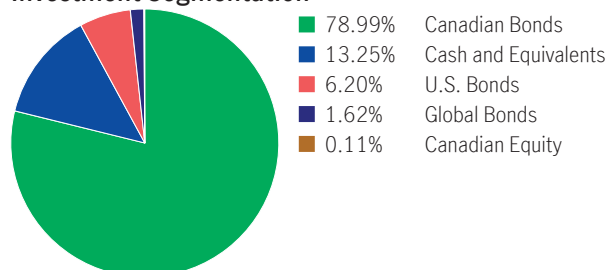
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Bond Fund. The underlying mutual fund trust holds primarily Canadian fixed income investments.

Top 10 investments (of the underlying fund)

Gov. of Canada, 2.75%, 6/1/2033	2.17%
Gov. of Canada, 4/25/2024	1.85%
Province of Ontario, 3.75%, 12/2/2053	1.67%
Gov. of Canada, 2%, 6/1/2028	1.67%
Gov. of Canada, 4%, 6/1/2041	1.64%
CANADIAN TREASURY BILL 11APR24 TBILL	1.62%
CANADA HOUSING TRUST NO 1 4.25% 15MAR34	1.17%
Province of Ontario, 3.75%, 6/2/2032	1.07%
Canada Housing Trust No.1, 3.65%, 6/15/2033	1.05%
Province of Ontario, 2.55%, 12/2/2052	1.04%
Total	14.94%

Total investments: 428

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 75/75. Returns are after the MER has been deducted.

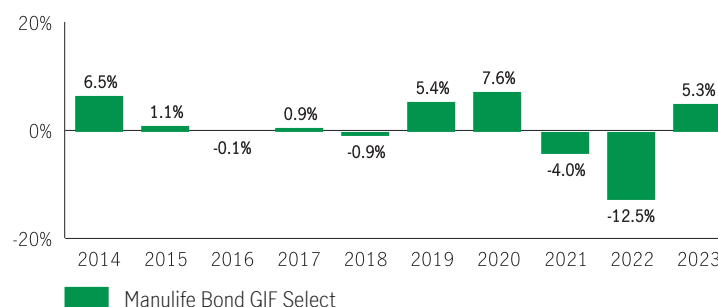
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,078.17 on December 31, 2023. This works out to an average of 0.76% per year.

Year-by-year returns

Any values close to zero may not be visible. This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	If you sell within:	%	
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No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. 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 75/75	2.11	1.62	—
InvestmentPlus 75/100	2.31	2.07	—
IncomePlus	2.11	1.62	0.55
EstatePlus	2.11	1.62	0.25

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

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

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	1.52	1.24	12.0549	10
InvestmentPlus 75/100	1,000,000	1.85	1.65	10.0000	10
IncomePlus	1,000,000	1.62	1.24	11.6723	10
EstatePlus	1,000,000	1.52	1.24	12.0549	24,575

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 75/75	1,000	1.27	0.95	12.2098	5,120
InvestmentPlus 75/100	1,000	1.76	1.57	10.0000	10
IncomePlus	25,000	1.29	0.95	11.8339	10
EstatePlus	10,000	1.27	0.95	12.2098	—

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: \$173,984,729

Date Fund Created: October 2010

Total Units Outstanding: 8,185,505

Portfolio Turnover Rate: 4.15%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.56	1.79	21.5332	429,214
IncomePlus	25,000	2.62	1.87	18.5502	49,330
EstatePlus	10,000	2.65	1.87	21.3407	115,712

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

What does the fund invest in?

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

Top 10 investments (of the underlying fund)

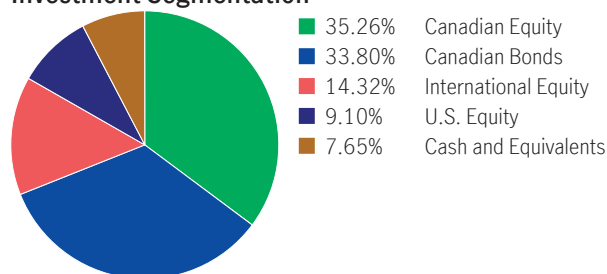
Province of Quebec, 3.6%, 9/1/2033	3.12%
Province of Ontario, 3.6%, 3/8/2028	3.00%
Gov. of Canada, 2/15/2024	2.27%
Alimentation Couche-Tard Inc.	2.04%
Royal Bank of Canada	1.90%
CGI Inc. Cl A Sub Vtg	1.78%
Canadian Natural Resources Ltd.	1.65%
Toronto-Dominion Bank Com New	1.64%
Gov. of Canada, 2.75%, 12/1/2055	1.40%
Province of Ontario, 4.65%, 6/2/2041	1.37%

Total

20.17%

Total investments: 261

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 75/75. 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.

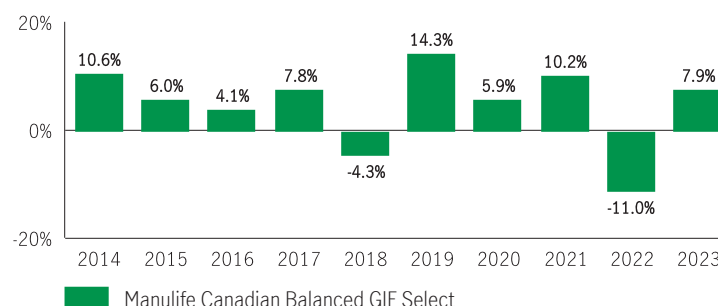
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,614.07 on December 31, 2023. This works out to an average of 4.90% per year.

Year-by-year returns

Any values close to zero may not be visible. This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus 75/75. In the last 10 years the fund was up in value 8 years and down in value 2 years.



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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	

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

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.56	1.79	—
IncomePlus	2.62	1.87	0.85
EstatePlus	2.65	1.87	0.45

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

Objective: The Fund seeks to achieve long-term growth and preservation of capital. The Fund will invest up to all of its assets in a diversified mix of other mutual funds, and may also invest in common shares, preferred shares, treasury bills, short-term notes, debentures, and bonds.

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	1.79	1.07	23.9206	22,291
IncomePlus	1,000,000	1.89	1.15	20.3927	10
EstatePlus	1,000,000	1.89	1.15	23.6761	8

F-Class

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	1.46	1.03	25.1890	10
IncomePlus	25,000	1.46	1.03	21.3034	10
EstatePlus	10,000	1.46	1.03	24.9160	8

For more information

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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: \$62,179,475

Date Fund Created: May 2020

Total Units Outstanding: 4,023,718

Portfolio Turnover Rate: 7.01%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.74	2.46	15.4911	3,873,472
InvestmentPlus 75/100	1,000	3.32	2.98	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 is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

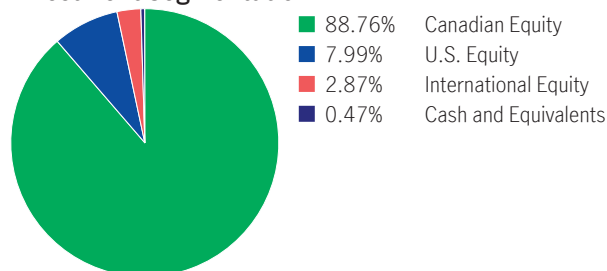
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Canadian Equity Class. The underlying corporate class mutual fund holds primarily Canadian equities.

Top 10 investments (of the underlying fund)

Canadian Pacific Kansas City Limited	6.40%
Toronto-Dominion Bank Com New	5.31%
Sun Life Financial Inc.	4.43%
Royal Bank of Canada	4.38%
Canadian Natural Resources Ltd.	4.24%
Suncor Energy Inc.	4.23%
Bank of Montreal	4.10%
Canadian National Railwaypany	3.81%
Constellation Software Inc.	3.56%
Telus Corp.	3.22%
Total	43.68%

Total investments: 45

Investment Segmentation



Are there any guarantees?

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

Who is this fund for?

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

How has the fund performed?

This section tells you how the fund has performed over the past 3 years for a contractholder who has chosen InvestmentPlus 75/75. 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.

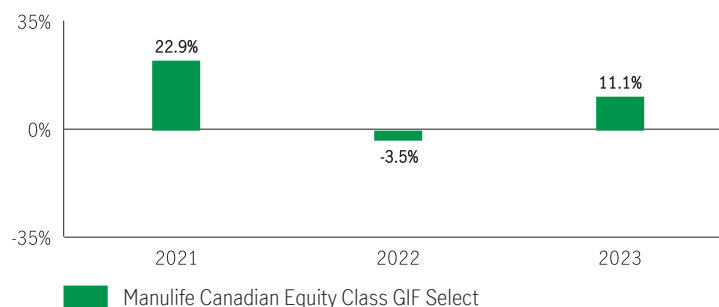
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 on May 4, 2020 has \$1,550.64 on December 31, 2023. This works out to an average of 12.74% per year.

Year-by-year returns

Any values close to zero may not be visible. This chart shows how the fund has performed in each of the past 3 years for a contractholder who chose the InvestmentPlus 75/75. In the last 3 years the fund was up in value 2 years and down in value 1 year.



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

How risky is it?

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



How much does it cost?

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

1. Sales Charges

Sales charge option	What you pay		How it works
Front End Sales Charge	Up to 5.0% of the amount you invest		<ul style="list-style-type: none">You and your advisor decide on the rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.74	2.46	—
InvestmentPlus 75/100	3.32	2.98	—

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

Objective: The objective of the Manulife Canadian Equity Class fund is to seek long-term capital appreciation by investing primarily in Canadian equity securities. The fund may seek to accomplish its objective by investing in securities of other mutual funds.

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	2.01	1.76	15.9474	55,921
InvestmentPlus 75/100	1,000,000	2.71	2.43	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 75/75	1,000	1.59	1.38	16.3448	6,019
InvestmentPlus 75/100	1,000	2.21	1.98	10.0000	10

For more information

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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: \$72,838,257

Date Fund Created: July 2008

Total Units Outstanding: 2,794,898

Portfolio Turnover Rate: 2.84%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.91	2.21	29.0261	403,937

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

What does the fund invest in?

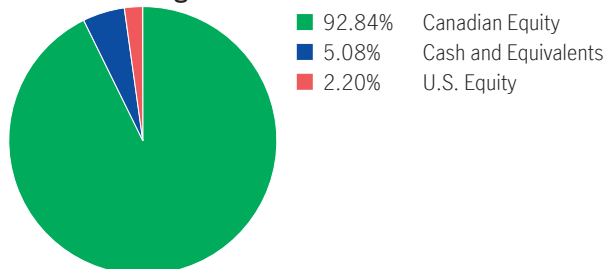
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Canadian Investment Class. The underlying corporate class mutual fund holds primarily Canadian equities.

Top 10 investments (of the underlying fund)

Royal Bank of Canada	5.16%
Canadian Natural Resources Ltd.	4.49%
Toronto-Dominion Bank Com New	4.46%
Alimentation Couche-Tard Inc.	3.87%
Canadian Pacific Kansas City Limited	3.58%
CGI Inc. CI A Sub Vtg	3.46%
Bank of Montreal	3.20%
Brookfield Corporation Vtg Shs CI A	3.19%
AltaGas Ltd.	3.05%
Constellation Software Inc.	3.03%
Total	37.49%

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 10 years for a contractholder who has chosen InvestmentPlus 75/75. Returns are after the MER has been deducted.

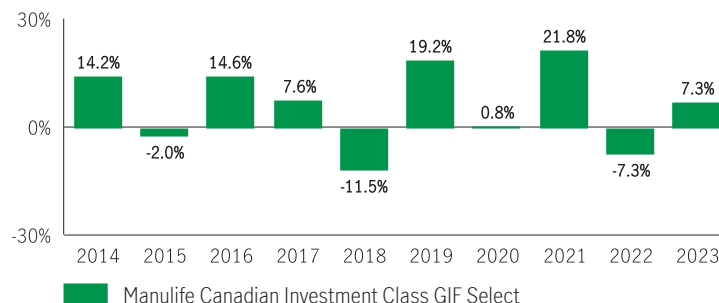
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,776.25 on December 31, 2023. This works out to an average of 5.91% 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 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.91	2.21	—

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

Objective: This Canadian Equity Fund aims to obtain long-term capital growth. The Fund seeks to provide above average long-term returns by investing in large-cap securities of Canadian companies. Treasury bills or short-term investments, not exceeding three years to maturity, may also be used from time to time.

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay					
<ul style="list-style-type: none">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 75/75	1,000,000	2.06	1.50	32.5855	5,758

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					
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	1.75	1.33	29.2930	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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Canada, Outside of Quebec 1-888-790-4387
Quebec & French Business 1-800-355-6776

Fund Facts — GIF Select

Manulife CI Canadian Asset Allocation GIF Select

Quick Facts

Date Fund Available: October 2012

Underlying Fund Manager: CI Investments Inc.

Total Fund Value: \$19,621,533

Date Fund Created: October 2012

Total Units Outstanding: 1,293,218

Portfolio Turnover Rate: 4.19%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.85	1.89	15.8112	877,519
InvestmentPlus 75/100	1,000	3.23	2.90	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 is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

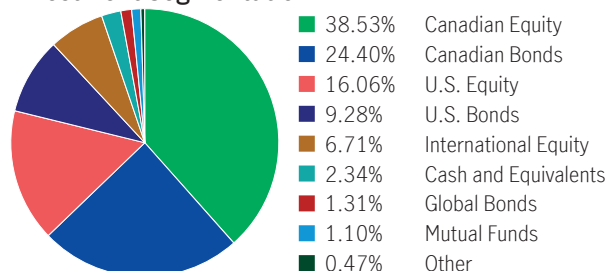
This segregated fund has a “fund-of-fund” structure and invests into the CI Canadian Asset Allocation Corporate Class Fund. The underlying corporate class mutual fund holds primarily Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

United States Treasury Note, 1.88%, 2/15/2041	2.61%
United States Treasury Note, 3.63%, 2/15/2053	2.40%
United States Treasury Note, 2.88%, 5/15/2052	2.04%
Constellation Software Inc. (FRN), 13.3%, 3/31/2040	1.74%
Bank of Nova Scotia (The), 3.7%, 7/27/2081	1.66%
Gov. of Canada, 1.5%, 12/1/2031	1.55%
United States Treasury Note, 4.13%, 8/15/2053	1.55%
Brookfield Corporation Vtg Shs Cl A	1.41%
Constellation Software Inc.	1.26%
Royal Bank of Canada	1.23%
Total	17.46%

Total investments: 210

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 75/75. 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.

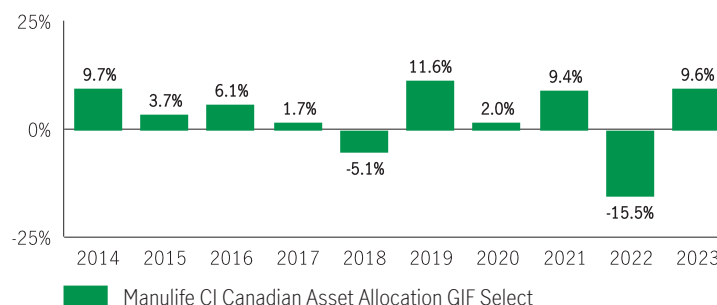
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,344.46 on December 31, 2023. This works out to an average of 3.00% per year.

Year-by-year returns

Any values close to zero may not be visible. This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.85	1.89	—
InvestmentPlus 75/100	3.23	2.90	—

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

Objective: This fund's objective is to achieve a superior total investment return by investing, directly or indirectly, in a combination of primarily Canadian equity and fixed income securities. Indirect investments may include convertible securities, derivatives, equity-related securities and securities of other mutual funds.

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	2.10	1.27	17.0556	5,624
InvestmentPlus 75/100	1,000,000	2.62	2.35	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 75/75	1,000	1.86	1.12	17.8523	3,218
InvestmentPlus 75/100	1,000	2.12	1.90	10.0000	10

For more information

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Manulife

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Fund Facts — GIF Select

Manulife CI Canadian Income & Growth GIF Select

Quick Facts

Date Fund Available: October 2009

Underlying Fund Manager: CI Investments Inc.

Total Fund Value: \$385,001,610

Date Fund Created: October 2006

Total Units Outstanding: 18,159,858

Portfolio Turnover Rate: 8.37%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.82	2.25	21.5082	2,225,193
InvestmentPlus 75/100	1,000	3.18	2.86	10.0000	10
EstatePlus	10,000	2.82	2.25	21.5082	273,333

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

What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the CI Canadian Income & Growth Fund. The underlying mutual fund trust holds primarily Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

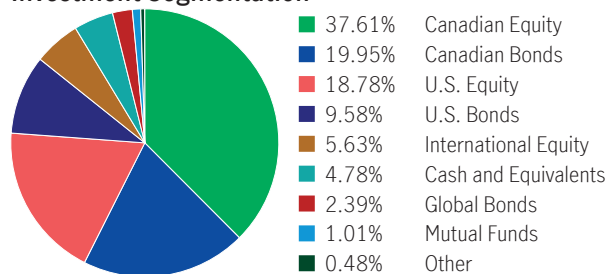
Manulife Financial Corporation	2.79%
Fairfax Financial Holdings Ltd. Sub Vtg	2.18%
Canadian Natural Resources Ltd.	2.17%
Bank of Montreal	2.02%
Microsoft Corp.	1.72%
Wheaton Precious Metals Corp.	1.63%
Advanced Micro Devices Inc.	1.61%
Enbridge Inc.	1.61%
BANK OF NOVA SCOTIA/THE	1.49%
Cenovus Energy Inc.	1.39%

Total

18.62%

Total investments: 686

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 75/75. 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.

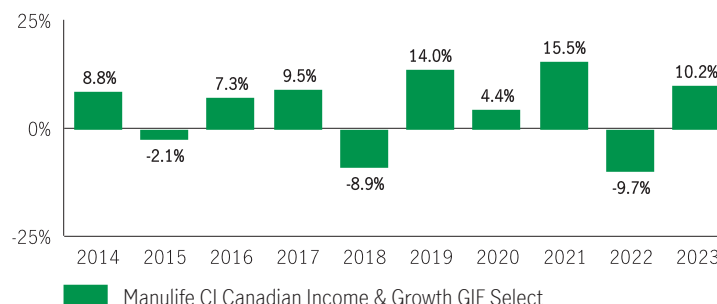
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,560.34 on December 31, 2023. This works out to an average of 4.55% 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 75/75. In the last 10 years the fund was up in value 7 years and down in value 3 years.



Manulife CI Canadian Income & Growth 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.82	2.25	—
InvestmentPlus 75/100	3.18	2.86	—
EstatePlus	2.82	2.25	0.65

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

Objective: The fund seeks to provide a steady flow of current income while preserving capital by investing in a diversified portfolio of securities composed mainly of equity, equity-related and fixed income securities of Canadian issuers. The fund may also invest in foreign securities.

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	2.11	1.74	23.7761	49,835
InvestmentPlus 75/100	1,000,000	2.57	2.31	10.0000	10
EstatePlus	1,000,000	2.11	1.74	23.7761	8,233

F-Class

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	1.72	1.49	22.3233	24,782
InvestmentPlus 75/100	1,000	2.08	1.86	10.0000	10
EstatePlus	10,000	1.72	1.49	22.3233	8,877

For more information

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Manulife

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Canada, Outside of Quebec 1-888-790-4387
Quebec & French Business 1-800-355-6776

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: \$47,746,723

Date Fund Created: January 1998

Total Units Outstanding: 2,093,164

Portfolio Turnover Rate: 0.99%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	3.11	2.24	15.7430	443,753

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

What does the fund invest in?

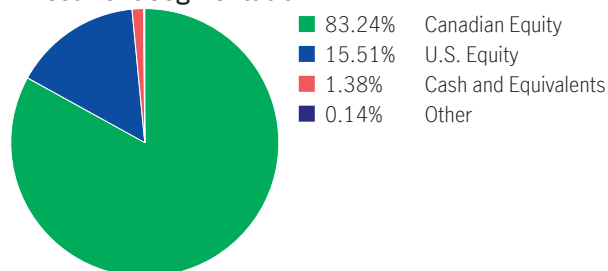
This segregated fund has a “fund-of-fund” structure and invests into the CI Canadian Investment Fund. The underlying mutual fund trust holds primarily Canadian and U.S. equities.

Top 10 investments (of the underlying fund)

Royal Bank of Canada	7.19%
Toronto-Dominion Bank Com New	6.56%
Constellation Software Inc.	4.46%
Amazon.com Inc.	4.10%
Bank of Montreal	4.08%
Intact Financial Corporation	4.03%
Cenovus Energy Inc.	3.99%
Canadian Natural Resources Ltd.	3.94%
Agnico-Eagle Mines Ltd.	3.78%
S&P Global Inc.	3.57%
Total	45.71%

Total investments: 39

Investment Segmentation



Are there any guarantees?

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

Who is this fund for?

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus 75/75. Returns are after the MER has been deducted.

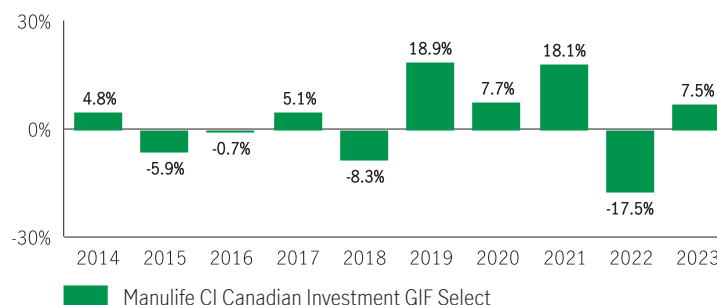
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,267.58 on December 31, 2023. 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 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission																		
Deferred Sales Charge (DSC) *	<table><tr><td>If you sell within:</td><td>%</td></tr><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></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	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
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><tr><td>If you sell within:</td><td>%</td></tr><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></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									
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																			
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	3.11	2.24	—

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

Objective: This fund's objective is to obtain maximum long-term capital growth. It invests primarily in equity and equity-related securities of high-quality, large and mid-capitalization Canadian companies that the portfolio advisor believes have good potential for future growth.

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	2.31	1.62	17.4087	857

F-Class

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.10	1.48	17.2190	11

For more information

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

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Quebec & French Business 1-800-355-6776

Fund Facts — GIF Select

Manulife CIBC Monthly Income GIF Select

Quick Facts

Date Fund Available: October 2009

Underlying Fund Manager: CIBC Global Asset Management Inc.

Total Fund Value: \$42,499,414

Date Fund Created: June 2008

Total Units Outstanding: 2,764,506

Portfolio Turnover Rate: 6.93%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.85	1.89	16.1995	473,168
InvestmentPlus 75/100	1,000	3.16	2.84	10.0000	10
IncomePlus	25,000	2.83	1.89	14.0340	32,925
EstatePlus	10,000	2.85	1.89	16.1995	72,268

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

What does the fund invest in?

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

Top 10 investments (of the underlying fund)

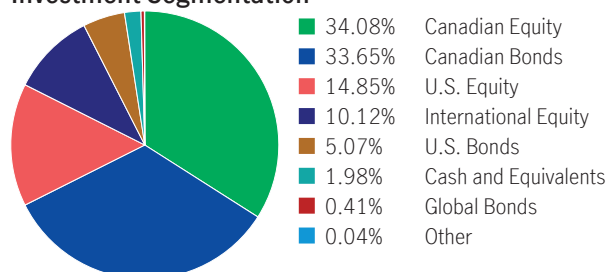
Royal Bank of Canada	3.01%
Toronto-Dominion Bank Com New	2.59%
Enbridge Inc.	1.86%
Bank of Montreal	1.74%
Canadian National Railwaypany	1.69%
Canadian Natural Resources Ltd.	1.50%
Province of Ontario, 3.6%, 3/8/2028	1.48%
Canadian Pacific Kansas City Limited	1.46%
Brookfield Corporation Vtg Shs Cl A	1.36%
Canadian Imperial Bank ofmerce	1.28%

Total

17.97%

Total investments: 683

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 75/75. Returns are after the MER has been deducted.

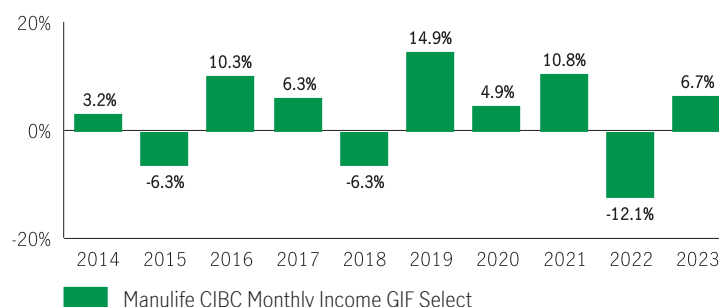
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,328.67 on December 31, 2023. 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 10 years for a contractholder who chose the InvestmentPlus 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.85	1.89	—
InvestmentPlus 75/100	3.16	2.84	—
IncomePlus	2.83	1.89	1.15
EstatePlus	2.85	1.89	0.55

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	2.11	1.27	17.9361	5,401
InvestmentPlus 75/100	1,000,000	2.55	2.29	10.0000	10
IncomePlus	1,000,000	2.21	1.27	15.1764	10
EstatePlus	1,000,000	2.11	1.27	17.9361	2,214

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 75/75	1,000	1.83	1.12	71.1900	10
InvestmentPlus 75/100	1,000	2.06	1.84	10.0000	10
IncomePlus	25,000	1.83	1.12	16.5554	10
EstatePlus	10,000	1.83	1.12	71.1900	—

For more information

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Fund Facts — GIF Select

Manulife Climate Action Balanced GIF Select

Quick Facts

Date Fund Available: September 2022

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$5,607,378

Date Fund Created: September 2022

Total Units Outstanding: 659,337

Portfolio Turnover Rate: 5.85%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.70	2.38	8.4812	206,297
InvestmentPlus 75/100	1,000	2.99	2.69	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 is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

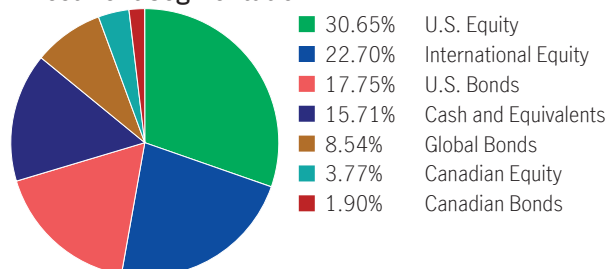
This segregated fund has a “fund-of-fund” structure that invests into the Manulife Climate Action Balanced Fund. The underlying mutual fund trust holds primarily a diversified portfolio of global equity and fixed income securities of issuers that are making positive contributions to climate change.

Top 10 investments (of the underlying fund)

Manulife Climate Action Fund	56.99%
Manulife Climate Action Bond Fund	38.14%
Total	95.13%

Total investments: 2

Investment Segmentation



Are there any guarantees?

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

Who is this fund for?

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the global equity market.

How has the fund performed?

This section tells you how the fund has performed over the past year for a contractholder who has chosen InvestmentPlus 75/75. Returns are after the MER has been deducted.

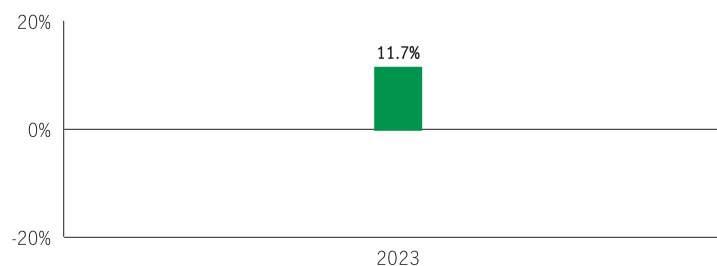
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 on September 14, 2022 has \$847.23 on December 31, 2023. This works out to an average of -12.02% per year.

Year-by-year returns

Any values close to zero may not be visible. This chart shows how the fund has performed in the past year for a contractholder who chose the InvestmentPlus 75/75. In the past year the Fund was up in value.



Manulife Climate Action 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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	
Low Load Sales Charge *	After 7 years	0.00	
	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	
	No Load Sales Charge	There are no charges to you.	
	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.		

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.70	2.38	—
InvestmentPlus 75/100	2.99	2.69	—

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

Objective: The Fund seeks to provide long-term capital growth and income by investing in a diversified portfolio of global equity and fixed income securities of issuers that are making positive contributions to climate change.

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay					
<ul style="list-style-type: none">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 75/75	1,000,000	1.92	1.68	8.7000	10
InvestmentPlus 75/100	1,000,000	2.48	2.22	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					
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER					

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	1.58	1.38	8.7060	10
InvestmentPlus 75/100	1,000	1.89	1.69	10.0000	10

For more information

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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: \$46,870,354

Date Fund Created: May 2021

Total Units Outstanding: 3,999,162

Portfolio Turnover Rate: 6.87%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.80	2.49	11.6630	2,463,312
InvestmentPlus 75/100	1,000	3.34	3.00	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 is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

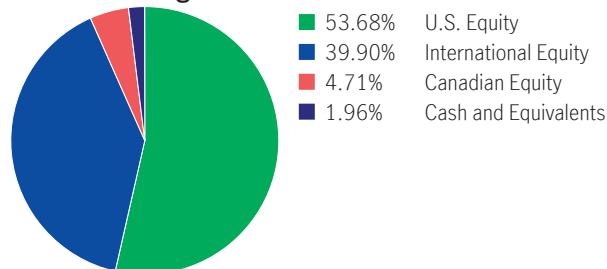
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Climate Action Fund. The underlying mutual fund trust holds primarily a diversified portfolio of global equity issuers who are leaders in making positive contributions to climate change mitigation.

Top 10 investments (of the underlying fund)

Microsoft Corp.	7.36%
Oracle Corp.	4.80%
Publicis Groupe S.A. Shs	4.11%
Schneider Electric S.E. Shs	3.93%
McKesson Corp.	3.88%
Canadian Pacific Kansas City Limited	3.87%
Lowe's Cos. Inc.	3.84%
Deutsche Boerse AG Namen -Akt	3.78%
Aptiv PLC Ord Usd0.01	3.67%
Elevance Health Inc.	3.58%
Total	42.82%

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 2 years for a contractholder who has chosen InvestmentPlus 75/75. 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.

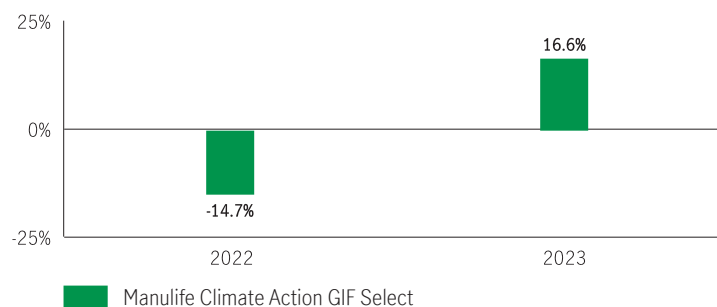
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 on May 25, 2021 has \$1,167.06 on December 31, 2023. This works out to an average of 6.12% 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 2 years for a contractholder who chose the InvestmentPlus 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.80	2.49	—
InvestmentPlus 75/100	3.34	3.00	—

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

Objective: The Fund seeks to provide long-term capital growth by investing primarily in a diversified portfolio of global equity securities of issuers who are also leaders in making positive contributions to climate change mitigation.

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay					
<ul style="list-style-type: none">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 75/75	1,000,000	1.90	1.79	11.8579	6,552
InvestmentPlus 75/100	1,000,000	2.66	2.39	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					
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER					

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	1.70	1.48	12.1017	6,704
InvestmentPlus 75/100	1,000	2.23	2.00	10.0000	10

For more information

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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: \$381,853,745

Date Fund Created: May 2017

Total Units Outstanding: 33,539,440

Portfolio Turnover Rate: 14.20%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.26	1.94	11.2526	13,055,736
InvestmentPlus 75/100	1,000	2.57	2.31	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 is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

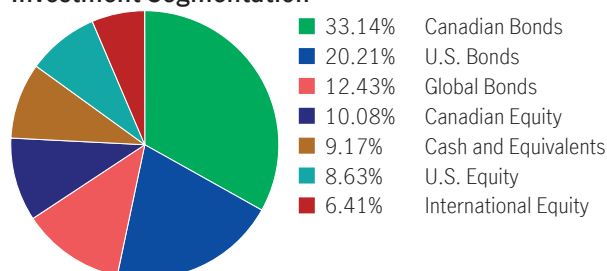
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Conservative Portfolio. The underlying mutual fund trust holds primarily domestic and global equity securities and/or domestic and global fixed income securities.

Top 10 investments (of the underlying fund)

Manulife Bond Fund	24.60%
Manulife Strategic Income Fund	16.24%
Manulife Global Unconstrained Bond Fund	9.04%
MIM Emerging Markets Corporate Debt Pooled Fund	5.26%
Manulife Corporate Bond Fund	4.97%
iShares 1-5 Year Laddered Corporate Bond Index ETF	3.98%
Manulife Global Dividend Fund	3.97%
Manulife Global Equity Class	3.97%
Manulife Global Listed Infrastructure Fund	3.53%
Vanguard Canadian Aggregate Bond Index ETF	3.51%
Total	79.07%

Total investments: 23

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 6 years for a contractholder who has chosen InvestmentPlus 75/75. 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.

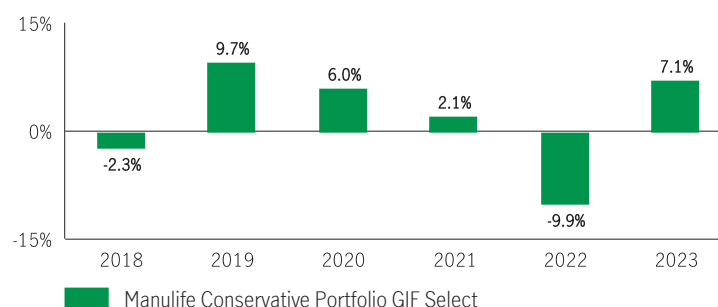
Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 on May 19, 2017 has \$1,125.37 on December 31, 2023. This works out to an average of 1.80% 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 6 years for a contractholder who chose the InvestmentPlus 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.26	1.94	—
InvestmentPlus 75/100	2.57	2.31	—

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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Objective and Strategy

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

Objective: This Fixed Income Portfolio seeks to primarily preserve capital with a secondary focus on income. The Portfolio seeks to accomplish its objective by primarily investing in securities of Underlying Funds and/or ETFs which invest in domestic and global fixed income securities and/or domestic and global equity securities.

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	1.70	1.42	11.6956	19,837
InvestmentPlus 75/100	1,000,000	2.20	1.97	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 75/75	1,000	1.22	1.07	12.0530	175,799
InvestmentPlus 75/100	1,000	1.47	1.31	10.0000	10

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: \$77,361,202

Date Fund Created: January 2005

Total Units Outstanding: 4,688,727

Portfolio Turnover Rate: 11.19%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.13	1.64	15.7204	1,654,547

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

What does the fund invest in?

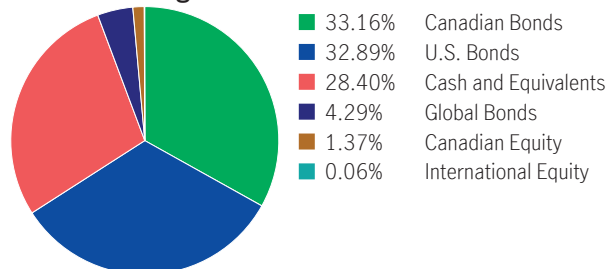
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Corporate Bond Fund. The underlying mutual fund trust holds primarily Canadian and U.S. fixed income investments.

Top 10 investments (of the underlying fund)

Federal Home Loan Banks, 1/2/2024	2.61%
Cenovus Energy Inc., 3.5%, 2/7/2028	2.31%
ENBRIDGE INC FRN 15JAN84	2.27%
Rogers Communications Inc. (FRN), 5.25%, 3/15/2082	2.09%
Gov. of Canada, 1.75%, 12/1/2053	1.38%
Bank of Nova Scotia (The), 4.5%, 12/16/2025	1.29%
United States Treasury Note, 2.88%, 5/15/2032	1.26%
United States Treasury Note, 4.75%, 11/15/2053	1.22%
Athene Global Funding, 2.1%, 9/24/2025	1.16%
ATCO Ltd. (FRN), 0.06%, 11/1/2078	1.11%
Total	16.70%

Total investments: 336

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 75/75. 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.

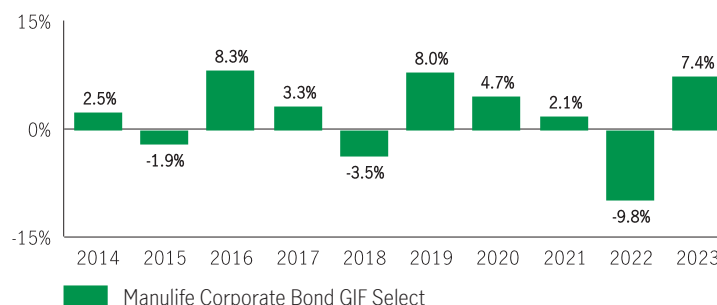
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,213.79 on December 31, 2023. This works out to an average of 1.96% per year.

Year-by-year returns

Any values close to zero may not be visible. This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.13	1.64	—

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

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

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	1.58	1.24	16.9592	57,822

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 75/75	1,000	1.35	0.97	15.3798	7,118

For more information

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Fund Facts — GIF Select

Manulife Diversified Investment GIF Select

Quick Facts

Date Fund Available: October 2009

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$563,855,067

Date Fund Created: July 2008

Total Units Outstanding: 24,552,024

Portfolio Turnover Rate: 4.39%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.63	1.83	23.2925	1,021,773
IncomePlus	25,000	2.71	1.90	18.9086	149,863
EstatePlus	10,000	2.73	1.90	23.0770	266,793

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 is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

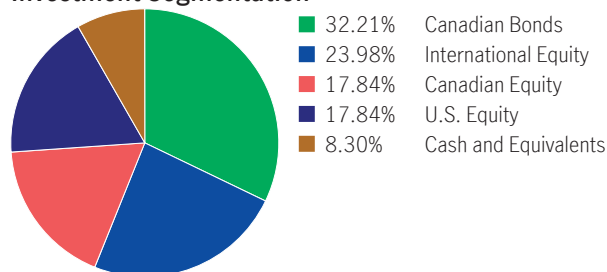
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Diversified Investment Fund. The underlying mutual fund trust holds primarily foreign equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

Province of Ontario, 3.6%, 3/8/2028	2.86%
Province of Quebec, 3.6%, 9/1/2033	2.74%
Gov. of Canada, 1/4/2024	2.17%
Gov. of Canada, 2.75%, 12/1/2055	1.83%
Province of Ontario, 4.65%, 6/2/2041	1.32%
CANADIAN TREASURY BILL 14MAR24 TBILL	1.16%
Gov. of Canada, 2/29/2024	1.09%
Canadian Pacific Railway Limited, 2.54%, 2/28/2028	1.03%
Thomson Reuters Corp., 0.02%, 5/14/2025	1.01%
Gov. of Canada, 2/15/2024	0.94%
Total	16.15%

Total investments: 348

Investment Segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus 75/75. 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.

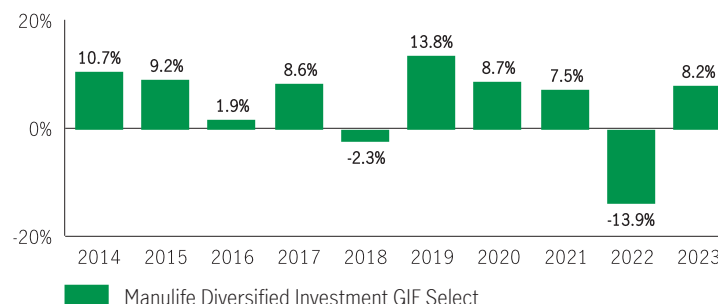
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,619.01 on December 31, 2023. This works out to an average of 4.94% 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 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	

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

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.63	1.83	—
IncomePlus	2.71	1.90	1.15
EstatePlus	2.73	1.90	0.55

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

Objective: This Balanced Fund aims to achieve long-term growth. The Fund invests for high long-term, after-tax rates of return. The portfolio sub-advisor intends to achieve this objective by investing in a diversified mix of common shares, preferred shares, treasury bills, short-term notes, debentures and bonds. The Fund may also invest up to all of its assets in other Manulife funds.

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	1.79	1.13	26.1559	91,017
IncomePlus	1,000,000	1.99	1.19	20.7844	10
EstatePlus	1,000,000	1.99	1.19	25.8428	25,974

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 75/75	1,000	1.57	1.06	24.6265	10
IncomePlus	25,000	1.57	1.06	21.6800	10
EstatePlus	10,000	1.57	1.06	24.6694	8

For more information

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

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

Quebec & French Business 1-800-355-6776

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: \$1,103,752,589

Date Fund Created: April 2013

Total Units Outstanding: 45,743,408

Portfolio Turnover Rate: 3.75%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.78	2.22	24.2506	34,909,309
InvestmentPlus 75/100	1,000	3.28	2.95	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 is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

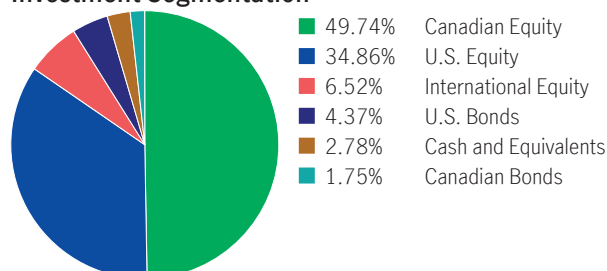
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Dividend Income Fund. The underlying mutual fund trust holds primarily Canadian equities.

Top 10 investments (of the underlying fund)

Thomson Reuters Corp. Com No Par	4.04%
Linde PLC Shs	4.02%
Roper Technologies Inc.	4.02%
Thermo Fisher Scientific Inc.	4.01%
Constellation Software Inc.	4.01%
Canadian Pacific Kansas City Limited	3.99%
Visa Inc. Com Cl A	3.99%
FirstService Corporation	3.98%
Waste Connections Inc.	3.28%
Cadence Design Systems Inc.	2.97%
Total	38.31%

Total investments: 80

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 75/75. Returns are after the MER has been deducted.

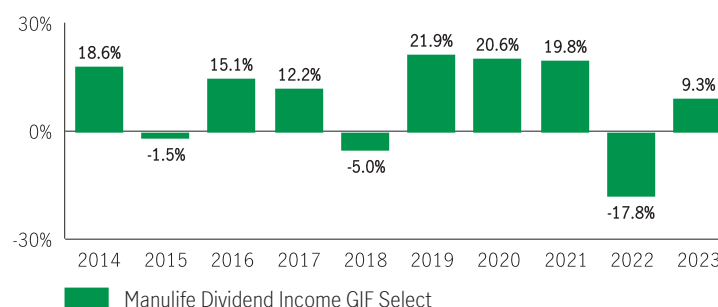
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$2,265.01 on December 31, 2023. This works out to an average of 8.52% per year.

Year-by-year returns

Any values close to zero may not be visible. This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.78	2.22	—
InvestmentPlus 75/100	3.28	2.95	—

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

Objective: This Canadian Equity Fund seeks to provide a combination of income and long-term capital appreciation. The Fund will invest in a diversified portfolio, of which the equity portion will be comprised of mainly Canadian dividend paying common and preferred equity securities. The Fund may also invest in real estate investment trusts ("REITs") and royalty trusts. A portion of the Fund's assets may also be held in foreign securities.

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	1.71	1.54	27.0905	420,327
InvestmentPlus 75/100	1,000,000	2.67	2.40	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 75/75	1,000	1.67	1.41	26.9692	64,574
InvestmentPlus 75/100	1,000	2.18	1.95	10.0000	10

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

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$159,849,936

Date Fund Created: October 2013

Total Units Outstanding: 11,962,040

Portfolio Turnover Rate: 10.60%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.79	2.45	12.6080	7,346,539
InvestmentPlus 75/100	1,000	3.39	3.05	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 is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

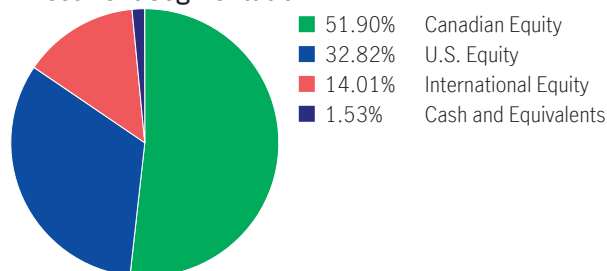
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Dividend Income Plus Fund. The underlying mutual fund trust holds primarily Canadian equities.

Top 10 investments (of the underlying fund)

Brookfield Corporation Vtg Shs Cl A	4.63%
Thermo Fisher Scientific Inc.	4.40%
Alimentation Couche-Tard Inc.	4.24%
Berkshire Hathaway Inc. Cl B New	4.09%
Alphabet Inc. Cl A	4.08%
Aon PLC Shs Cl A	4.02%
Constellation Software Inc.	4.01%
Dollar General Corp.	3.99%
Microsoft Corp.	3.90%
Brookfield Infrastructure Partners L.P. Partnership Units	3.83%
Total	41.20%

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 5 years for a contractholder who has chosen InvestmentPlus 75/75. 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.

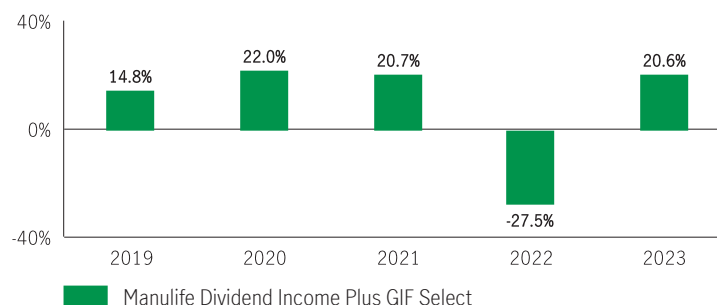
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 on June 22, 2018 has \$1,261.09 on December 31, 2023. This works out to an average of 4.29% per year.

Year-by-year returns

Any values close to zero may not be visible. This chart shows how the fund has performed in each of the past 5 years for a contractholder who chose the InvestmentPlus 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.79	2.45	—
InvestmentPlus 75/100	3.39	3.05	—

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

Objective: This Canadian Equity Fund seeks to obtain capital appreciation, preservation and dividend income. The Fund will invest in a diversified portfolio, of which the equity portion will be comprised of mainly Canadian and U.S. equity securities. A portion of the Fund's assets may also be held in securities outside of North America.

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	1.99	1.70	13.0720	10
InvestmentPlus 75/100	1,000,000	2.76	2.48	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 75/75	1,000	1.71	1.45	13.4250	1,968
InvestmentPlus 75/100	1,000	2.29	2.05	10.0000	10

For more information

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Quebec & French Business 1-800-355-6776

Fund Facts — GIF Select

Manulife Dollar-Cost Averaging Program GIF Select

Quick Facts

Date Fund Available: May 2019

Fund Manager: Manulife

Total Fund Value: \$110,725,441

Date Fund Created: May 2019

Total Units Outstanding: 10,576,949

Portfolio Turnover Rate: --

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	0.00	0.00	10.4687	4,001,673
InvestmentPlus 75/100	1,000	0.00	0.00	10.0000	10
IncomePlus	25,000	0.00	0.00	10.4771	595
EstatePlus	10,000	0.00	0.00	10.4687	2,524

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

What does the fund invest in?

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

Top 10 investments

Canadian Dollar

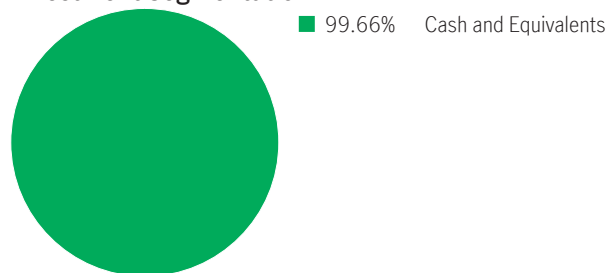
99.66%

Total

99.66%

Total investments: 1

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 75/75. 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.

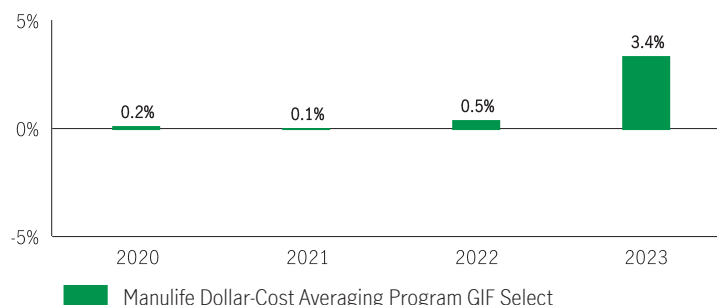
Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 on May 27, 2019 has \$1,046.96 on December 31, 2023. This works out to an average of 1.00% per year.

Year-by-year returns

Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 4 years for a contractholder. In the past 4 years the Fund was up in value.



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

Are there any guarantees?

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

Who is this fund for?

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

How risky is it?

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



How much does it cost?

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

1. Sales Charges

Sales charge option	What you pay		How it works
Front End Sales Charge	Up to 5.0% of the amount you invest		<ul style="list-style-type: none">You and your advisor decide on the rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

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

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

Rather, Manulife is receiving a negotiated fee from Manulife Bank at a level that allows the fund to provide an interest rate comparable to the returns of Canadian money market segregated funds with similar features. This fee arrangement may change or be terminated at any time. **In the event the fee arrangement is terminated, a management fee not exceeding 1.0% may be charged to the fund.**

For details about how the guarantees work, see your Information Folder and Contract.

Trailing commission

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	0.00	0.00	—
InvestmentPlus 75/100	0.00	0.00	—
IncomePlus	0.00	0.00	0.55
EstatePlus	0.00	0.00	0.25

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

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

Information specific to Elite and F-Class sales charge options

F-Class

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	0.00	0.00	10.4040	10
InvestmentPlus 75/100	1,000	0.00	0.00	10.0000	10
IncomePlus	25,000	0.00	0.00	10.4274	9
EstatePlus	10,000	0.00	0.00	10.4040	—

For more information

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Manulife

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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: \$114,076,260

Date Fund Created: July 2008

Total Units Outstanding: 2,609,412

Portfolio Turnover Rate: 11.65%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	3.12	2.29	44.9081	2,296,987
InvestmentPlus 75/100	1,000	3.72	3.35	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 is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

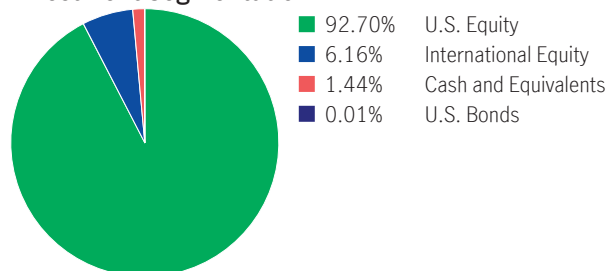
This segregated fund has a “fund-of-fund” structure and invests into the Fidelity American Disciplined Equity Fund. The underlying mutual fund trust holds primarily U.S. equities.

Top 10 investments (of the underlying fund)

Microsoft Corp.	7.34%
Apple Inc.	5.31%
NVIDIA Corp.	4.57%
Amazon.com Inc.	3.82%
Alphabet Inc. Cap Stk Cl C	3.46%
JPMorgan Chase & Co.	2.82%
Meta Platforms Inc. Cl A	2.17%
Exxon Mobil Corp.	2.15%
Eli Lilly & Co.	2.05%
Salesforce.com Inc.	1.99%
Total	35.68%

Total investments: 238

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 75/75. Returns are after the MER has been deducted.

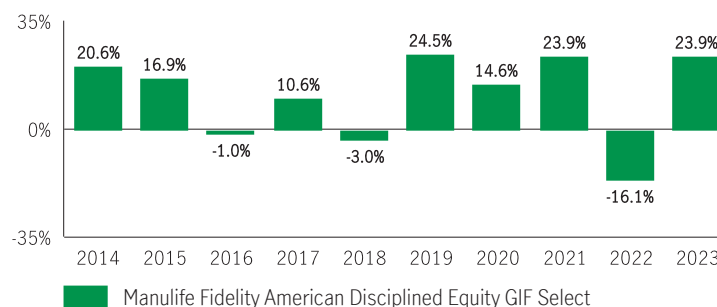
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$2,750.41 on December 31, 2023. This works out to an average of 10.65% 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 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	3.12	2.29	—
InvestmentPlus 75/100	3.72	3.35	—

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

Objective: The fund aims to achieve long-term capital growth. It invests primarily in equity securities of U.S. companies.

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay					
<ul style="list-style-type: none">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 75/75	1,000,000	2.48	1.64	50.1722	14,227
InvestmentPlus 75/100	1,000,000	3.12	2.80	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					
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.09	1.52	48.9902	1,522
InvestmentPlus 75/100	1,000	2.62	2.35	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 Fidelity Canadian Asset Allocation GIF Select

Quick Facts

Date Fund Available: October 2009

Underlying Fund Manager: Fidelity Investments Canada ULC

Total Fund Value: \$814,234,822

Date Fund Created: January 1997

Total Units Outstanding: 38,351,716

Portfolio Turnover Rate: 6.17%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.84	2.24	19.1040	3,110,718
InvestmentPlus 75/100	1,000	3.15	2.83	10.0000	10
EstatePlus	10,000	2.84	2.24	19.1040	273,348

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

What does the fund invest in?

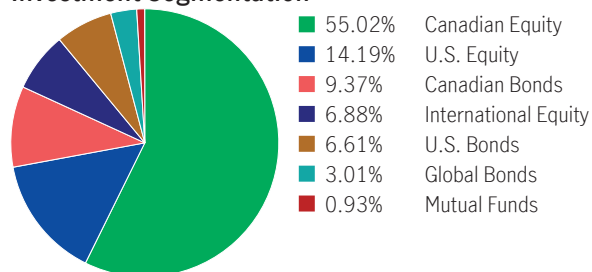
This segregated fund has a “fund-of-fund” structure and invests into the Fidelity Canadian Asset Allocation Fund. The underlying mutual fund trust holds primarily Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

Canadian National Railwaypany	3.65%
Constellation Software Inc.	2.82%
Canadian Natural Resources Ltd.	2.56%
Royal Bank of Canada	2.30%
Toronto-Dominion Bank Com New	2.19%
Shopify Inc. Cl A	1.84%
Canadian Pacific Kansas City Limited	1.74%
Rogers Communications Inc. Cl B Non Vtg	1.73%
Bank of Montreal	1.73%
Restaurant Brands International Inc.	1.64%
Total	22.21%

Total investments: 2238

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 75/75. 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.

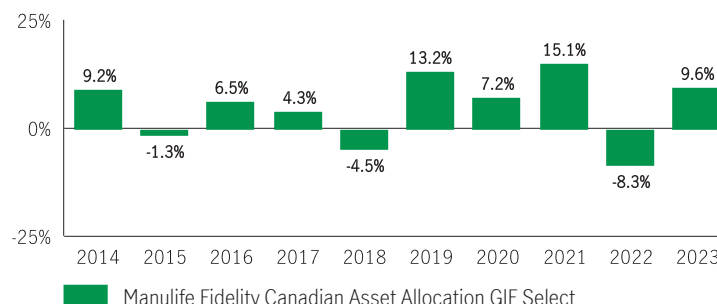
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,603.98 on December 31, 2023. This works out to an average of 4.84% 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 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.84	2.24	—
InvestmentPlus 75/100	3.15	2.83	—
EstatePlus	2.84	2.24	0.65

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

Objective: The Fund aims to achieve high total investment return. The Fund uses an asset allocation approach. It invests primarily in a mix of Canadian equity securities, fixed-income securities and money market instruments.

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	2.18	1.74	20.9729	37,591
InvestmentPlus 75/100	1,000,000	2.54	2.28	10.0000	10
EstatePlus	1,000,000	2.18	1.74	20.9729	19,540

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 75/75	1,000	1.69	1.48	20.3286	10
InvestmentPlus 75/100	1,000	2.04	1.83	10.0000	10
EstatePlus	10,000	1.69	1.48	20.3286	—

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 Fidelity Canadian Balanced GIF Select

Quick Facts

Date Fund Available: October 2009

Underlying Fund Manager: Fidelity Investments Canada ULC

Total Fund Value: \$491,163,508

Date Fund Created: July 2008

Total Units Outstanding: 24,046,916

Portfolio Turnover Rate: 3.70%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.80	2.02	20.8169	3,402,687
InvestmentPlus 75/100	1,000	3.11	2.79	10.0000	10
IncomePlus	25,000	2.79	2.02	17.2955	325,113
EstatePlus	10,000	2.80	2.02	20.8169	907,735

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

What does the fund invest in?

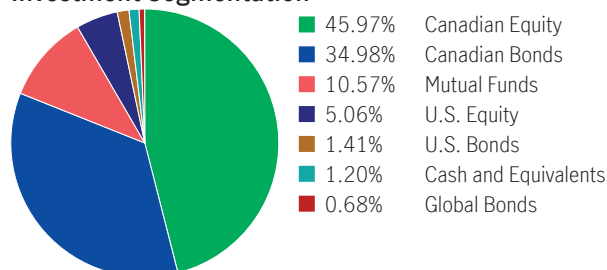
This segregated fund has a “fund-of-fund” structure and invests into the Fidelity Canadian Balanced Fund. The underlying mutual fund trust holds primarily Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

Fidelity American High Yield Fund	10.57%
Constellation Software Inc.	3.48%
Canadian Natural Resources Ltd.	3.37%
Shopify Inc. Cl A	3.09%
Canadian National Railwaypany	2.82%
Restaurant Brands International Inc.	1.89%
Dollarama Inc.	1.78%
Brookfield Asset Management Ltd. Cl A Ltd Vtg Shs	1.72%
Microsoft Corp.	1.70%
Teck Resources Ltd. Cl B Sub Vtg	1.54%
Total	31.96%

Total investments: 611

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 75/75. Returns are after the MER has been deducted.

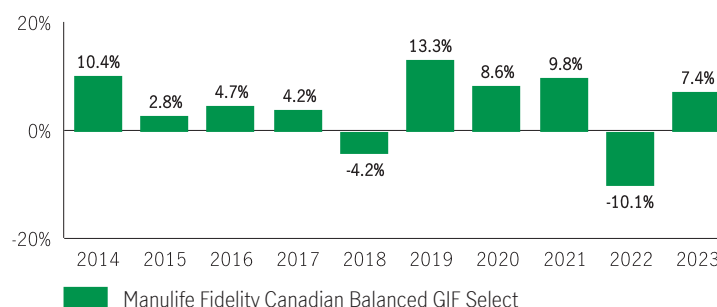
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,547.97 on December 31, 2023. This works out to an average of 4.47% 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 who chose the InvestmentPlus 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.80	2.02	—
InvestmentPlus 75/100	3.11	2.79	—
IncomePlus	2.79	2.02	0.85
EstatePlus	2.80	2.02	0.45

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

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

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	2.05	1.40	23.1034	58,679
InvestmentPlus 75/100	1,000,000	2.50	2.24	10.0000	10
IncomePlus	1,000,000	2.00	1.40	18.8334	243
EstatePlus	1,000,000	2.05	1.40	23.1034	45,109

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 75/75	1,000	1.66	1.26	21.6715	24,295
InvestmentPlus 75/100	1,000	2.00	1.79	10.0000	10
IncomePlus	25,000	1.77	1.26	19.4143	10
EstatePlus	10,000	1.66	1.26	21.6715	—

For more information

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

Manulife

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Fund Facts — GIF Select

Manulife Fidelity Canadian Bond GIF Select

Quick Facts

Date Fund Available: October 2009

Underlying Fund Manager: Fidelity Investments Canada ULC

Total Fund Value: \$60,858,034

Date Fund Created: January 1997

Total Units Outstanding: 4,757,878

Portfolio Turnover Rate: 6.11%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.30	1.79	11.7922	745,821
IncomePlus	25,000	2.32	1.79	10.3391	34,957
EstatePlus	10,000	2.30	1.79	11.7922	166,215

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

What does the fund invest in?

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

Top 10 investments (of the underlying fund)

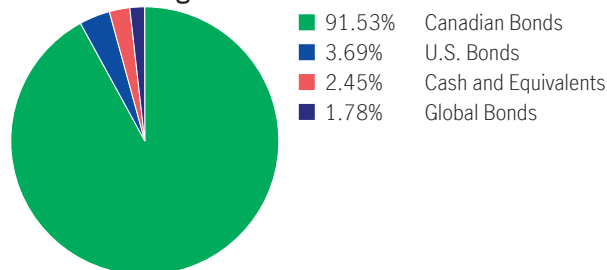
Gov. of Canada, 2.75%, 6/1/2033	2.24%
Gov. of Canada, 3.25%, 9/1/2028	2.15%
CANADA HSG TR1 4.25% 3/34 144A	2.12%
Gov. of Canada, 1.5%, 12/1/2031	1.81%
Province of Ontario, 3.75%, 6/2/2032	1.54%
Canada Housing Trust No.1, 3.55%, 9/15/2032	1.43%
Gov. of Canada, 0.50%, 12/1/2030	1.39%
Province of Ontario, 2.6%, 6/2/2025	1.37%
Province of Ontario, 2.7%, 6/2/2029	1.36%
Gov. of Canada, 1.75%, 12/1/2053	1.36%

Total

16.75%

Total investments: 559

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 75/75. 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.

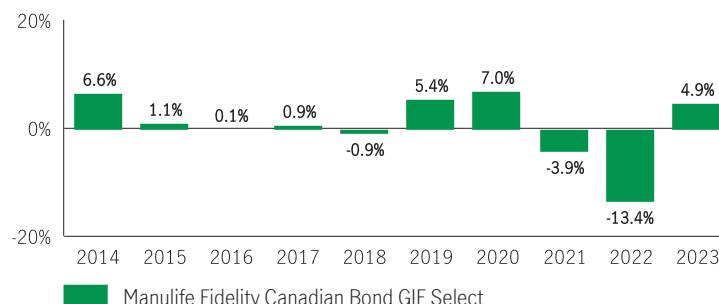
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,061.11 on December 31, 2023. This works out to an average of 0.59% 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 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission																		
Deferred Sales Charge (DSC) *	<table><tr><td>If you sell within:</td><td>%</td></tr><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></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	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
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><tr><td>If you sell within:</td><td>%</td></tr><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></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									
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																			
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.30	1.79	—
IncomePlus	2.32	1.79	0.55
EstatePlus	2.30	1.79	0.25

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

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

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	1.72	1.38	12.7453	10
IncomePlus	1,000,000	1.81	1.38	11.6992	10
EstatePlus	1,000,000	1.72	1.38	12.7453	—

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 75/75	1,000	1.81	1.38	12.4815	10
IncomePlus	25,000	1.81	1.38	11.6992	10
EstatePlus	10,000	1.81	1.38	12.4815	—

For more information

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

Manulife

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Fund Facts — GIF Select

Manulife Fidelity Canadian Disciplined Equity GIF Select

Quick Facts

Date Fund Available: October 2009

Underlying Fund Manager: Fidelity Investments Canada ULC

Total Fund Value: \$107,965,837

Date Fund Created: July 2008

Total Units Outstanding: 4,982,820

Portfolio Turnover Rate: 9.13%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	3.08	2.19	24.6192	1,229,160
InvestmentPlus 75/100	1,000	3.68	3.31	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 is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

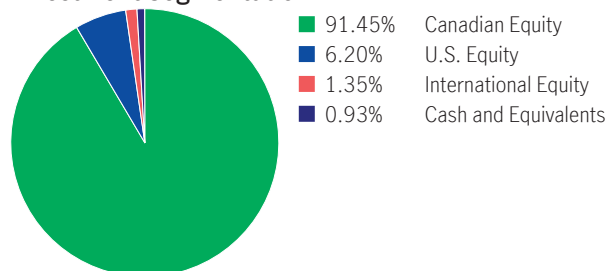
This segregated fund has a “fund-of-fund” structure and invests into the Fidelity Canadian Disciplined Equity Fund. The underlying mutual fund trust holds primarily Canadian equities.

Top 10 investments (of the underlying fund)

Canadian National Railwaypany	6.59%
Royal Bank of Canada	5.70%
Toronto-Dominion Bank Com New	4.96%
Canadian Natural Resources Ltd.	4.17%
Rogers Communications Inc. Cl B Non Vtg	4.01%
Bank of Montreal	3.82%
Enbridge Inc.	3.81%
Agnico-Eagle Mines Ltd.	3.79%
Constellation Software Inc.	3.12%
Alimentation Couche-Tard Inc. Multiple Vtg Sh	2.87%
Total	42.84%

Total investments: 99

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 75/75. 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.

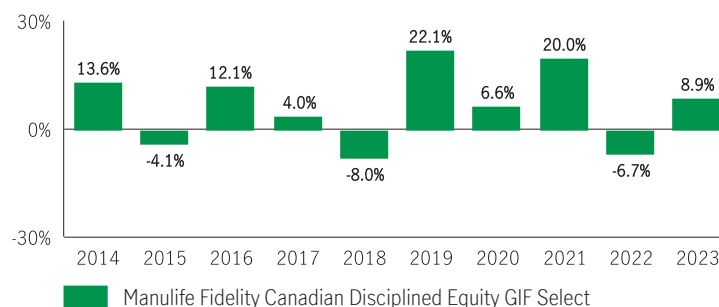
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,853.70 on December 31, 2023. This works out to an average of 6.37% per year.

Year-by-year returns

Any values close to zero may not be visible. This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	3.08	2.19	—
InvestmentPlus 75/100	3.68	3.31	—

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

Objective: The fund aims to achieve long term capital growth. It invests primarily in equity securities of Canadian companies.

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	2.42	1.57	27.0482	45,663
InvestmentPlus 75/100	1,000,000	3.07	2.76	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 75/75	1,000	2.02	1.43	25.3790	10
InvestmentPlus 75/100	1,000	2.57	2.31	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
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Canada, Outside of Quebec 1-888-790-4387
Quebec & French Business 1-800-355-6776

Fund Facts — GIF Select

Manulife Fidelity Disciplined Equity Bundle GIF Select

Quick Facts

Date Fund Available: October 2009

Fund Manager: Manulife

Total Fund Value: \$227,594,375

Date Fund Created: July 2008

Total Units Outstanding: 10,920,465

Portfolio Turnover Rate: 13.59%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.92	1.89	22.2775	505,168
InvestmentPlus 75/100	1,000	3.26	2.93	10.0000	10
IncomePlus	25,000	2.95	1.89	19.5754	316,662
EstatePlus	10,000	2.92	1.89	22.2775	199,550

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

What does the fund invest in?

This segregated fund has a “fund-of-fund” structure that invests into a basket of funds which includes, but is not limited to, mutual funds. The underlying funds hold primarily foreign equities and Canadian fixed income investments.

Top 10 investments

Fidelity Global Disciplined Equity® Fund

49.67%

Fidelity Canadian Bond Fund

30.21%

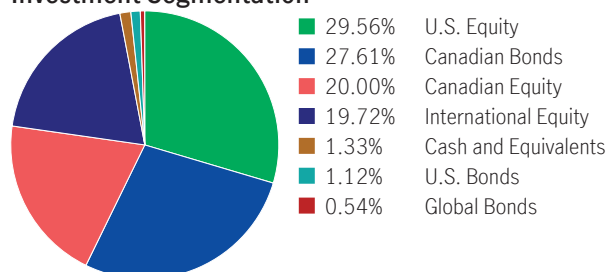
Fidelity Canadian Disciplined Equity Fund

20.35%

Total
100.24%

Total investments: 3

Investment Segmentation



How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus 75/75. 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.

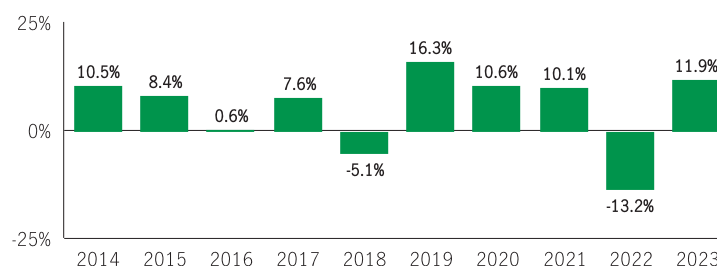
Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,693.26 on December 31, 2023. This works out to an average of 5.41% 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 10 years for a contractholder who chose the InvestmentPlus 75/75. 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.

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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.92	1.89	—
InvestmentPlus 75/100	3.26	2.93	—
IncomePlus	2.95	1.89	1.15
EstatePlus	2.92	1.89	0.55

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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. The strategy for this fund is available through the Investment Policy Statement (IPS).

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	2.17	1.27	24.6294	10
InvestmentPlus 75/100	1,000,000	2.65	2.38	10.0000	10
IncomePlus	1,000,000	2.25	1.27	21.3135	16,777
EstatePlus	1,000,000	2.17	1.27	24.6294	6,761

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 75/75	1,000	1.87	1.12	23.6588	10
InvestmentPlus 75/100	1,000	2.15	1.93	10.0000	10
IncomePlus	25,000	1.88	1.12	22.2902	10
EstatePlus	10,000	1.87	1.12	23.6588	—

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: \$635,973,854

Date Fund Created: October 2006

Total Units Outstanding: 31,066,378

Portfolio Turnover Rate: 7.31%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.77	2.19	20.8423	5,733,825
InvestmentPlus 75/100	1,000	3.08	2.77	10.0000	10
IncomePlus	25,000	2.78	2.19	15.7161	508,418
EstatePlus	10,000	2.77	2.19	20.8423	1,308,652

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

What does the fund invest in?

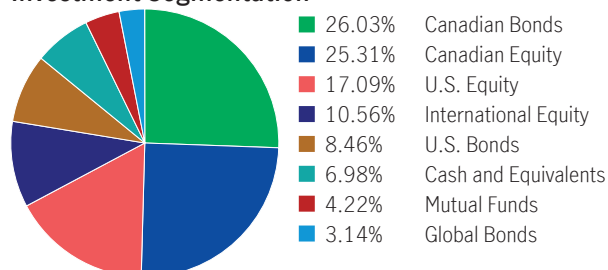
This segregated fund has a “fund-of-fund” structure and invests into the Fidelity Monthly Income Fund. The underlying mutual fund trust holds primarily Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

Fidelity American High Yield Fund	4.22%
High Yield Investments Directly Held	2.32%
Bx Commercial Mortgage Trust 2022-Lp2, 2/15/2027	2.22%
iShares Comex Gold Trust ETF	2.08%
United States Treasury Note, 3.63%, 3/31/2030	1.99%
Alimentation Couche-Tard Inc. Multiple Vtg Sh	1.39%
Rogers Communications Inc. Cl B Non Vtg	1.22%
United States Treasury Note, 3.63%, 2/15/2053	1.18%
Toronto-Dominion Bank Com New	1.09%
Canadian National Railwaypany	1.07%
Total	18.78%

Total investments: 1501

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 75/75. Returns are after the MER has been deducted.

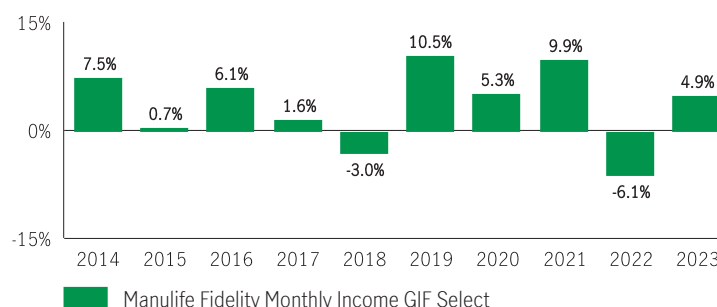
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,425.22 on December 31, 2023. This works out to an average of 3.61% per year.

Year-by-year returns

Any values close to zero may not be visible. This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.77	2.19	—
InvestmentPlus 75/100	3.08	2.77	—
IncomePlus	2.78	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?

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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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund aims to achieve a combination of a steady flow of income and the potential for capital gains. It invests primarily in a mix of Canadian equity securities, Canadian fixed income securities, U.S. commercial mortgage-backed securities, and U.S. higher yielding, lower quality fixed income securities, preferred stocks and convertible securities. The Fund can invest in these securities either directly or indirectly through investments in underlying funds.

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	2.09	1.69	22.8917	37,089
InvestmentPlus 75/100	1,000,000	2.48	2.22	10.0000	10
IncomePlus	1,000,000	2.15	1.69	16.8585	11,346
EstatePlus	1,000,000	2.09	1.69	22.8917	64,265

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 75/75	1,000	1.74	1.43	20.7381	45,856
InvestmentPlus 75/100	1,000	1.98	1.77	10.0000	10
IncomePlus	25,000	1.75	1.43	17.8715	10
EstatePlus	10,000	1.74	1.43	20.7381	—

For more information

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Fund Facts — GIF Select

Manulife Fidelity NorthStar GIF Select

Quick Facts

Date Fund Available: October 2009

Underlying Fund Manager: Fidelity Investments Canada ULC

Total Fund Value: \$112,050,027

Date Fund Created: January 2004

Total Units Outstanding: 4,227,938

Portfolio Turnover Rate: 13.14%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	3.19	2.56	29.4934	1,113,778

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

What does the fund invest in?

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

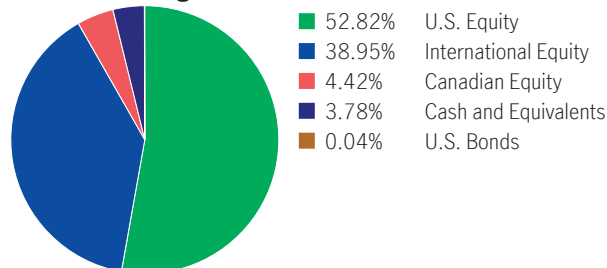
Top 10 investments (of the underlying fund)

Microsoft Corp.	2.59%
NVIDIA Corp.	2.07%
Metro Inc.	1.34%
Meta Platforms Inc. Cl A	1.30%
Alphabet Inc. Cap Stk Cl C	1.30%
Amazon.com Inc.	1.27%
Johnson & Johnson	1.07%
Imperial Brands PLC Shs	1.06%
Diageo PLC Shs	1.05%
Nestle S.A. Shs Nom	1.03%
Total	14.08%

Total

Total investments: 822

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 75/75. Returns are after the MER has been deducted.

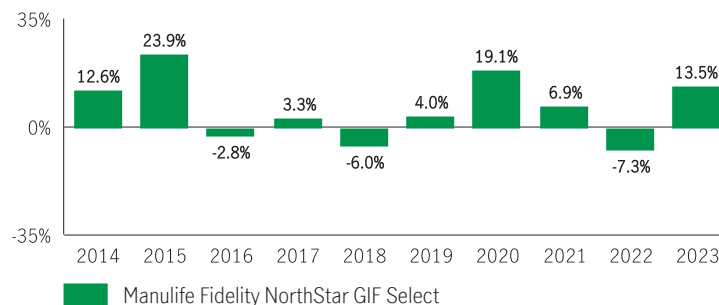
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,834.11 on December 31, 2023. This works out to an average of 6.25% 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 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	3.19	2.56	—

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

Objective: The Fund aims to achieve long-term capital growth. It invests primarily in equity securities of companies anywhere in the world.

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay					
<ul style="list-style-type: none">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 75/75	1,000,000	2.49	2.01	32.4895	13,477

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					
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.03	1.80	31.1456	7,095

For more information

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Manulife

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

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: \$227,251,383

Date Fund Created: January 1997

Total Units Outstanding: 6,854,048

Portfolio Turnover Rate: 10.17%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	3.07	2.21	26.2087	2,692,572
InvestmentPlus 75/100	1,000	3.68	3.31	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 is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

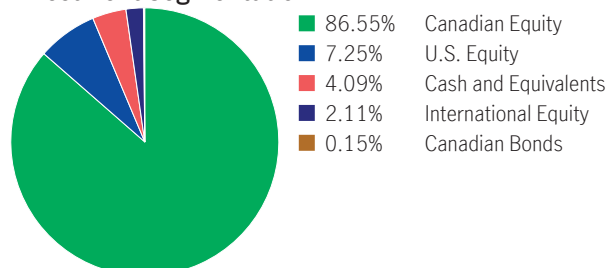
This segregated fund has a “fund-of-fund” structure and invests into the Fidelity True North Fund. The underlying mutual fund trust holds primarily Canadian equities.

Top 10 investments (of the underlying fund)

Canadian National Railwaypany	4.96%
Royal Bank of Canada	4.95%
Rogers Communications Inc. Cl B Non Vtg	3.87%
Toronto-Dominion Bank Com New	3.84%
Canadian Natural Resources Ltd.	3.70%
Alimentation Couche-Tard Inc. Multiple Vtg Sh	3.48%
Constellation Software Inc.	2.87%
Agnico-Eagle Mines Ltd.	2.82%
Intact Financial Corporation	2.69%
TMX Group Limited	2.52%
Total	35.70%

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 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 75/75. Returns are after the MER has been deducted.

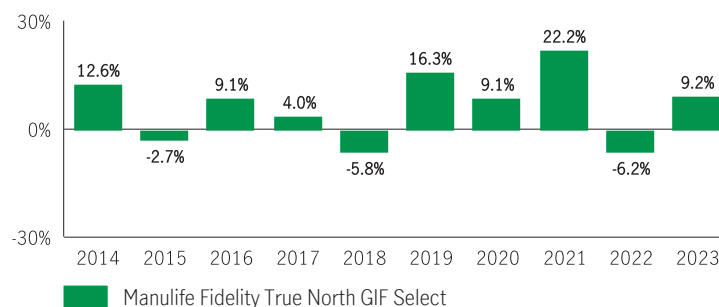
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,862.17 on December 31, 2023. This works out to an average of 6.42% 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 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	3.07	2.21	—
InvestmentPlus 75/100	3.68	3.31	—

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

Objective: The Fund aims to achieve long-term capital growth. It invests primarily in equity securities of Canadian companies.

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	2.41	1.59	29.1439	38,583
InvestmentPlus 75/100	1,000,000	3.07	2.76	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 75/75	1,000	2.04	1.45	27.5480	1,270
InvestmentPlus 75/100	1,000	2.57	2.31	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:

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Quebec & French Business 1-800-355-6776

Fund Facts — GIF Select

Manulife Focused Bundle GIF Select

Quick Facts

Date Fund Available: October 2009

Fund Manager: Manulife

Total Fund Value: \$22,004,836

Date Fund Created: October 2009

Total Units Outstanding: 1,301,501

Portfolio Turnover Rate: 19.95%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.92	1.89	17.3614	294,844
IncomePlus	25,000	2.92	1.89	15.1757	85,532
EstatePlus	10,000	2.92	1.89	17.3614	46,446

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

What does the fund invest in?

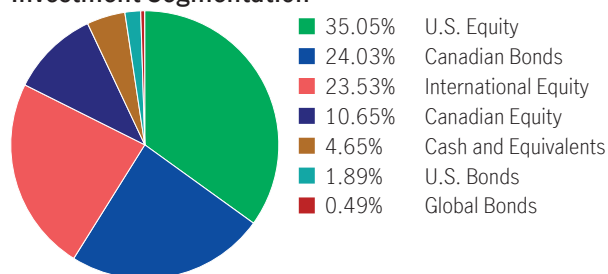
This segregated fund has a “fund-of-fund” structure that invests into a basket of funds which includes, but is not limited to, mutual funds. The underlying funds hold primarily Canadian equities and Canadian fixed income investments.

Top 10 investments

Manulife Global Franchise Fund	49.66%
Manulife Bond Fund	30.49%
Manulife Dividend Income Plus Fund	20.08%
Total	100.23%

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 75/75. 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.

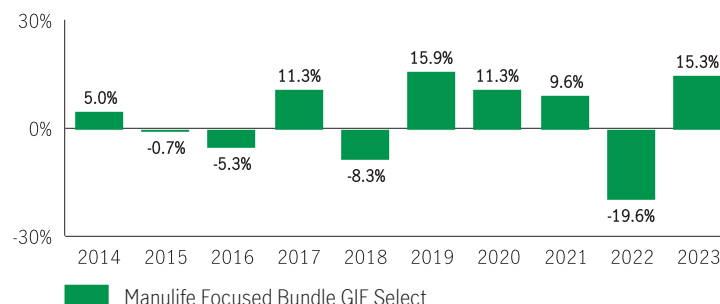
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,320.19 on December 31, 2023. This works out to an average of 2.82% per year.

Year-by-year returns

Any values close to zero may not be visible. This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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	
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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.92	1.89	—
IncomePlus	2.92	1.89	1.15
EstatePlus	2.92	1.89	0.55

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

Objective: The objective of this fund is to provide growth and interest income by investing in a bundle of underlying Manulife mutual funds.

Strategy: This fund will invest in units of multiple underlying funds. The strategy for this fund is available through the Investment Policy Statement (IPS).

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	2.10	1.27	19.0588	6,352
IncomePlus	1,000,000	2.26	1.27	16.4071	10
EstatePlus	1,000,000	2.10	1.27	19.0588	—

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 75/75	1,000	1.88	1.12	18.7860	10
IncomePlus	25,000	1.88	1.12	17.6988	10
EstatePlus	10,000	1.88	1.12	18.7860	—

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 Fundamental Balanced Class GIF Select

Quick Facts

Date Fund Available: May 2020

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$82,604,807

Date Fund Created: May 2020

Total Units Outstanding: 6,799,611

Portfolio Turnover Rate: 1.93%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.57	2.28	13.3599	3,235,901
InvestmentPlus 75/100	1,000	2.94	2.64	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 is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

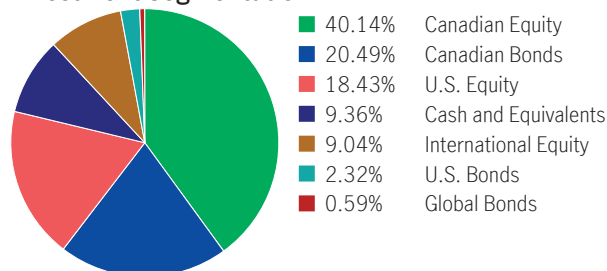
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Fundamental Balanced Class. The underlying corporate class mutual fund holds primarily Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

Canadian Pacific Kansas City Limited	2.99%
Royal Bank of Canada	2.64%
National Bank of Canada	2.57%
Gov. of Canada, 2/15/2024	2.38%
Bank of Montreal	2.32%
Lowe's Cos. Inc.	2.23%
Enbridge Inc.	2.04%
TMX Group Limited	2.00%
Diageo PLC Sponsored ADR Sponsored ADR New	1.96%
CCL Industries Inc. CI B	1.96%
Total	23.08%

Total investments: 645

Investment Segmentation



Are there any guarantees?

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

Who is this fund for?

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

How has the fund performed?

This section tells you how the fund has performed over the past 3 years for a contractholder who has chosen InvestmentPlus 75/75. 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.

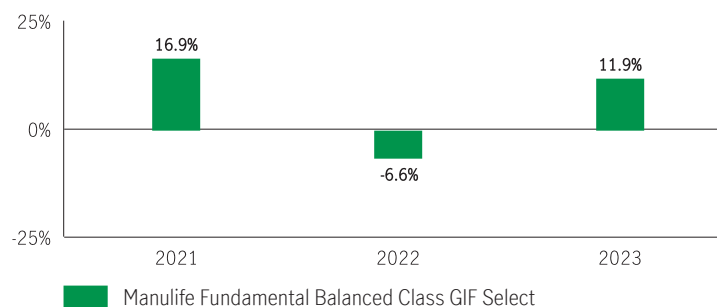
Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 on May 4, 2020 has \$1,336.86 on December 31, 2023. This works out to an average of 8.26% per year.

Year-by-year returns

Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 3 years for a contractholder who chose the InvestmentPlus 75/75. In the last 3 years the fund was up in value 2 years and down in value 1 year.



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

How risky is it?

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



How much does it cost?

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

1. Sales Charges

Sales charge option	What you pay	How it works
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none"> 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	<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 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	
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.57	2.28	—
InvestmentPlus 75/100	2.94	2.64	—

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

Objective: The Manulife Fundamental Balanced Class fund seeks to provide long-term total return by investing primarily in a diversified portfolio of Canadian equity, fixed income and money market securities.

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	1.79	1.57	13.8681	105,441
InvestmentPlus 75/100	1,000,000	2.39	2.14	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 75/75	1,000	1.46	1.28	14.3207	11,862
InvestmentPlus 75/100	1,000	1.83	1.64	10.0000	10

For more information

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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

Fund Facts — GIF Select

Manulife Fundamental Dividend GIF Select

Quick Facts

Date Fund Available: May 2019

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$225,387,495

Date Fund Created: October 2007

Total Units Outstanding: 10,595,579

Portfolio Turnover Rate: 4.40%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.76	2.47	13.3285	2,041,844
InvestmentPlus 75/100	1,000	3.27	2.94	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 is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

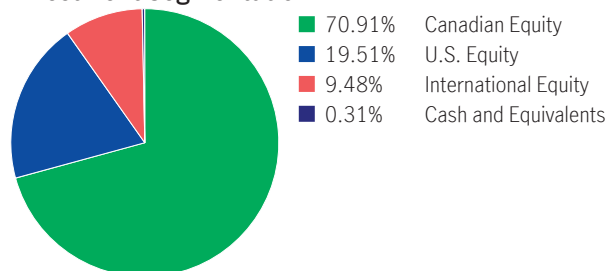
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Fundamental Dividend Fund. The underlying mutual fund trust holds primarily Canadian and foreign equities.

Top 10 investments (of the underlying fund)

Toronto-Dominion Bank Com New	8.00%
Suncor Energy Inc.	6.02%
Enbridge Inc.	5.38%
Bank of Montreal	4.93%
Sun Life Financial Inc.	4.38%
Canadian National Railwaypany	3.68%
Royal Bank of Canada	3.59%
Telus Corp.	3.28%
Microsoft Corp.	3.13%
Oracle Corp.	2.94%
Total	45.33%

Total investments: 41

Investment Segmentation



Are there any guarantees?

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

Who is this fund for?

This Fund may be right for people seeking potential capital growth and income. They are comfortable with the risks of investing in equities.

How has the fund performed?

This section tells you how the fund has performed over the past 4 years for a contractholder who has chosen InvestmentPlus 75/75. 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.

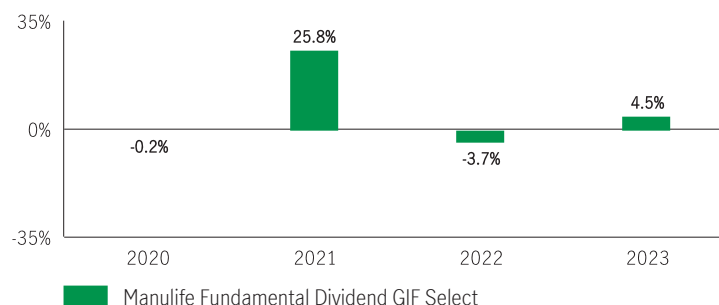
Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 on May 27, 2019 has \$1,333.54 on December 31, 2023. This works out to an average of 6.46% 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 75/75. In the last 4 years the fund was up in value 2 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.76	2.47	—
InvestmentPlus 75/100	3.27	2.94	—

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

Objective: This Canadian Equity Fund seeks to generate a combination of capital growth and income by primarily investing in a diversified portfolio of high-yielding equity and equity-type securities. The Fund may also invest in fixed income investments and money market instruments.

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	2.21	1.93	13.6044	62,106
InvestmentPlus 75/100	1,000,000	2.66	2.39	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 75/75	1,000	1.68	1.47	13.9980	10
InvestmentPlus 75/100	1,000	2.17	1.94	10.0000	10

For more information

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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: \$352,358,604

Date Fund Created: January 2004

Total Units Outstanding: 12,697,497

Portfolio Turnover Rate: 11.04%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.70	2.16	31.4169	3,698,920
InvestmentPlus 75/100	1,000	3.30	2.97	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 is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

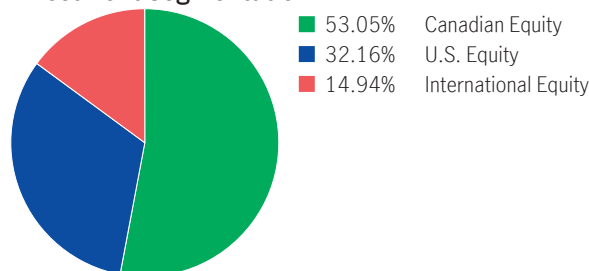
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Fundamental Equity Fund. The underlying mutual fund trust holds primarily Canadian equities.

Top 10 investments (of the underlying fund)

Canadian Pacific Kansas City Limited	4.87%
TMX Group Limited	3.63%
Lowe's Cos. Inc.	3.38%
Microsoft Corp.	3.20%
Constellation Software Inc.	3.19%
Elevance Health Inc.	3.12%
Intact Financial Corporation	3.08%
CCL Industries Inc. Cl B	3.06%
McDonald's Corp.	3.01%
Abbott Laboratories	2.94%
Total	33.49%

Total investments: 82

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 75/75. 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.

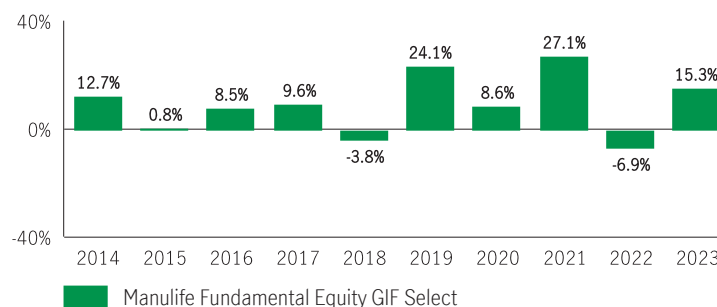
Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$2,387.38 on December 31, 2023. This works out to an average of 9.09% 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 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.70	2.16	—
InvestmentPlus 75/100	3.30	2.97	—

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

Objective: The Fund seeks to obtain long-term capital appreciation by investing primarily in Canadian equity securities.

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	2.01	1.55	34.7344	17,515
InvestmentPlus 75/100	1,000,000	2.67	2.40	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 75/75	1,000	1.62	1.32	32.6915	3,382
InvestmentPlus 75/100	1,000	2.20	1.97	10.0000	10

For more information

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Quebec & French Business 1-800-355-6776

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: \$804,304,382

Date Fund Created: August 2015

Total Units Outstanding: 57,052,424

Portfolio Turnover Rate: 3.64%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.66	1.72	14.2012	5,785,914
InvestmentPlus 75/100	1,000	2.97	2.67	10.0000	10
IncomePlus	25,000	2.66	1.72	14.2064	530,575
EstatePlus	10,000	2.66	1.72	14.2012	1,094,902

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 is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

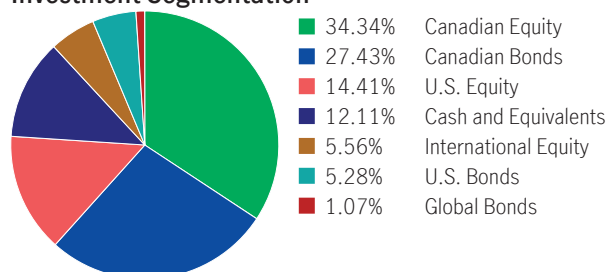
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Fundamental Income Fund. The underlying mutual fund trust holds primarily Canadian equities and fixed income investments.

Top 10 investments (of the underlying fund)

Toronto-Dominion Bank Com New	3.34%
Constellation Software Inc.	2.35%
Canadian National Railwaypany	2.24%
Canadian Pacific Kansas City Limited	2.22%
TMX Group Limited	2.02%
Microsoft Corp.	1.84%
Bank of Montreal	1.83%
Intact Financial Corporation	1.78%
Empire Co. Ltd. CI A	1.71%
Province of Ontario, 2.55%, 12/2/2052	1.52%
Total	20.84%

Total investments: 346

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 8 years for a contractholder who has chosen InvestmentPlus 75/75. Returns are after the MER has been deducted.

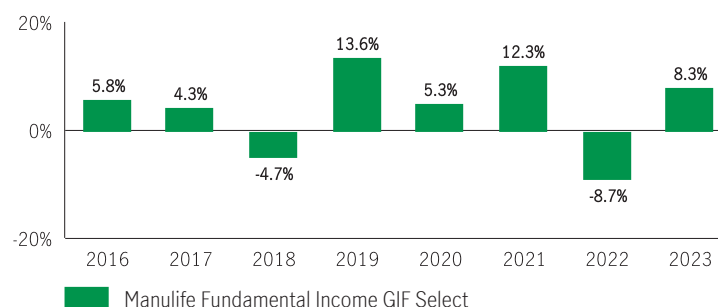
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 on August 24, 2015 has \$1,420.45 on December 31, 2023. This works out to an average of 4.29% per year.

Year-by-year returns

Any values close to zero may not be visible. This chart shows how the fund has performed in each of the past 8 years for a contractholder who chose the InvestmentPlus 75/75. In the last 8 years the fund was up in value 6 years and down in value 2 years.



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

How risky is it?

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



How much does it cost?

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

1. Sales Charges

Sales charge option	What you pay		How it works
Front End Sales Charge	Up to 5.0% of the amount you invest		<ul style="list-style-type: none">You and your advisor decide on the rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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	
Low Load Sales Charge *	After 7 years	0.00	
	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	
	No Load Sales Charge	There are no charges to you.	
	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.		

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

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.66	1.72	—
InvestmentPlus 75/100	2.97	2.67	—
IncomePlus	2.66	1.72	1.15
EstatePlus	2.66	1.72	0.55

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

Objective: This Balanced Fund aims to provide a regular flow of monthly revenue. The Fund invests primarily in equities and fixed income investments. These securities can be Canadian or foreign.

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	1.87	1.04	15.1551	40,847
InvestmentPlus 75/100	1,000,000	2.36	2.12	10.0000	10
IncomePlus	1,000,000	1.94	1.04	15.5641	9
EstatePlus	1,000,000	1.87	1.04	15.1551	71,048

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 75/75	1,000	1.59	0.81	15.4955	31,645
InvestmentPlus 75/100	1,000	1.87	1.67	10.0000	10
IncomePlus	25,000	1.58	0.81	15.9755	9
EstatePlus	10,000	1.59	0.81	15.4955	22,327

For more information

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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: \$4,965,134

Date Fund Created: October 2010

Total Units Outstanding: 273,826

Portfolio Turnover Rate: 1.82%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.94	2.12	18.7759	127,274

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

What does the fund invest in?

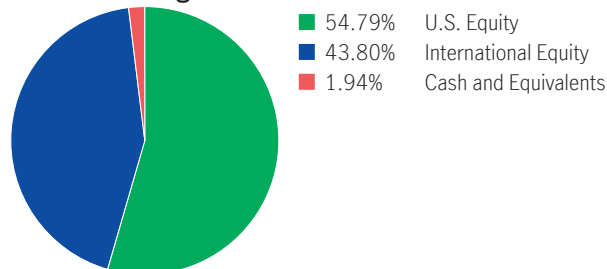
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global All Cap Focused Fund. The underlying mutual fund trust holds primarily foreign equities.

Top 10 investments (of the underlying fund)

Microsoft Corp.	5.36%
Sumitomo Mitsui Financial Group Inc. Shs	4.08%
Alphabet Inc. Cl A	3.42%
Samsung Electronics Co. Ltd. Pfd Shs Non -Voting	3.22%
CRH PLC Shs	3.17%
ConocoPhillips	3.03%
Compagnie de Saint-Gobain Shs	3.00%
ING Groep N.V. Ing Groep N V	2.99%
Philip Morris International Inc.	2.99%
Apple Inc.	2.95%
Total	34.20%

Total investments: 51

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 75/75. Returns are after the MER has been deducted.

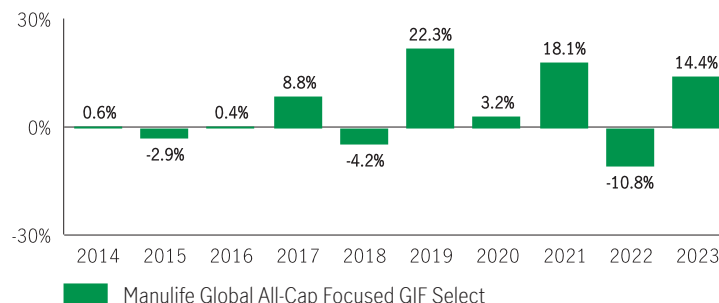
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,553.77 on December 31, 2023. This works out to an average of 4.51% 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 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.94	2.12	—

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

Objective: The Fund aims to protect capital and achieve maximum long-term capital growth by benefiting from diversification which global capital markets offer to investors by investing primarily in equity securities of companies operating in world markets.

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	2.23	1.42	21.1583	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 75/75	1,000	1.87	1.38	22.4010	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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Quebec & French Business 1-800-355-6776

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: \$1,265,986,420

Date Fund Created: October 2013

Total Units Outstanding: 68,251,533

Portfolio Turnover Rate: 4.59%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.64	1.79	20.0063	46,029,856
InvestmentPlus 75/100	1,000	2.99	2.69	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 is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

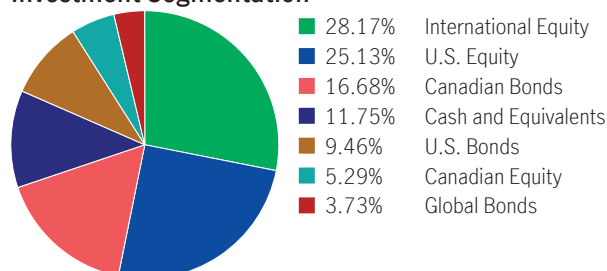
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Balanced Fund. The underlying mutual fund trust holds primarily foreign equities and foreign fixed income investments.

Top 10 investments (of the underlying fund)

Gov. of Canada, 2/15/2024	2.92%
Marsh & McLennan Cos.	2.71%
Alimentation Couche-Tard Inc.	2.62%
Publicis Groupe S.A. Shs	2.50%
Microsoft Corp.	2.37%
Wolters Kluwer N.V. Shs	2.36%
UnitedHealth Group Inc.	2.26%
CGI Inc. Cl A Sub Vtg	2.16%
Aon PLC Shs Cl A	1.79%
KDDI Corp. Shs	1.75%
Total	23.44%

Total investments: 641

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 75/75. 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.

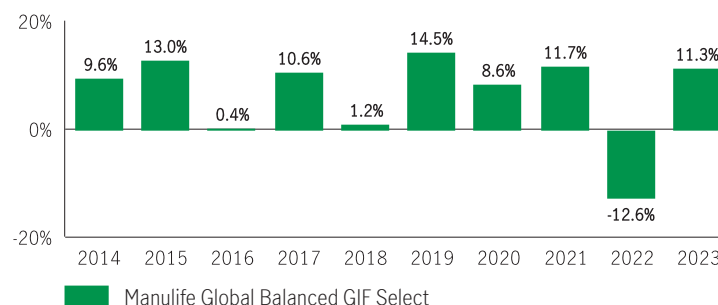
Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,881.76 on December 31, 2023. This works out to an average of 6.53% per year.

Year-by-year returns

Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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	
Low Load Sales Charge *	After 7 years	0.00	
	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	
	No Load Sales Charge	There are no charges to you.	
	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.		

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.64	1.79	—
InvestmentPlus 75/100	2.99	2.69	—

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

Objective: The Fund seeks to provide a combination of income and capital appreciation by investing primarily in a global diversified portfolio of equity and fixed income securities.

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay					
<ul style="list-style-type: none">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 75/75	1,000,000	1.60	1.07	22.2335	328,787
InvestmentPlus 75/100	1,000,000	2.39	2.14	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					
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	1.56	1.02	22.4247	206,678
InvestmentPlus 75/100	1,000	1.89	1.69	10.0000	10

For more information

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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: \$64,459,857

Date Fund Created: September 2014

Total Units Outstanding: 3,407,433

Portfolio Turnover Rate: 12.68%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	3.09	2.19	19.0311	2,321,658
InvestmentPlus 75/100	1,000	3.69	3.32	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 is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

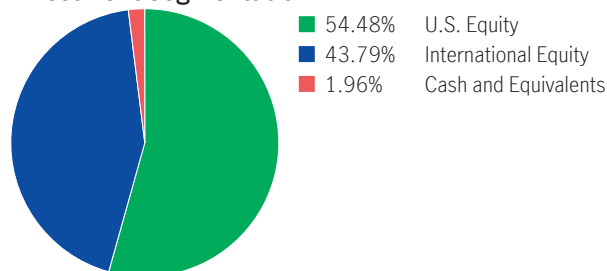
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Dividend Fund. The underlying mutual fund trust holds primarily foreign equities.

Top 10 investments (of the underlying fund)

Microsoft Corp.	5.34%
Sumitomo Mitsui Financial Group Inc. Shs	4.03%
Alphabet Inc. Cl A	3.39%
Samsung Electronics Co. Ltd. Pfd Shs Non -Voting	3.21%
CRH PLC Shs	3.16%
ConocoPhillips	3.01%
Compagnie de Saint-Gobain Shs	2.98%
ING Groep N.V. Ing Groep N V	2.97%
Philip Morris International Inc.	2.90%
Apple Inc.	2.87%
Total	33.86%

Total investments: 51

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 75/75. 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.

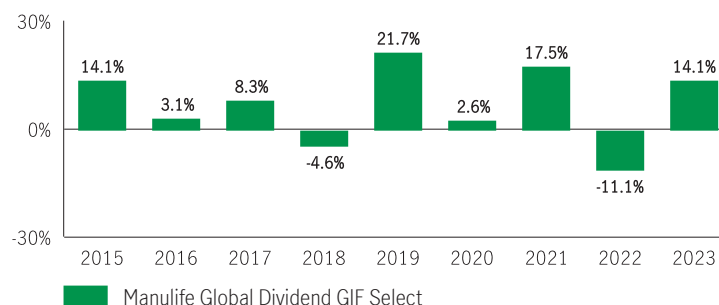
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 on September 19, 2014 has \$1,903.83 on December 31, 2023. This works out to an average of 7.18% per year.

Year-by-year returns

Any values close to zero may not be visible. This chart shows how the fund has performed in each of the past 9 years for a contractholder who chose the InvestmentPlus 75/75. In the last 9 years the fund was up in value 7 years and down in value 2 years.



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

How risky is it?

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



How much does it cost?

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

1. Sales Charges

Sales charge option	What you pay	How it works																		
Front End Sales Charge	Up to 5.0% of the amount you invest	<ul style="list-style-type: none">You and your advisor decide on the rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission																		
Deferred Sales Charge (DSC) *	<table><tr><td>If you sell within:</td><td>%</td></tr><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></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	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
If you sell within:	%																			
1 year of buying	5.50																			
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7 years of buying	2.00																			
After 7 years	0.00																			
Low Load Sales Charge *	<table><tr><td>If you sell within:</td><td>%</td></tr><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></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									
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																			
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	3.09	2.19	—
InvestmentPlus 75/100	3.69	3.32	—

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

Objective: The Fund seeks long-term capital appreciation by investing primarily in a diversified portfolio of dividend paying global equity securities.

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay					
<ul style="list-style-type: none">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 75/75	1,000,000	2.30	1.56	20.1698	15,636
InvestmentPlus 75/100	1,000,000	3.08	2.77	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					
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	1.79	1.29	21.2931	593
InvestmentPlus 75/100	1,000	2.59	2.32	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

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: \$571,364,329

Date Fund Created: October 2013

Total Units Outstanding: 21,979,235

Portfolio Turnover Rate: 3.61%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	3.09	2.35	26.5803	18,348,980
InvestmentPlus 75/100	1,000	3.68	3.31	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 is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

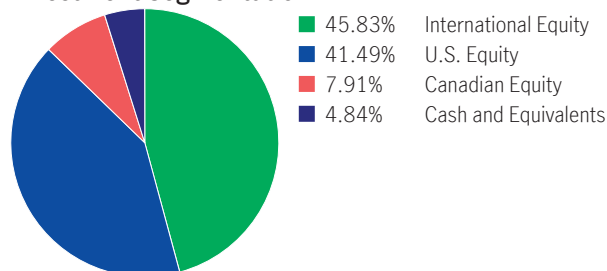
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Equity Class. The underlying corporate class mutual fund holds primarily foreign equities.

Top 10 investments (of the underlying fund)

Marsh & McLennan Cos.	4.53%
Alimentation Couche-Tard Inc.	4.33%
Publicis Groupe S.A. Shs	4.04%
Microsoft Corp.	3.96%
Wolters Kluwer N.V. Shs	3.94%
UnitedHealth Group Inc.	3.73%
CGI Inc. Cl A Sub Vtg	3.58%
Aon PLC Shs Cl A	2.95%
KDDI Corp. Shs	2.86%
NOVO NORDISK A/S	2.85%
Total	36.78%

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 75/75. 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.

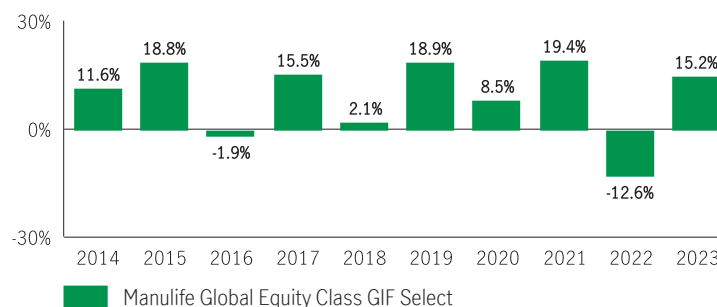
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$2,376.23 on December 31, 2023. This works out to an average of 9.04% 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 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	3.09	2.35	—
InvestmentPlus 75/100	3.68	3.31	—

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

Objective: The Fund aims to obtain long-term capital growth. The Fund seeks to provide above average long-term returns by investing in securities of companies around the world.

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay					
<ul style="list-style-type: none">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 75/75	1,000,000	2.07	1.70	29.4626	256,150
InvestmentPlus 75/100	1,000,000	3.07	2.76	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					
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	1.91	1.50	29.7830	44,153
InvestmentPlus 75/100	1,000	2.57	2.31	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 Global Franchise GIF Select

Quick Facts

Date Fund Available: April 2010

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$3,704,793

Date Fund Created: April 2010

Total Units Outstanding: 225,685

Portfolio Turnover Rate: 13.58%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	3.08	2.19	16.4070	207,336

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

What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Franchise Fund. The underlying mutual fund trust holds primarily foreign equities.

Top 10 investments (of the underlying fund)

Amazon.com Inc.
Anheuser-Busch InBev S.A./N.V. Shs
Danone Shs
eBay Inc.
Heineken Holding N.V. Shs
Exor N.V. Ord Shs Exor Holding Nv
Comcast Corp. Cl A
Walmart Inc.
Crown Castle Inc.
Formula One Group Com Liberty Formula One Ser A

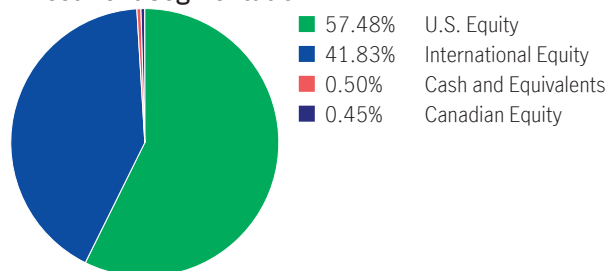
6.94%
6.04%
5.47%
5.35%
4.86%
4.76%
4.21%
3.97%
3.70%
3.61%

Total

48.91%

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 10 years for a contractholder who has chosen InvestmentPlus 75/75. 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.

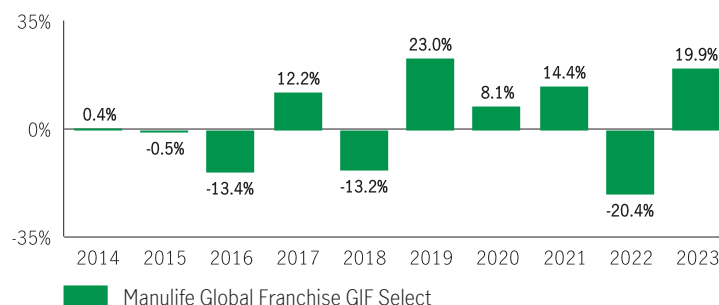
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,222.28 on December 31, 2023. This works out to an average of 2.03% per year.

Year-by-year returns

Any values close to zero may not be visible. This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission																		
Deferred Sales Charge (DSC) *	<table><tr><td>If you sell within:</td><td>%</td></tr><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></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	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
If you sell within:	%																			
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Low Load Sales Charge *	<table><tr><td>If you sell within:</td><td>%</td></tr><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></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									
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1 year of buying	2.50																			
2 years of buying	2.00																			
3 years of buying	1.50																			
After 3 years	0.00																			
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	3.08	2.19	—

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

Objective: The Fund seeks to provide capital appreciation over the medium to longer term by primarily investing in equity and equity-type securities of multinational companies throughout the world. It may also invest in companies that the portfolio sub-advisors expect will achieve multinational status. Income will not be a prime consideration for securityholders in the Fund.

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay					
<ul style="list-style-type: none">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 75/75	1,000,000	2.31	1.59	18.5430	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					
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	1.90	1.40	17.6265	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

Fund Facts — GIF Select

Manulife Global Listed Infrastructure GIF Select

Quick Facts

Date Fund Available: October 2013

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$40,605,600

Date Fund Created: October 2013

Total Units Outstanding: 2,528,091

Portfolio Turnover Rate: 9.75%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	3.29	2.40	16.3014	1,926,724

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

What does the fund invest in?

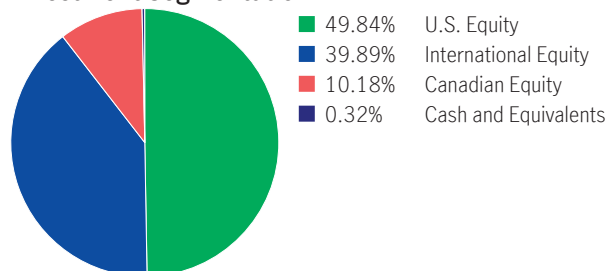
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Listed Infrastructure Fund. The underlying mutual fund trust holds primarily foreign equities.

Top 10 investments (of the underlying fund)

Vinci S.A. Shs	5.55%
National Grid PLC Ord Gbp0.12431289	5.18%
Sempra	5.12%
Enbridge Inc.	5.03%
American Tower Corp.	4.89%
Crown Castle Inc.	4.77%
Cheniere Energy Inc. Com New	4.31%
PG&E Corp.	4.27%
Ferrovial SE	3.82%
TC Energy Corp.	3.60%
Total	46.55%

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 10 years for a contractholder who has chosen InvestmentPlus 75/75. Returns are after the MER has been deducted.

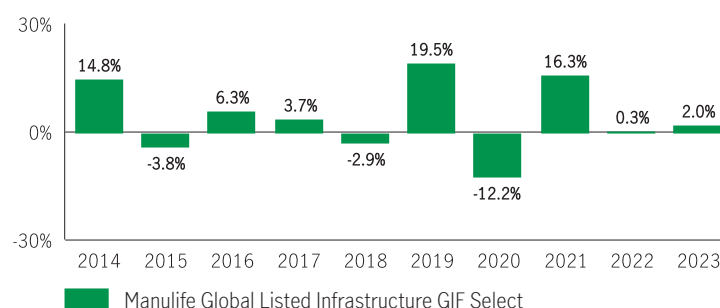
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,475.41 on December 31, 2023. 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 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	3.29	2.40	—

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

Objective: This Global Equity Fund seeks to achieve long-term capital appreciation by investing primarily in the securities of companies believed to be well-financed and well-managed in infrastructure and related industries and priced below their intrinsic values.

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	2.32	1.65	18.0020	8,369

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 75/75	1,000	1.99	1.60	18.7451	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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Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

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: \$50,846,056

Date Fund Created: October 2013

Total Units Outstanding: 4,081,798

Portfolio Turnover Rate: 4.76%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.59	1.72	12.5416	99,978
IncomePlus	25,000	2.49	1.72	12.5733	17,637
EstatePlus	10,000	2.59	1.72	12.5416	34,143

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

What does the fund invest in?

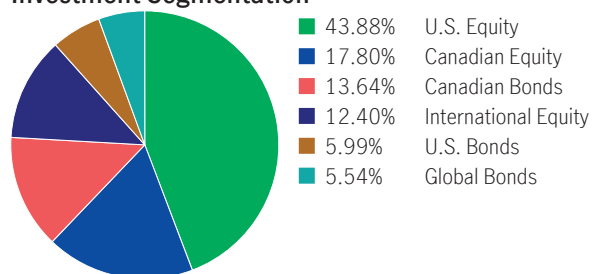
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Managed Volatility Portfolio. The underlying mutual fund trust holds primarily ETFs to gain exposure to foreign equity and foreign fixed income investments.

Top 10 investments (of the underlying fund)

SPDR BLOOMBERG INTL TREASURY BOND ETF	11.22%
Financial Select Sector SPDR	3.53%
Apple Inc.	1.97%
Microsoft Corp.	1.92%
SPDR BLOOMBERG HIGH YIELD BOND ETF	1.23%
Amazon.com Inc.	1.20%
Royal Bank of Canada	1.10%
Toronto-Dominion Bank Com New	0.92%
NVIDIA Corp.	0.75%
Shopify Inc. Cl A	0.73%
Total	24.56%

Total investments: 20881

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 9 years for a contractholder who has chosen InvestmentPlus 75/75. 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.

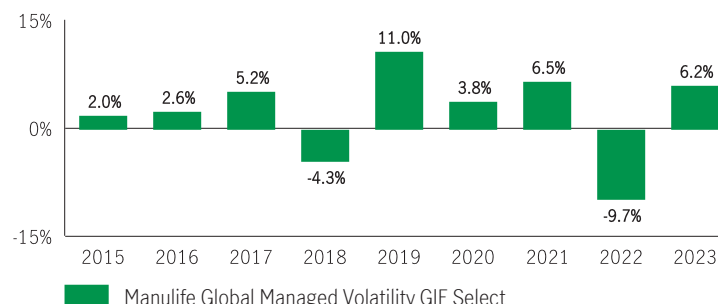
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 on September 19, 2014 has \$1,254.33 on December 31, 2023. This works out to an average of 2.47% 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 75/75. In the last 9 years the fund was up in value 7 years and down in value 2 years.



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

How risky is it?

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



How much does it cost?

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

1. Sales Charges

Sales charge option	What you pay		How it works
Front End Sales Charge	Up to 5.0% of the amount you invest		<ul style="list-style-type: none">You and your advisor decide on the rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.59	1.72	—
IncomePlus	2.49	1.72	0.85
EstatePlus	2.59	1.72	0.45

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

Objective: This Fund seeks a balance between income and long-term capital growth while seeking to manage overall portfolio volatility.

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	1.94	1.09	13.4611	10
IncomePlus	1,000,000	1.94	1.09	14.2181	10
EstatePlus	1,000,000	1.94	1.09	13.4611	5

F-Class

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	1.58	0.81	13.7592	10
IncomePlus	25,000	1.63	0.81	14.2846	10
EstatePlus	10,000	1.58	0.81	13.7592	4,286

For more information

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

Manulife

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www.manulifeim.ca
Canada, Outside of Quebec 1-888-790-4387
Quebec & French Business 1-800-355-6776

Fund Facts — GIF Select

Manulife Global Monthly High Income GIF Select

Quick Facts

Date Fund Available: October 2013

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$277,638,907

Date Fund Created: October 2013

Total Units Outstanding: 20,465,904

Portfolio Turnover Rate: 9.22%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.55	1.77	18.2261	7,976,377
InvestmentPlus 75/100	1,000	2.90	2.60	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 is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

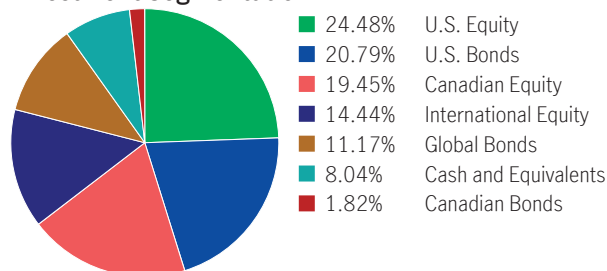
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Monthly High Income Class. The underlying corporate class mutual fund holds primarily foreign equities and foreign fixed income investments.

Top 10 investments (of the underlying fund)

Brookfield Corporation Vtg Shs Cl A	2.84%
Bunzl PLC Shs	2.84%
Alimentation Couche-Tard Inc.	2.69%
Thermo Fisher Scientific Inc.	2.69%
CGI Inc. Cl A Sub Vtg	2.68%
Constellation Software Inc.	2.56%
Alphabet Inc. Cl A	2.52%
Dollar General Corp.	2.51%
Aon PLC Shs Cl A	2.48%
Microsoft Corp.	2.48%
Total	26.29%

Total investments: 509

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 75/75. 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.

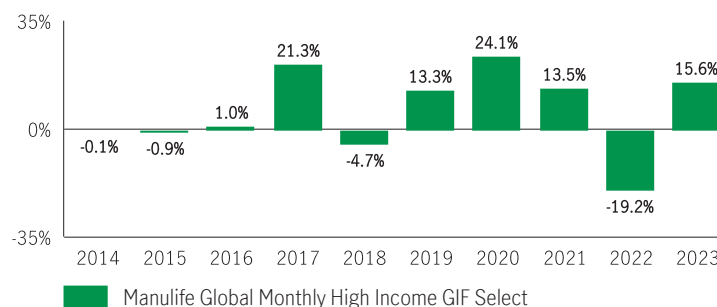
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,723.01 on December 31, 2023. This works out to an average of 5.59% 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 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.55	1.77	—
InvestmentPlus 75/100	2.90	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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund seeks to provide long-term total return by investing primarily in a diversified portfolio of Canadian and foreign equity, fixed income and money market securities.

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	1.58	1.12	20.0659	57,288
InvestmentPlus 75/100	1,000,000	2.44	2.19	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 75/75	1,000	1.50	0.98	20.6308	4,888
InvestmentPlus 75/100	1,000	1.79	1.60	10.0000	10

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 Global Small Cap GIF Select

Quick Facts

Date Fund Available: October 2009

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$25,485,369

Date Fund Created: July 2008

Total Units Outstanding: 561,548

Portfolio Turnover Rate: 2.79%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	3.05	2.24	44.7521	482,192

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

What does the fund invest in?

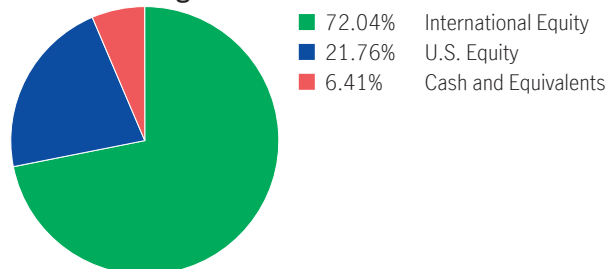
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Small Cap Fund. The underlying mutual fund trust holds primarily foreign equities.

Top 10 investments (of the underlying fund)

De'Longhi S.p.A. Shs	5.85%
Ipsos SA Shs	5.82%
TriNet Group Inc.	4.50%
Winmark Corporation	4.20%
Dermapharm Holding SE Dermapharm Holding Seinhaver Aktien O N	4.00%
Hikma Pharmaceuticals PLC Shs	3.74%
Orkla ASA Shs	3.37%
RS Group plc Ord Shs	3.22%
Donnelley Financial Solutions Inc.	3.05%
Gov. of Canada, 2/15/2024	3.05%
Total	40.80%

Total investments: 54

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 75/75. Returns are after the MER has been deducted.

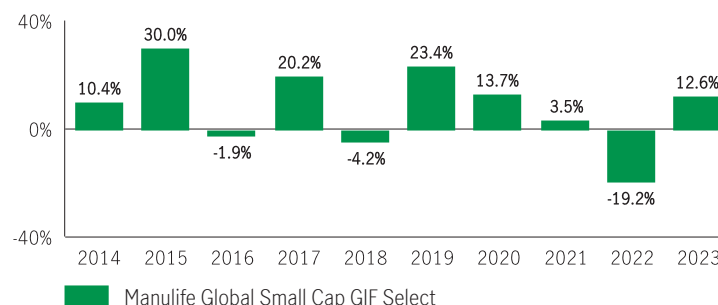
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$2,144.46 on December 31, 2023. This works out to an average of 7.93% 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 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	3.05	2.24	—

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

Objective: The Fund seeks to provide above average long-term returns by investing in securities of global, small-cap companies. The Fund is primarily invested in equity securities of companies located around the world. The amount invested in any one country varies depending upon the economic, investment, and market outlook and opportunities in each area. The Fund may also invest in treasury bills or short-term investments, not exceeding three years to maturity, from time to time.

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay					
<ul style="list-style-type: none">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 75/75	1,000,000	2.31	1.52	50.6739	25,990

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					
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	1.85	1.48	45.4880	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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Quebec & French Business 1-800-355-6776

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: \$90,277,293

Date Fund Created: September 2014

Total Units Outstanding: 6,433,124

Portfolio Turnover Rate: 6.89%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.67	1.76	16.2477	2,071,911
InvestmentPlus 75/100	1,000	3.02	2.71	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 is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

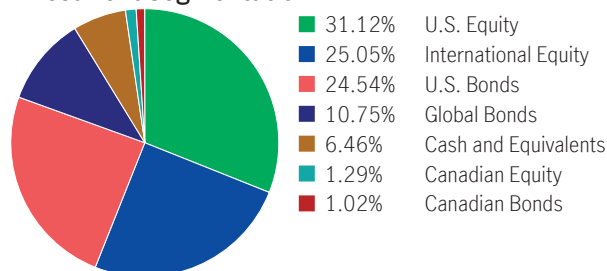
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Strategic Balanced Yield Fund. The underlying mutual fund trust holds primarily foreign equities and fixed income investments.

Top 10 investments (of the underlying fund)

Microsoft Corp.	3.01%
Sumitomo Mitsui Financial Group Inc. Shs	2.33%
Alphabet Inc. Cl A	1.95%
CRH PLC Shs	1.84%
Samsung Electronics Co. Ltd. Pfd Shs Non -Voting	1.78%
Compagnie de Saint-Gobain Shs	1.75%
ING Groep N.V. Ing Groep NV	1.73%
ConocoPhillips	1.73%
Apple Inc.	1.68%
Philip Morris International Inc.	1.66%
Total	19.47%

Total investments: 382

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 75/75. 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.

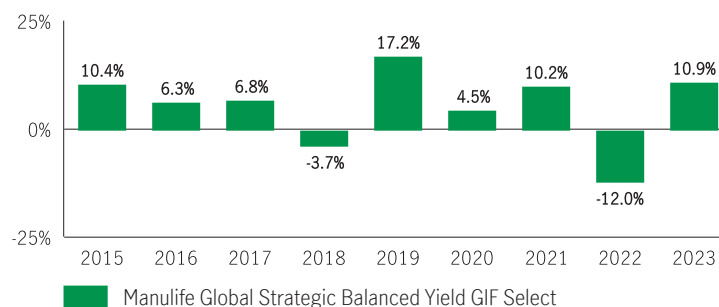
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 on September 19, 2014 has \$1,625.24 on December 31, 2023. 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 9 years for a contractholder who chose the InvestmentPlus 75/75. In the last 9 years the fund was up in value 7 years and down in value 2 years.



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

How risky is it?

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



How much does it cost?

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

1. Sales Charges

Sales charge option	What you pay		How it works
Front End Sales Charge	Up to 5.0% of the amount you invest		<ul style="list-style-type: none">You and your advisor decide on the rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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	
Low Load Sales Charge *	After 7 years	0.00	
	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	
	No Load Sales Charge	There are no charges to you.	
	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.		

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.67	1.76	—
InvestmentPlus 75/100	3.02	2.71	—

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

Objective: The Fund seeks to provide a combination of income and capital appreciation by investing primarily in a diversified portfolio of global dividend paying equity securities and fixed income securities.

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay					
<ul style="list-style-type: none">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 75/75	1,000,000	1.99	1.13	17.7420	10
InvestmentPlus 75/100	1,000,000	2.41	2.16	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					
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER					

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	1.56	0.86	18.0622	10
InvestmentPlus 75/100	1,000	1.91	1.71	10.0000	10

For more information

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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: \$261,768,092

Date Fund Created: November 2018

Total Units Outstanding: 18,877,917

Portfolio Turnover Rate: 1.44%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	3.07	2.70	14.2971	10,714,222
InvestmentPlus 75/100	1,000	3.67	3.30	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 is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

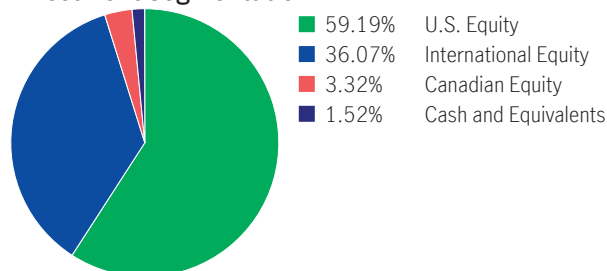
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Global Thematic Opportunities Fund. The underlying mutual fund trust holds primarily equities of companies that benefit from global long-term market themes.

Top 10 investments (of the underlying fund)

Visa Inc. Com Cl A	4.23%
UnitedHealth Group Inc.	3.64%
Microsoft Corp.	3.59%
Alphabet Inc. Cl A	3.57%
Thermo Fisher Scientific Inc.	3.45%
NOVO NORDISK A/S	3.08%
KLA Corp.	3.00%
Republic Services Inc.	2.96%
NextEra Energy Inc.	2.94%
Roper Technologies Inc.	2.77%
Total	33.23%

Total investments: 48

Investment Segmentation



Are there any guarantees?

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

Who is this fund for?

This fund may be right for a person seeking 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 5 years for a contractholder who has chosen InvestmentPlus 75/75. 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.

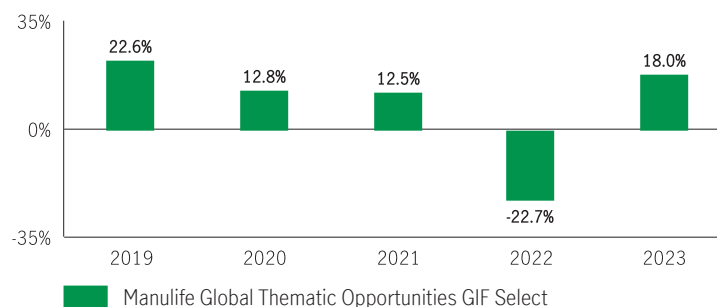
Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 on November 12, 2018 has \$1,430.26 on December 31, 2023. 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 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	3.07	2.70	—
InvestmentPlus 75/100	3.67	3.30	—

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

Objective: This Global Equity Fund aims to achieve capital growth by investing mainly in equities of companies that benefit from global long-term market themes.

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay					
<ul style="list-style-type: none">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 75/75	1,000,000	2.34	2.14	14.7475	16,077
InvestmentPlus 75/100	1,000,000	2.85	2.56	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					
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	1.99	1.70	15.0761	765
InvestmentPlus 75/100	1,000	2.56	2.30	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

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: \$6,275,911

Date Fund Created: May 2019

Total Units Outstanding: 618,669

Portfolio Turnover Rate: 53.46%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.17	1.93	10.1217	574,343

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

What does the fund invest in?

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

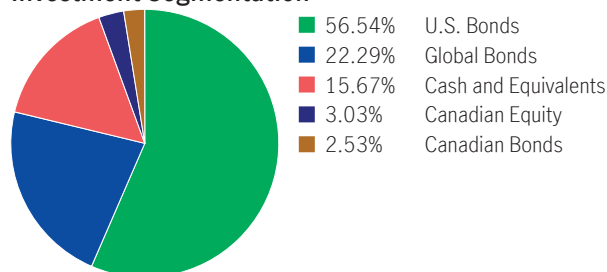
Top 10 investments (of the underlying fund)

United States Treasury Bill, 0.25%, 3/15/2024	1.98%
Lamb Weston Holdings Inc., 4.13%, 1/31/2030	0.61%
Qorvo Inc., 3.38%, 4/1/2031	0.57%
Barclays PLC (FRN), 8%, 12/31/2049	0.56%
Bank of America Corp. (FRN), 6.1%, 12/29/2049	0.56%
Caesars Entertainment Inc., 7%, 2/15/2030	0.55%
Neighborly Issuer LLC, 7.31%, 1/30/2053	0.54%
Federal National Mortgage Association Guaranteed Mortgage Pass Thru Certificates Pool Number FS4137, 4.5%, 2/1/2053	0.52%
ING Groep N.V. (FRN), 6.5%, 12/31/2049	0.51%
Federal Home Loan Mortgage Corp Participation Certificates Pool Number SD4006, 9/1/2053	0.49%

Total

Total investments: 459

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 4 years for a contractholder who has chosen InvestmentPlus 75/75. 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.

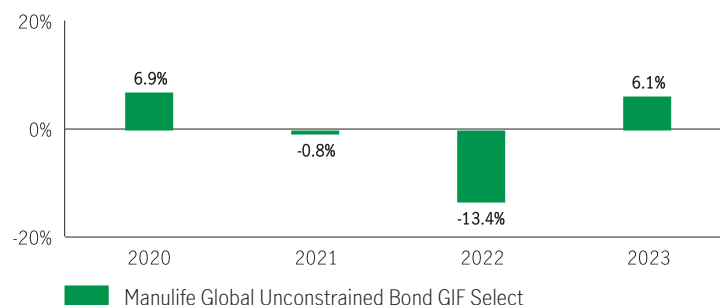
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 on May 27, 2019 has \$1,012.19 on December 31, 2023. This works out to an average of 0.26% per year.

Year-by-year returns

Any values close to zero may not be visible. This chart shows how the fund has performed in each of the past 4 years for a contractholder who chose the InvestmentPlus 75/75. In the last 4 years the fund was up in value 2 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission																		
Deferred Sales Charge (DSC) *	<table><tr><td>If you sell within:</td><td>%</td></tr><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></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	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
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><tr><td>If you sell within:</td><td>%</td></tr><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></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									
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																			
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

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

2. Ongoing Fund Expenses

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

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 75/75	2.17	1.93	—

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

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

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	1.74	1.52	10.6960	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 75/75	1,000	1.35	1.17	10.5254	33,193

For more information

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

Manulife

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

Fund Facts — GIF Select

Manulife Growth Opportunities GIF Select

Quick Facts

Date Fund Available: October 2009

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$35,260,957

Date Fund Created: July 2002

Total Units Outstanding: 1,619,622

Portfolio Turnover Rate: 7.41%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.93	2.34	19.0834	929,210

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

What does the fund invest in?

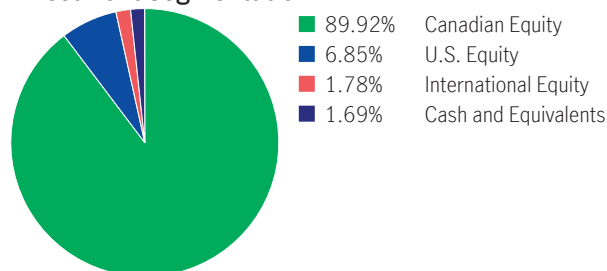
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Growth Opportunities Fund. The underlying mutual fund trust holds primarily Canadian equities.

Top 10 investments (of the underlying fund)

GFL Environmental Inc. Sub Vtg Shs	3.32%
MEG Energy Corp.	3.31%
Colliers International Group Inc. Sub Vtg Sh	3.12%
Pan American Silver Corp.	3.05%
ARC Resources Ltd.	3.05%
Whitecap Resources Inc. Com New	2.90%
Boyd Group Services Inc.	2.83%
Boralex Inc. CIA New	2.79%
Element Fleet Management Corp.	2.74%
Arkansas Best Corp.	2.49%
Total	29.59%

Total investments: 53

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 75/75. Returns are after the MER has been deducted.

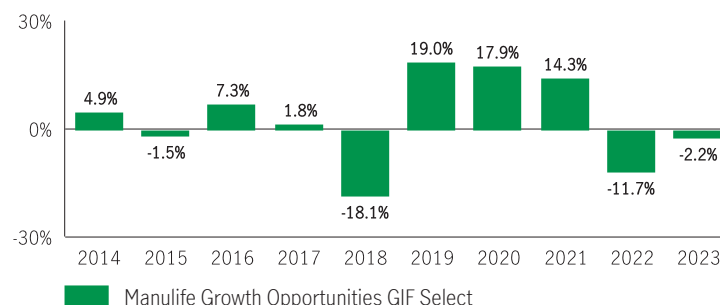
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,281.57 on December 31, 2023. This works out to an average of 2.51% 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 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.93	2.34	—

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

Objective: This Canadian Equity Fund aims to obtain long-term capital growth. The Fund invests primarily in high quality securities and convertible instruments of small- and mid-cap Canadian companies.

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	2.20	1.73	21.3251	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 75/75	1,000	1.78	1.45	17.4190	10

For more information

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

Manulife

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www.manulifeim.ca
Canada, Outside of Quebec 1-888-790-4387
Quebec & French Business 1-800-355-6776

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: \$266,476,286

Date Fund Created: May 2017

Total Units Outstanding: 20,021,863

Portfolio Turnover Rate: 13.36%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.77	2.39	13.1433	10,505,512
InvestmentPlus 75/100	1,000	3.11	2.79	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 is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

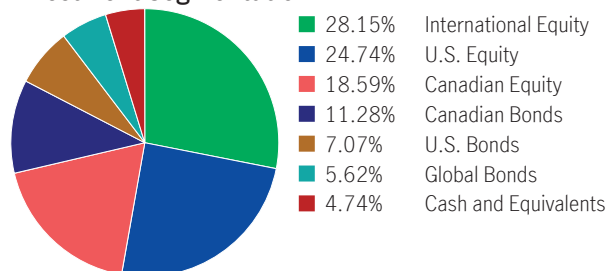
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Growth Portfolio. The underlying mutual fund trust holds primarily Canadian and foreign equities as well as fixed income investments.

Top 10 investments (of the underlying fund)

Manulife Bond Fund	6.81%
Manulife U.S. All Cap Equity Fund	6.26%
Manulife Multifactor Canadian Large Cap	6.20%
Manulife Fundamental Equity Fund	6.10%
Manulife Global Dividend Fund	6.06%
Manulife World Investment Fund	5.83%
Manulife Dividend Income Fund	5.34%
Manulife Growth Opportunities Fund	4.94%
Manulife Multifactor US Large Cap Index	4.54%
MIM Global Small Cap Equity Pooled Fund	4.29%
Total	56.37%

Total investments: 31

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 6 years for a contractholder who has chosen InvestmentPlus 75/75. 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.

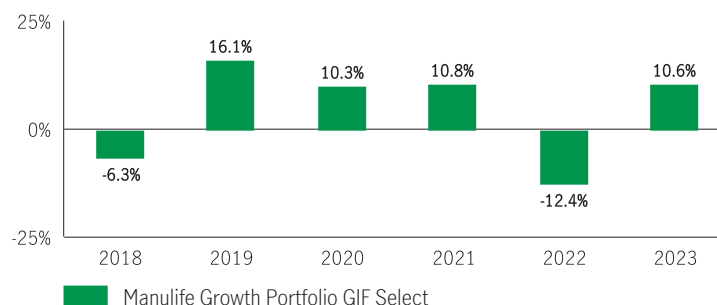
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 on May 19, 2017 has \$1,314.63 on December 31, 2023. This works out to an average of 4.22% 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 6 years for a contractholder who chose the InvestmentPlus 75/75. 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:	%	<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• Any sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.77	2.39	—
InvestmentPlus 75/100	3.11	2.79	—

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

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

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	2.05	1.87	13.7880	10
InvestmentPlus 75/100	1,000,000	2.54	2.28	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 75/75	1,000	1.61	1.43	14.1720	83,836
InvestmentPlus 75/100	1,000	2.00	1.79	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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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: \$458,911,021

Date Fund Created: October 2006

Total Units Outstanding: 40,453,212

Portfolio Turnover Rate: --

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	0.00	0.00	11.5096	21,345,215
InvestmentPlus 75/100	1,000	0.00	0.00	10.0000	10
IncomePlus	25,000	0.00	0.00	11.0101	97,415
EstatePlus	10,000	0.00	0.00	11.5096	314,050

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

What does the fund invest in?

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

Top 10 investments

Canadian Dollar

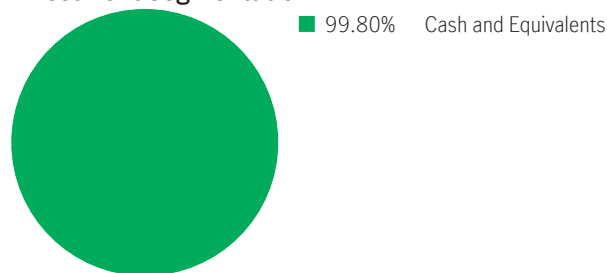
99.80%

Total

99.80%

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 75/75. 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.

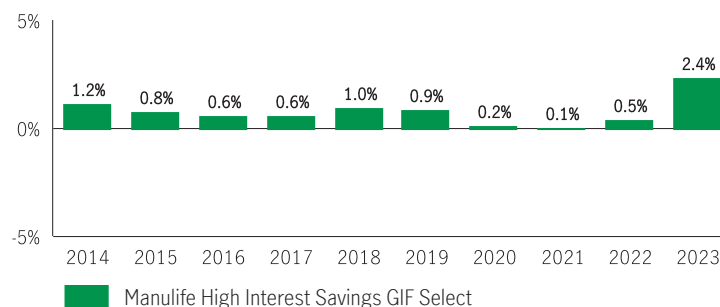
Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,087.06 on December 31, 2023. This works out to an average of 0.84% 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. In the past 10 years the Fund was up in value.



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

Are there any guarantees?

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

Who is this fund for?

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

How risky is it?

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



How much does it cost?

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

1. Sales Charges

Sales charge option	What you pay		How it works
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.
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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) **	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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	
Low Load Sales Charge **	After 7 years	0.00	
	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	

* Effective on or about September 9th, 2024, **Front-end** and **No-load with commission chargeback** sales charges will no longer allow new deposits, subsequent deposits, new or existing PACs. However, they will remain available for switches within the same sales charge option. Existing PACs will automatically be switched to No-load without commission chargeback which will also be available for new deposits, subsequent deposits, and new PACs.

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

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. **Manulife is currently waiving the management fee of this fund, at its discretion.** Rather, Manulife is receiving a negotiated fee from Manulife Bank at a level that allows the fund to provide an interest rate comparable to the returns of Canadian money market segregated funds with similar features. This fee arrangement may change or be terminated at any time. **In the event the fee arrangement is terminated, a management fee not exceeding 1.0% may be charged to the fund.** For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	0.00	0.00	—
InvestmentPlus 75/100	0.00	0.00	—
IncomePlus	0.00	0.00	0.55
EstatePlus	0.00	0.00	0.25

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

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

Information specific to Elite and F-Class sales charge options

F-Class

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	0.00	0.00	11.3847	223,802
InvestmentPlus 75/100	1,000	0.00	0.00	10.0000	10
IncomePlus	25,000	0.00	0.00	11.0093	10
EstatePlus	10,000	0.00	0.00	11.3847	—

For more information

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Fund Facts — GIF Select

Manulife International Large Cap GIF Select

Quick Facts

Date Fund Available: September 2024		Underlying Fund Manager: Manulife Investment Management Limited			Total Fund Value: \$0
Date Fund Created: September 2024		Total Units Outstanding: 170			Portfolio Turnover Rate: --
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.90	2.60	10.0000	10
InvestmentPlus 75/100	1,000	3.50	3.15	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 is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Manulife International Large Cap Fund. The underlying mutual fund trust hold primarily foreign equities.

This fund did not exist prior to December 31, 2023, so no information is available for the Top 10 Holdings.

This fund did not exist prior to December 31, 2023, so no information is available for the Investment Segmentation.

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 75/75. 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.



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 capital appreciation, investing for the medium to long term and who is willing to accept a medium level of investment risk.

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 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	% 5.50 5.00 5.00 4.00 4.00 3.00 2.00 0.00		<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 Any sales charge you pay goes to Manulife
Deferred Sales Charge (DSC) *	If you sell within: 1 year of buying 2 years of buying 3 years of buying 4 years of buying 5 years of buying 6 years of buying 7 years of buying After 7 years	GIF Select % 2.50 2.00 1.50 0.00 0.00 0.00 0.00 0.00	GIF Select % 2.50 2.00 1.50 0.00 0.00 0.00 0.00 0.00	
No Load Sales Charge	There are no charges to you.			Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.90	2.60	—
InvestmentPlus 75/100	3.50	3.15	—

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

Objective: The investment objective of the Fund is to aim to achieve above-average long-term risk-adjusted returns and to provide diversification of risk by investing primarily in equity and equity related securities of larger companies located in developed countries outside of Canada and the United States, primarily in Europe, Australasia and the Far East (EAFE).

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	2.31	2.07	10.0000	10
InvestmentPlus 75/100	1,000,000	2.96	2.66	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 75/75	1,000	1.80	1.60	10.0000	10
InvestmentPlus 75/100	1,000	2.40	2.15	10.0000	10

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

Underlying Fund Manager: Invesco Canada Ltd.

Total Fund Value: \$138,042,870

Date Fund Created: December 2000

Total Units Outstanding: 7,107,276

Portfolio Turnover Rate: 5.38%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.71	2.15	19.2072	629,419
InvestmentPlus 75/100	1,000	3.02	2.71	10.0000	10
IncomePlus	25,000	2.71	2.15	17.0298	17,908
EstatePlus	10,000	2.71	2.15	19.2072	136,476

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

What does the fund invest in?

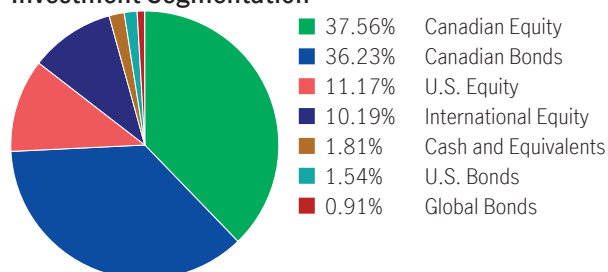
This segregated fund has a “fund-of-fund” structure and invests into the Invesco Canadian Premier Balanced Fund. The underlying mutual fund trust holds primarily Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

Celestica Inc. Sub Vtg Shs	2.76%
Element Fleet Management Corp.	2.39%
Royal Bank of Canada	2.09%
Toromont Industries Ltd.	1.95%
Fairfax Financial Holdings Ltd. Sub Vtg	1.93%
Canadian Pacific Kansas City Limited	1.66%
Aritzia Inc. Sub Vtg Shs	1.39%
Intact Financial Corporation	1.35%
CGI Inc. Cl A Sub Vtg	1.31%
Colliers International Group Inc. Sub Vtg Sh	1.27%
Total	18.10%

Total investments: 275

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 75/75. Returns are after the MER has been deducted.

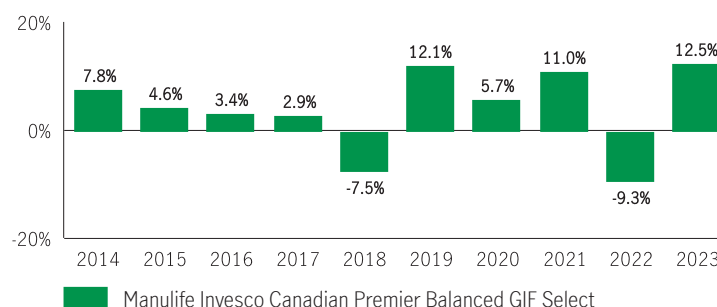
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,489.85 on December 31, 2023. This works out to an average of 4.07% 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 who chose the InvestmentPlus 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.71	2.15	—
InvestmentPlus 75/100	3.02	2.71	—
IncomePlus	2.71	2.15	0.85
EstatePlus	2.71	2.15	0.45

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

Objective: The Fund seeks to generate capital growth and income by investing mainly in Canadian equities with strong growth potential, high-quality Canadian government and corporate fixed-income securities, foreign equities, and high-quality U.S. government and corporate fixed-income securities.

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	2.06	1.65	21.2024	10
InvestmentPlus 75/100	1,000,000	2.41	2.16	10.0000	10
IncomePlus	1,000,000	2.08	1.65	18.6320	22,364
EstatePlus	1,000,000	2.06	1.65	21.2024	—

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 75/75	1,000	1.70	1.39	20.5390	10
InvestmentPlus 75/100	1,000	1.91	1.71	10.0000	10
IncomePlus	25,000	1.69	1.39	19.3723	10
EstatePlus	10,000	1.70	1.39	20.5390	—

For more information

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Manulife

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Fund Facts — GIF Select

Manulife Invesco EQV Canadian Premier Equity Class GIF Select

Quick Facts

Date Fund Available: October 2009

Underlying Fund Manager: Invesco Canada Ltd.

Total Fund Value: \$44,603,959

Date Fund Created: January 1997

Total Units Outstanding: 1,508,218

Portfolio Turnover Rate: 4.15%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.88	2.32	25.0722	196,700

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

What does the fund invest in?

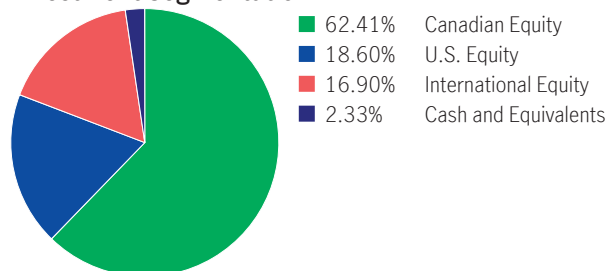
This segregated fund has a “fund-of-fund” structure and invests into the Invesco EQV Canadian Premier Equity Class. The underlying corporate class mutual fund holds primarily Canadian equities.

Top 10 investments (of the underlying fund)

Celestica Inc. Sub Vtg Shs	4.58%
Element Fleet Management Corp.	3.98%
Royal Bank of Canada	3.48%
Toromont Industries Ltd.	3.24%
Fairfax Financial Holdings Ltd. Sub Vtg	3.21%
Canadian Pacific Kansas City Limited	2.75%
Aritzia Inc. Sub Vtg Shs	2.31%
Intact Financial Corporation	2.24%
CGI Inc. Cl A Sub Vtg	2.18%
Colliers International Group Inc. Sub Vtg Sh	2.10%
Total	30.07%

Total investments: 99

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 75/75. Returns are after the MER has been deducted.

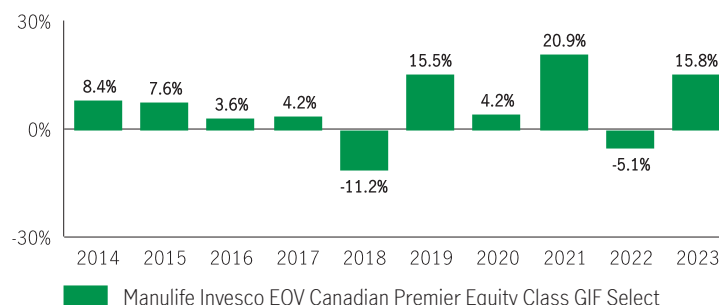
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,787.66 on December 31, 2023. This works out to an average of 5.98% per year.

Year-by-year returns

Any values close to zero may not be visible. This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.88	2.32	—

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

Objective: The Fund seeks to generate long-term capital growth by investing mainly in equities of small-, medium- and large-cap Canadian companies that offer growth potential.

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	2.29	1.78	27.7486	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 75/75	1,000	1.91	1.56	26.3400	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

Fund Facts — GIF Select

Manulife Invesco EQV European Equity GIF Select

Quick Facts

Date Fund Available: October 2009

Underlying Fund Manager: Invesco Canada Ltd.

Total Fund Value: \$14,219,052

Date Fund Created: January 2000

Total Units Outstanding: 600,519

Portfolio Turnover Rate: 2.73%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.98	2.35	24.0449	567,008
InvestmentPlus 75/100	1,000	3.64	3.27	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 is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

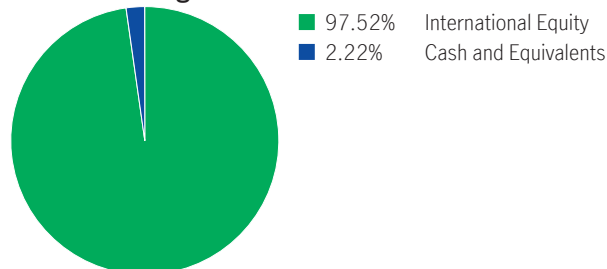
This segregated fund has a “fund-of-fund” structure and invests into the Invesco EQV European Equity Fund. The underlying mutual fund trust holds primarily foreign equities.

Top 10 investments (of the underlying fund)

Novo Nordisk A/S	3.57%
Investor AB Share Ak B	3.41%
Heineken Holding N.V. Shs	3.31%
Nestle S.A. Shs Nom	3.22%
RELX PLC Shs	3.14%
Deutsche Boerse AG Namen -Akt	2.84%
FinecoBank S.p.A. Shs	2.79%
Richter Gedeon Vegyészeti Gyár Nyilvánosan Muködo Rt. Richter	2.63%
Gedeon Nyrt Torzsreszveny	
ASML Holding N.V.	2.59%
Enento Group Oyj Enento Group Oyj	2.58%
Total	30.05%

Total investments: 80

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 75/75. Returns are after the MER has been deducted.

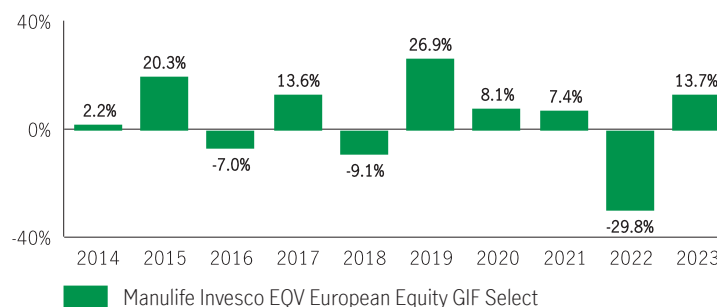
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,389.17 on December 31, 2023. This works out to an average of 3.34% 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 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.98	2.35	—
InvestmentPlus 75/100	3.64	3.27	—

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

Objective: The Fund seeks to produce strong capital growth over the long term; it invests mainly in equities focusing on companies located in Europe, including Eastern European countries and the Commonwealth of Independent States (countries of the former Soviet Union). The Fund may, from time to time, invest in companies located in other countries, generally in the Mediterranean region.

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	2.40	1.65	27.3520	10
InvestmentPlus 75/100	1,000,000	3.03	2.72	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 75/75	1,000	1.86	1.59	25.8281	4,442
InvestmentPlus 75/100	1,000	2.53	2.27	10.0000	10

For more information

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Fund Facts — GIF Select

Manulife Invesco Global Select Equity GIF Select

Quick Facts

Date Fund Available: October 2009

Underlying Fund Manager: Invesco Canada Ltd.

Total Fund Value: \$54,660,479

Date Fund Created: January 1997

Total Units Outstanding: 2,277,096

Portfolio Turnover Rate: 1.83%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	3.16	2.56	27.0196	793,702
InvestmentPlus 75/100	1,000	3.78	3.40	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 is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

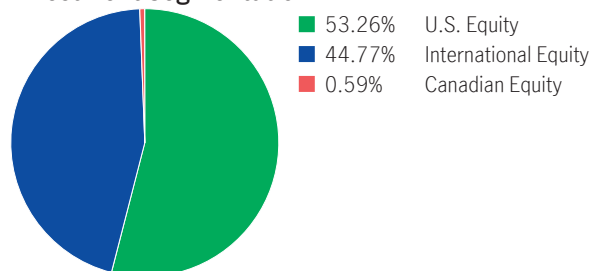
This segregated fund has a “fund-of-fund” structure and invests into the Invesco Global Select Equity Fund. The underlying mutual fund trust holds primarily foreign equities.

Top 10 investments (of the underlying fund)

Alphabet Inc. Cl A	11.03%
Meta Platforms Inc. Cl A	6.96%
DLF Limited Shs	5.15%
Analog Devices Inc.	4.83%
Intuit Inc.	4.73%
Airbus SE Airbus Group N V	4.58%
S&P Global Inc.	4.29%
Adobe Inc.	4.22%
LVMH Moet Hennessy Louis Vuitton S.E. Shs	4.22%
Novo Nordisk A/S	4.17%
Total	54.20%

Total investments: 89

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 75/75. 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.

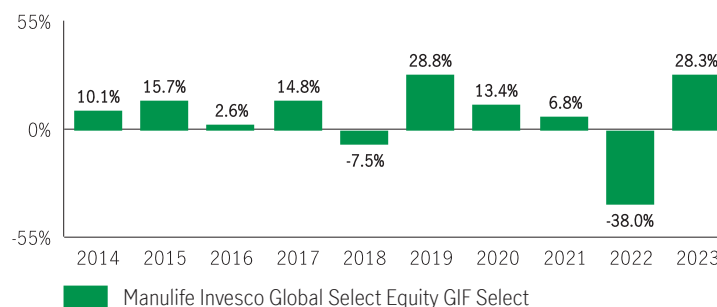
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,723.13 on December 31, 2023. This works out to an average of 5.59% 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 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	3.16	2.56	—
InvestmentPlus 75/100	3.78	3.40	—

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

Objective: The Fund seeks to achieve strong capital growth with a high degree of reliability over the long term. The Fund invests primarily in equities of companies anywhere in the world.

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay					
<ul style="list-style-type: none">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 75/75	1,000,000	2.57	2.01	30.1890	10
InvestmentPlus 75/100	1,000,000	3.17	2.85	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					
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.18	1.80	30.0840	10
InvestmentPlus 75/100	1,000	2.67	2.40	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:

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Fund Facts — GIF Select

Manulife Ivy Foreign Equity GIF Select (Mackenzie)

Quick Facts

Date Fund Available: October 2009

Fund Manager: Mackenzie Financial

Total Fund Value: \$33,049,574

Date Fund Created: January 2005

Total Units Outstanding: 1,374,720

Portfolio Turnover Rate: 28.66%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	3.09	2.46	24.9998	764,484

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

What does the fund invest in?

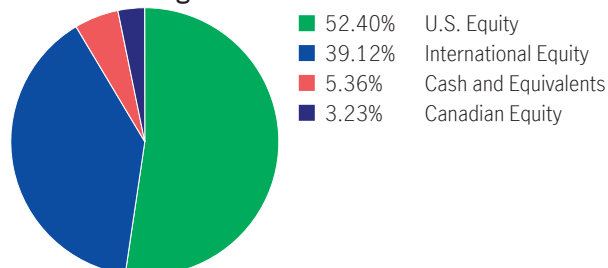
This segregated fund invests directly into a basket of securities holding primarily foreign equities.

Top 10 investments

Danaher Corp.	4.41%
Colgate-Palmolive Co.	3.69%
RBC 02JAN24 5.31% TD	3.67%
Brookfield Corporation Vtg Shs Cl A	3.23%
Alphabet Inc. Cl A	3.22%
Berkshire Hathaway Inc. Cl B New	3.12%
Johnson & Johnson	3.07%
Reckitt Benckiser Group PLC Shs	2.92%
Compass Group PLC Ord Gbp0.1105	2.88%
Seven & i Holdings Co. Ltd. Shs	2.81%
Total	33.00%

Total investments: 46

Investment Segmentation



Are there any guarantees?

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

Who is this fund for?

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the equity market.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus 75/75. Returns are after the MER has been deducted.

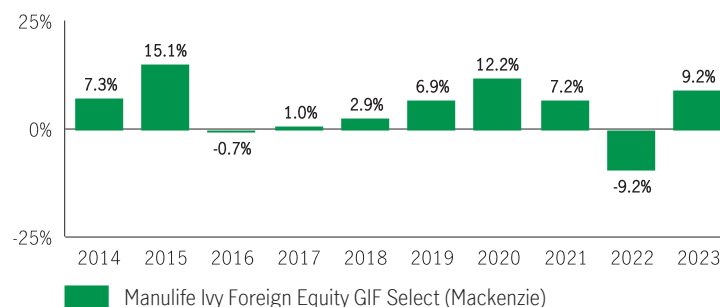
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,625.94 on December 31, 2023. This works out to an average of 4.98% per year.

Year-by-year returns

Any values close to zero may not be visible. This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission																		
Deferred Sales Charge (DSC) *	<table><tr><td>If you sell within:</td><td>%</td></tr><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></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	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
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><tr><td>If you sell within:</td><td>%</td></tr><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></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									
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																			
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	3.09	2.46	—

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

Objective: The Fund seeks for long-term capital growth consistent with protection of capital. The Fund invests the majority of its assets in equity securities of American companies although the Fund's investments are not limited geographically and the Fund will pursue investments in other international markets. The Fund may also purchase fixed income securities if appropriate in relation to economic and market conditions.

Strategy: The portfolio advisor follows a blended value and growth investment style. While the team's focus is on companies which appear likely to have superior and relatively consistent longer term growth prospects, strong consideration is placed on assessing the investment's true worth relative to its stock price. The review process includes analysis of the company's competitive position, management strengths, expected profitability and financial position. The strategy for this fund is available through the Investment Policy Statement (IPS).

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	2.38	1.92	27.7977	21,611

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 75/75	1,000	2.07	1.70	27.3629	3,224

For more information

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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: \$182,578,564

Date Fund Created: May 2002

Total Units Outstanding: 11,319,082

Portfolio Turnover Rate: 4.71%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.47	1.93	16.0316	2,451,716
InvestmentPlus 75/100	1,000	2.77	2.49	10.0000	10
IncomePlus	25,000	2.45	1.93	13.9179	84,649
EstatePlus	10,000	2.47	1.93	16.0316	610,378

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

What does the fund invest in?

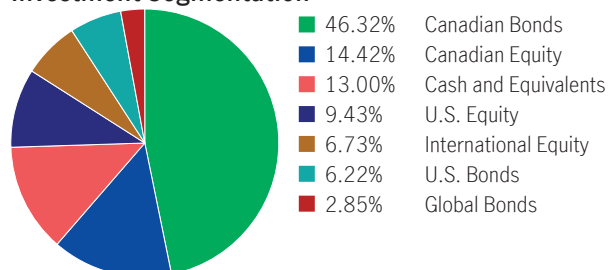
This segregated fund has a “fund-of-fund” structure that invests into the Manulife Sentinel Income Fund unit trust. The underlying unit trust holds primarily Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

Province of Ontario, 3.65%, 6/2/2033	3.99%
Province of Quebec, 4.4%, 12/1/2055	2.31%
Gov. of Canada, 2/29/2024	2.21%
Province of Quebec, 3.6%, 9/1/2033	2.14%
United States Treasury Bill, 0.5%, 4/15/2024	1.89%
Province of Alberta, 3.1%, 6/1/2050	1.68%
Royal Bank of Canada	1.08%
Rogers Communications Inc. (FRN), 0.05%, 12/17/2081	0.97%
Bank of Montreal	0.90%
Gov. of Canada, 0.5%, 12/1/2050	0.85%
Total	18.02%

Total investments: 626

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 75/75. Returns are after the MER has been deducted.

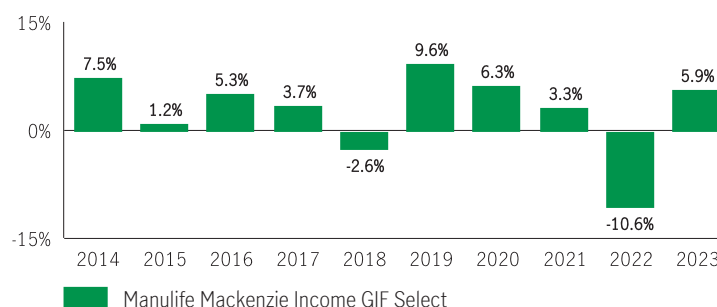
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,316.90 on December 31, 2023. This works out to an average of 2.79% 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 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.47	1.93	—
InvestmentPlus 75/100	2.77	2.49	—
IncomePlus	2.45	1.93	0.75
EstatePlus	2.47	1.93	0.35

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	1.96	1.59	17.2845	36,259
InvestmentPlus 75/100	1,000,000	2.17	1.94	10.0000	10
IncomePlus	1,000,000	1.97	1.59	14.9930	10
EstatePlus	1,000,000	1.96	1.59	17.2845	47,424

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 75/75	1,000	1.45	1.17	17.0496	10
InvestmentPlus 75/100	1,000	1.67	1.49	10.0000	10
IncomePlus	25,000	1.44	1.17	15.9095	10
EstatePlus	10,000	1.45	1.17	17.0496	—

For more information

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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: \$245,511,765

Date Fund Created: May 2017

Total Units Outstanding: 20,822,488

Portfolio Turnover Rate: 11.63%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.54	2.18	11.6165	10,164,971
InvestmentPlus 75/100	1,000	2.85	2.56	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 is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

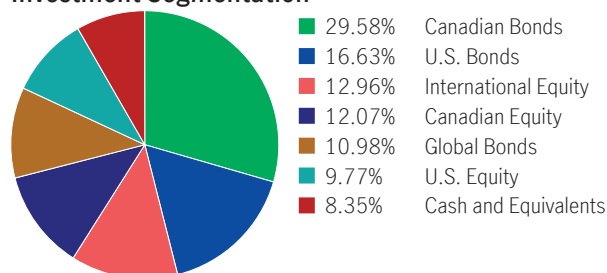
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Moderate Portfolio. The underlying mutual fund trust holds primarily Canadian and foreign equities and fixed income investments.

Top 10 investments (of the underlying fund)

Manulife Bond Fund	21.04%
Manulife Strategic Income Fund	14.43%
Manulife Global Unconstrained Bond Fund	5.31%
MIM Emerging Markets Corporate Debt Pooled Fund	5.26%
Manulife Corporate Bond Fund	4.96%
Manulife World Investment Fund	4.47%
Manulife U.S. All Cap Equity Fund	4.37%
Manulife Multifactor Canadian Large Cap	4.37%
Manulife Fundamental Equity Fund	4.30%
iShares 1-5 Year Laddered Corporate Bond Index ETF	3.50%
Total	72.01%

Total investments: 26

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 6 years for a contractholder who has chosen InvestmentPlus 75/75. 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.

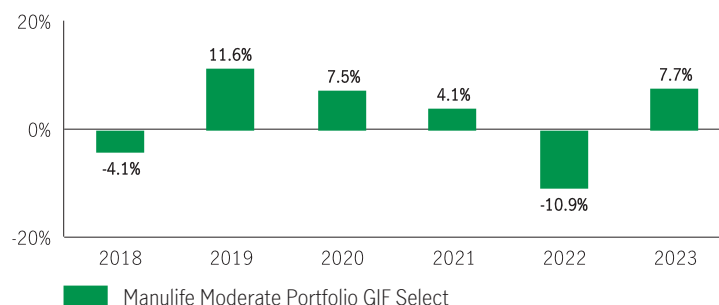
Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 on May 19, 2017 has \$1,161.79 on December 31, 2023. This works out to an average of 2.29% per year.

Year-by-year returns

Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 6 years for a contractholder who chose the InvestmentPlus 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.54	2.18	—
InvestmentPlus 75/100	2.85	2.56	—

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

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

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	1.90	1.65	12.1264	168
InvestmentPlus 75/100	1,000,000	2.30	2.06	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 75/75	1,000	1.44	1.22	12.8459	21,894
InvestmentPlus 75/100	1,000	1.75	1.56	10.0000	10

For more information

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Quebec & French Business 1-800-355-6776

Fund Facts — GIF Select

Manulife Monthly High Income GIF Select

Quick Facts

Date Fund Available: October 2009

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$3,590,776,302

Date Fund Created: December 2000

Total Units Outstanding: 153,006,283

Portfolio Turnover Rate: 7.66%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.61	2.05	22.6487	45,497,405
InvestmentPlus 75/100	1,000	2.92	2.62	10.0000	10
IncomePlus	25,000	2.59	2.05	18.5767	2,299,118
EstatePlus	10,000	2.61	2.05	22.6487	3,317,543

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

What does the fund invest in?

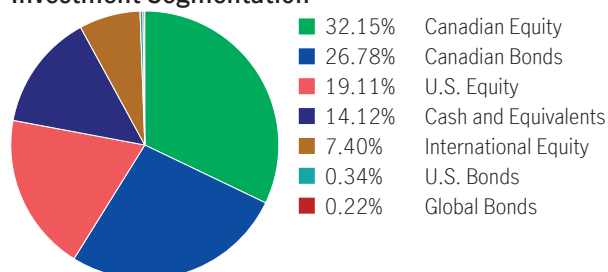
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Monthly High Income Fund. The underlying mutual fund trust holds primarily Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

Brookfield Corporation Vtg Shs CI A	2.90%
Thermo Fisher Scientific Inc.	2.76%
Alimentation Couche-Tard Inc.	2.71%
Constellation Software Inc.	2.55%
Dollar General Corp.	2.55%
Aon PLC Shs CI A	2.52%
Berkshire Hathaway Inc. CI B New	2.51%
Microsoft Corp.	2.49%
Brookfield Infrastructure Partners L.P. Partnership Units	2.42%
Alphabet Inc. CI A	1.99%
Total	25.41%

Total investments: 335

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 75/75. Returns are after the MER has been deducted.

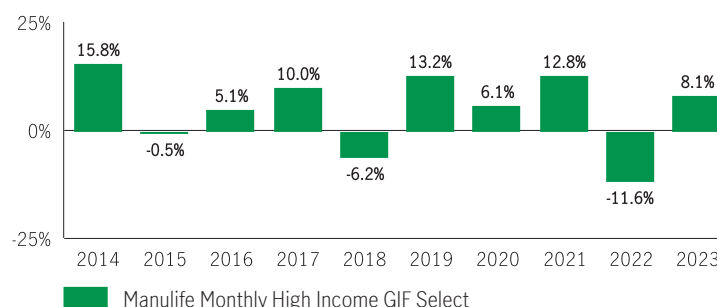
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,618.71 on December 31, 2023. This works out to an average of 4.93% per year.

Year-by-year returns

Any values close to zero may not be visible. This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.61	2.05	—
InvestmentPlus 75/100	2.92	2.62	—
IncomePlus	2.59	2.05	1.15
EstatePlus	2.61	2.05	0.55

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

Objective: This Balanced Fund aims to provide steady flow of monthly income and capital growth. The Fund invests primarily in Canadian fixed income and large-cap Canadian equity securities. The Fund may also invest in securities of royalty trusts and real estate investment trusts ("REITs").

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	1.82	1.47	25.3174	857,602
InvestmentPlus 75/100	1,000,000	2.31	2.07	10.0000	10
IncomePlus	1,000,000	1.78	1.47	20.2734	98,894
EstatePlus	1,000,000	1.82	1.47	25.3174	361,097

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 75/75	1,000	1.53	1.25	23.4900	25,438
InvestmentPlus 75/100	1,000	1.81	1.62	10.0000	10
IncomePlus	25,000	1.55	1.25	20.8463	10
EstatePlus	10,000	1.53	1.25	23.4900	12,694

For more information

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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: \$302,762,941

Date Fund Created: October 2016

Total Units Outstanding: 19,440,878

Portfolio Turnover Rate: 9.91%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.92	2.08	15.6014	1,222,632
InvestmentPlus 75/100	1,000	3.25	2.92	10.0000	10
IncomePlus	25,000	2.94	2.09	15.5795	441,265
EstatePlus	10,000	2.92	2.08	15.6014	906,176

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

What does the fund invest in?

This segregated fund has a “fund-of-fund” structure that invests into a basket of funds which includes, but is not limited to, mutual funds. The underlying funds hold primarily foreign equities and Canadian fixed income investments.

Top 10 investments

National Bank Global Equity Fund

49.76%

National Bank Bond Fund

30.23%

National Bank Canadian All Cap Equity Fund

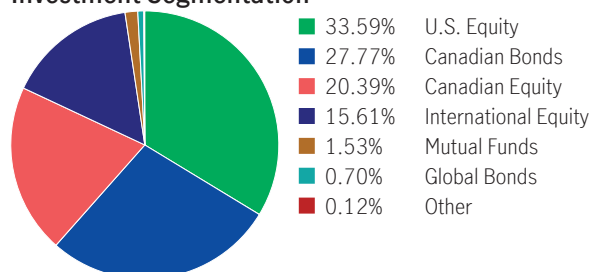
20.28%

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 7 years for a contractholder who has chosen InvestmentPlus 75/75. 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.

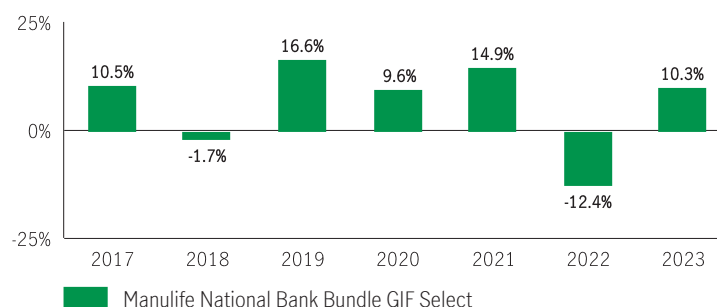
Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 on October 14, 2016 has \$1,560.67 on December 31, 2023. This works out to an average of 6.37% per year.

Year-by-year returns

Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 7 years for a contractholder who chose the InvestmentPlus 75/75. In the last 7 years the fund was up in value 5 years and down in value 2 years.



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

How risky is it?

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



How much does it cost?

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

1. Sales Charges

Sales charge option	What you pay		How it works
Front End Sales Charge	Up to 5.0% of the amount you invest		<ul style="list-style-type: none">You and your advisor decide on the rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.92	2.08	—
InvestmentPlus 75/100	3.25	2.92	—
IncomePlus	2.94	2.09	1.15
EstatePlus	2.92	2.08	0.55

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

Objective: The bundle is an investment solution that incorporates components from three National Bank Mutual Funds including a global equity fund, a Canadian equity fund, and a fixed income fund. Typically, this fund will maintain an asset mix of approximately 20% fixed income investments and 80% equities.

Strategy: This fund will invest in units of multiple underlying funds. The strategy for this fund is available through the Investment Policy Statement (IPS).

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	2.17	1.39	16.4545	57,590
InvestmentPlus 75/100	1,000,000	2.64	2.37	10.0000	10
IncomePlus	1,000,000	2.38	1.44	16.4860	9,507
EstatePlus	1,000,000	2.17	1.39	16.4545	63,479

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 75/75	1,000	1.83	1.20	16.9410	2,921
InvestmentPlus 75/100	1,000	2.14	1.92	10.0000	10
IncomePlus	25,000	1.92	1.27	16.9557	10
EstatePlus	10,000	1.83	1.20	16.9410	7,265

For more information

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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: \$294,436,369

Date Fund Created: July 2008

Total Units Outstanding: 14,038,274

Portfolio Turnover Rate: 12.52%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.80	1.89	21.6087	797,969
IncomePlus	25,000	2.78	1.89	19.6259	268,827
EstatePlus	10,000	2.80	1.89	21.6087	188,861

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

What does the fund invest in?

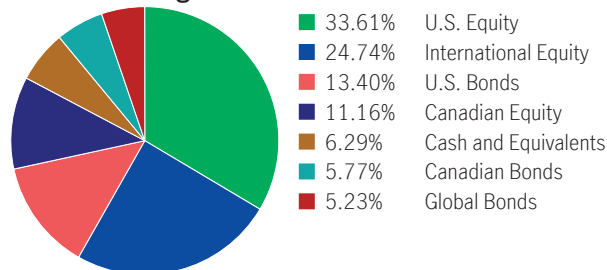
This segregated fund has a “fund-of-fund” structure that invests into a basket of funds which includes, but is not limited to, mutual funds. The underlying funds hold primarily foreign equities and Canadian fixed income investments.

Top 10 investments

Manulife Global Dividend Fund	49.66%
Manulife Fundamental Equity Fund	20.29%
Manulife Corporate Bond Fund	15.17%
Manulife Strategic Income Fund	15.08%
Total	100.19%

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 75/75. 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.

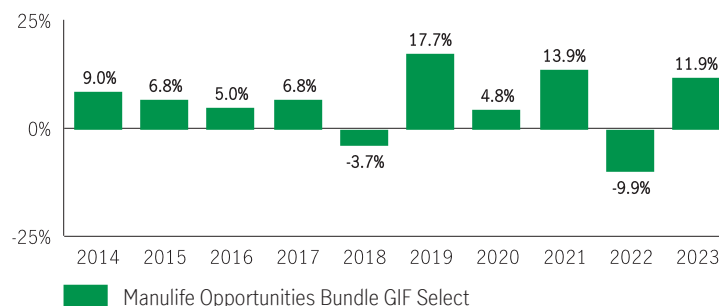
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,780.08 on December 31, 2023. This works out to an average of 5.94% 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 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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	
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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.80	1.89	—
IncomePlus	2.78	1.89	1.15
EstatePlus	2.80	1.89	0.55

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

Objective: The bundle is an investment solution that incorporates components from four Manulife Mutual Funds including two global equity funds, a Canadian equity fund, and a fixed income fund. Typically, this fund will maintain an asset mix of approximately 20% fixed income investments and 80% equities.

Strategy: This fund will invest in units of multiple underlying funds. The strategy for this fund is available through the Investment Policy Statement (IPS).

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	1.94	1.17	24.3586	7,725
IncomePlus	1,000,000	2.05	1.17	21.3307	17,379
EstatePlus	1,000,000	1.94	1.17	24.3586	—

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 75/75	1,000	1.77	1.12	21.3515	4,891
IncomePlus	25,000	1.77	1.12	22.5590	10
EstatePlus	10,000	1.77	1.12	21.3515	—

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

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: \$874,742,743

Date Fund Created: October 2006

Total Units Outstanding: 46,235,988

Portfolio Turnover Rate: 5.17%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.67	2.11	19.4508	5,308,880
IncomePlus	25,000	2.68	2.11	16.9090	241,883
EstatePlus	10,000	2.67	2.11	19.4508	936,261

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

What does the fund invest in?

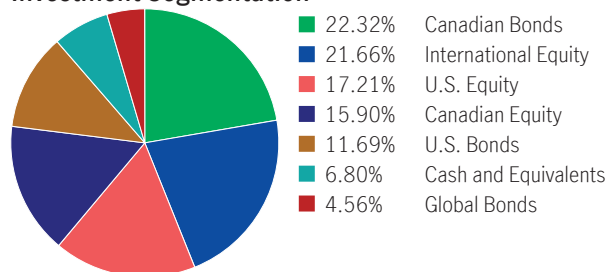
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Simplicity Balanced Portfolio. The underlying mutual fund trust holds primarily Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

Manulife Bond Fund	20.10%
Manulife Strategic Income Fund	13.07%
Manulife U.S. All Cap Equity Fund	6.47%
Manulife Covered Call U.S. Equity Fund	5.43%
Manulife World Investment Class	5.27%
Manulife Multifactor Canadian Large Cap	4.60%
Manulife Fundamental Equity Fund	4.31%
Manulife Smart International Dividend ETF	4.30%
Manulife Canadian Investment Fund	4.26%
Manulife Dividend Income Fund	4.22%
Total	72.02%

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 75/75. 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.

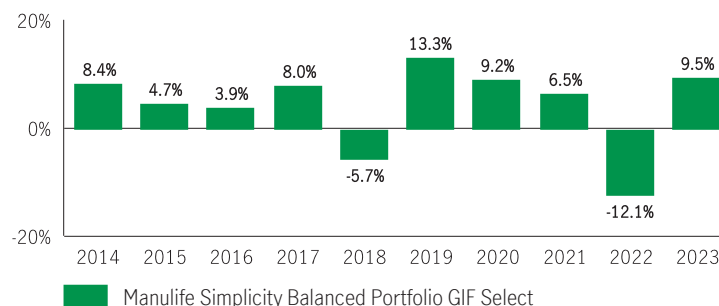
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,524.90 on December 31, 2023. This works out to an average of 4.31% 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 75/75. 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:	%	<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• Any sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 3. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.67	2.11	—
IncomePlus	2.68	2.11	0.85
EstatePlus	2.67	2.11	0.45

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

Objective: The Portfolio aims to achieve long term growth consistent with safety of capital. It is a strategic asset allocation portfolio. It invests its assets in other mutual funds managed by Manulife focusing on Canadian equity and fixed income funds. The Portfolio may also invest in foreign equity and money market funds within permitted ranges. The portfolio advisor may move up to 25% of the net assets of the Portfolio into cash if it feels that market conditions warrant it.

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	1.84	1.49	21.8556	71,134
IncomePlus	1,000,000	1.92	1.49	18.9026	10
EstatePlus	1,000,000	1.84	1.49	21.8556	204,801

F-Class

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	1.64	1.35	20.3920	10
IncomePlus	25,000	1.65	1.35	19.2537	10
EstatePlus	10,000	1.64	1.35	20.3920	—

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

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: \$231,956,608

Date Fund Created: October 2006

Total Units Outstanding: 15,232,178

Portfolio Turnover Rate: 5.32%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.20	1.69	15.0201	6,326,279
IncomePlus	25,000	2.20	1.69	13.0581	173,419
EstatePlus	10,000	2.20	1.69	15.0201	888,729

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

What does the fund invest in?

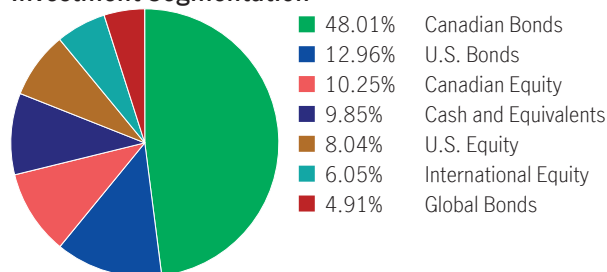
This segregated fund has a “fund of fund” structure and invests into the Manulife Simplicity Conservative Portfolio. The underlying mutual fund trust holds primarily Canadian fixed income and money market funds.

Top 10 investments (of the underlying fund)

Manulife Bond Fund	31.40%
Manulife Canadian Universe Bond Fund	17.75%
Manulife Strategic Income Fund	12.96%
Manulife Smart Short-Term Bond ETF	4.99%
Manulife Global Equity Class	4.87%
Manulife Global Listed Infrastructure Fund	3.92%
Manulife Global Dividend Class	3.90%
Manulife Corporate Bond Fund	3.49%
Manulife Multifactor Canadian Large Cap	2.52%
Manulife Canadian Investment Fund	2.49%
Total	88.29%

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 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 75/75. 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.

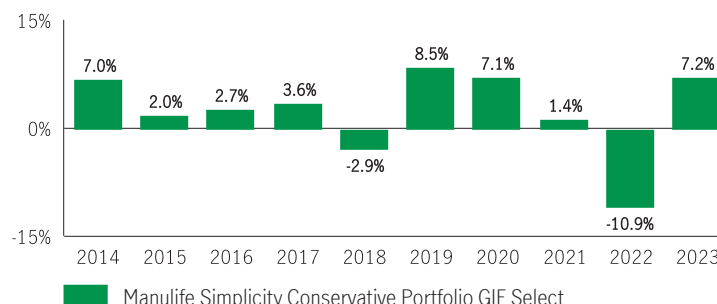
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,270.06 on December 31, 2023. This works out to an average of 2.42% 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 75/75. In the last 10 years the fund was up in value 8 years and down in value 2 years.



Manulife Simplicity Conservative 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

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

2. Ongoing Fund Expenses

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

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.20	1.69	—
IncomePlus	2.20	1.69	0.75
EstatePlus	2.20	1.69	0.35

Trailing commission

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

3. Other Fees

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

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

What if I change my mind?

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

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

Objective and Strategy

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

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

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

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

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

What you pay

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

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	1.70	1.36	16.1421	39,966
IncomePlus	1,000,000	1.71	1.36	14.0815	10
EstatePlus	1,000,000	1.70	1.36	16.1421	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 75/75	1,000	1.15	0.92	16.1660	5,518
IncomePlus	25,000	1.15	0.92	15.1954	10
EstatePlus	10,000	1.15	0.92	16.1660	—

For more information

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

Manulife

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

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Fund Facts — GIF Select

Manulife Simplicity Global Balanced Portfolio GIF Select

Quick Facts

Date Fund Available: October 2009

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$528,159,362

Date Fund Created: April 2007

Total Units Outstanding: 27,523,907

Portfolio Turnover Rate: 5.26%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.82	2.12	20.6486	2,958,136
IncomePlus	25,000	2.83	2.12	17.4797	386,069
EstatePlus	10,000	2.82	2.12	20.6486	1,010,849

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

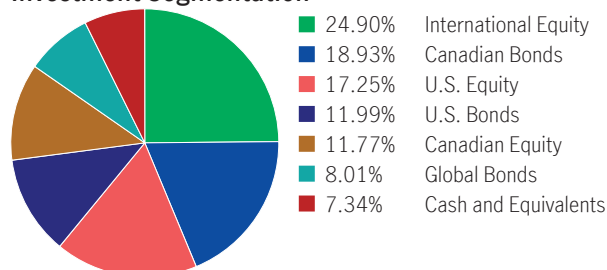
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Simplicity Global Balanced Portfolio. The underlying mutual fund trust holds primarily foreign equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

Manulife Bond Fund	15.06%
Manulife Strategic Income Fund	9.54%
Manulife U.S. All Cap Equity Fund	6.65%
Manulife Covered Call U.S. Equity Fund	5.88%
Manulife World Investment Class	5.17%
Manulife Canadian Unconstrained Bond Fund	5.02%
Manulife Global Listed Infrastructure Fund	4.88%
Manulife Smart International Dividend ETF	4.87%
MIM Emerging Markets Corporate Debt Pooled Fund	4.39%
Manulife Multifactor Developed International	4.27%
Total	65.71%

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 75/75. 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.

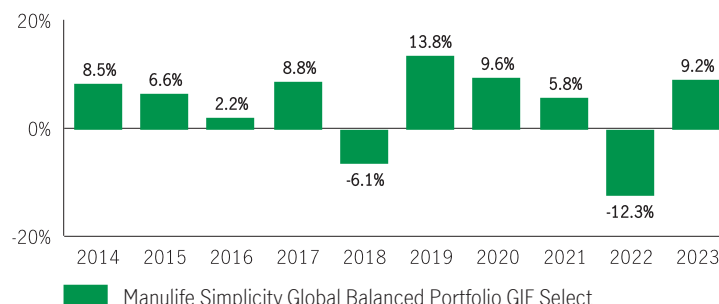
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,525.34 on December 31, 2023. This works out to an average of 4.31% 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 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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	
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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Portfolio aims to obtain long term returns consistent with safety of capital. It is a strategic asset allocation portfolio. It invests its assets in other mutual funds (the "Underlying Funds") focusing on global equity and fixed income funds. The portfolio advisor may move up to 25% of the net assets of the Portfolio into cash if it feels that market conditions warrant.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	2.02	1.53	23.0982	40,765
IncomePlus	1,000,000	2.08	1.53	19.5306	10
EstatePlus	1,000,000	2.02	1.53	23.0982	26,773

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 75/75	1,000	1.79	1.36	21.5724	2,238
IncomePlus	25,000	1.80	1.36	20.0608	10
EstatePlus	10,000	1.79	1.36	21.5724	—

For more information

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Quebec & French Business 1-800-355-6776

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: \$739,835,980

Date Fund Created: October 2006

Total Units Outstanding: 36,613,169

Portfolio Turnover Rate: 5.82%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.77	2.19	22.1833	2,475,036
IncomePlus	25,000	2.75	2.19	19.4196	248,613
EstatePlus	10,000	2.77	2.19	22.1833	320,365

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

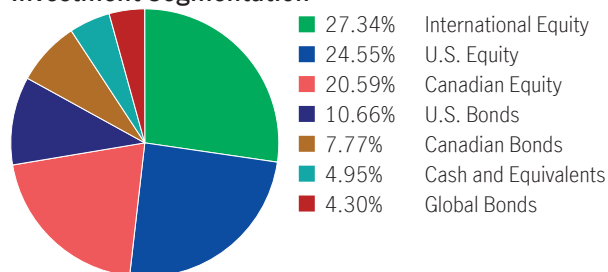
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Simplicity Growth Portfolio. The underlying mutual fund trust holds primarily foreign equities.

Top 10 investments (of the underlying fund)

Manulife Strategic Income Fund	13.03%
Manulife U.S. All Cap Equity Fund	7.98%
Manulife Covered Call U.S. Equity Fund	6.89%
Manulife Bond Fund	6.01%
Manulife Growth Opportunities Fund	5.50%
Manulife World Investment Class	5.13%
Manulife Multifactor Canadian Large Cap	5.10%
Manulife Canadian Investment Fund	5.02%
Manulife Fundamental Equity Fund	5.01%
Manulife Smart International Dividend ETF	4.94%
Total	64.62%

Total investments: 22

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for 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 75/75. 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.

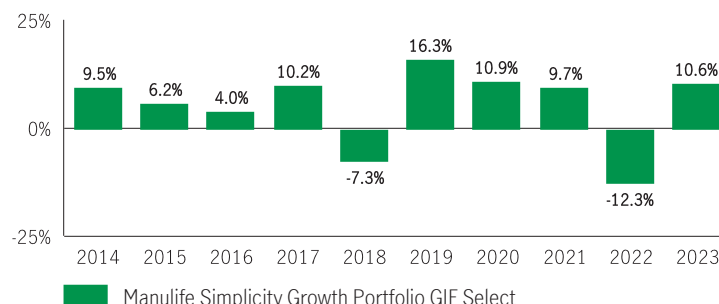
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,695.15 on December 31, 2023. This works out to an average of 5.42% 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 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.77	2.19	—
IncomePlus	2.75	2.19	1.15
EstatePlus	2.77	2.19	0.55

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Portfolio aims to provide long-term capital growth and increased foreign content exposure. It is a strategic asset allocation portfolio. It invests its assets in other mutual funds managed by us focusing on Canadian and foreign equity funds. The portfolio advisor may move up to 25% of the net assets of the Portfolio into cash if it feels that market conditions warrant it.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	2.00	1.64	24.8315	141,644
IncomePlus	1,000,000	2.02	1.64	21.4718	10
EstatePlus	1,000,000	2.00	1.64	24.8315	20,230

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 75/75	1,000	1.64	1.43	23.3197	3,067
IncomePlus	25,000	1.75	1.43	22.1308	10
EstatePlus	10,000	1.64	1.43	23.3197	17,105

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: \$199,957,096

Date Fund Created: October 2006

Total Units Outstanding: 11,440,142

Portfolio Turnover Rate: 5.99%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.35	1.83	17.5155	2,450,833
IncomePlus	25,000	2.37	1.83	15.1700	87,414
EstatePlus	10,000	2.35	1.83	17.5155	712,941

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

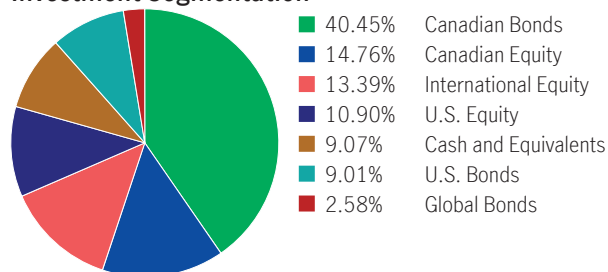
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Simplicity Moderate Portfolio. The underlying mutual fund trust holds primarily Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

Manulife Bond Fund	28.54%
Manulife Canadian Universe Bond Fund	8.92%
Manulife Canadian Unconstrained Bond Fund	5.50%
Manulife Smart Short-Term Bond ETF	5.05%
Manulife Corporate Bond Fund	5.01%
Manulife Strategic Income Fund	5.01%
Manulife Multifactor Canadian Large Cap	4.08%
Manulife Canadian Investment Fund	4.00%
Manulife World Investment Class	3.96%
Manulife Global Listed Infrastructure Fund	3.89%
Total	73.96%

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 75/75. 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.

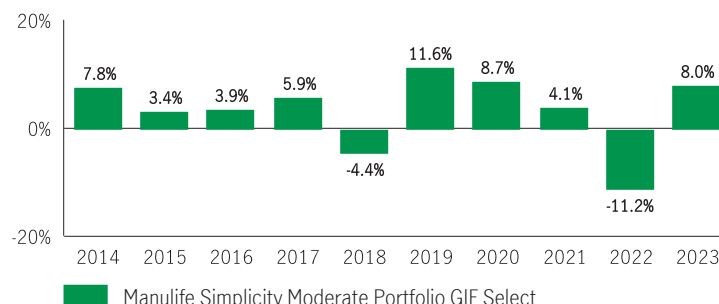
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,420.35 on December 31, 2023. This works out to an average of 3.57% 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 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 2. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.35	1.83	—
IncomePlus	2.37	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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Portfolio aims to generate income and to provide long-term growth consistent with preservation of capital. It is a strategic asset allocation portfolio. It invests its assets in other mutual funds, focusing on Canadian fixed income and money market funds, with a portion in Canadian equity funds. The Portfolio may also invest in foreign equity funds within permitted ranges. The portfolio advisor may move up to 25% of the net assets of the Portfolio into cash if it feels that market conditions warrant it.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	1.75	1.41	19.0992	193,614
IncomePlus	1,000,000	1.75	1.41	16.4810	10
EstatePlus	1,000,000	1.75	1.41	19.0992	207,419

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 75/75	1,000	1.23	1.07	18.4878	10
IncomePlus	25,000	1.32	1.07	17.5015	10
EstatePlus	10,000	1.23	1.07	18.4878	—

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

Fund Facts — GIF Select

Manulife Smart Balanced Dividend ETF Bundle GIF Select

Quick Facts

Date Fund Available: November 2021

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$62,356,967

Date Fund Created: November 2021

Total Units Outstanding: 6,058,379

Portfolio Turnover Rate: 11.65%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.35	2.08	10.2270	2,255,347

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

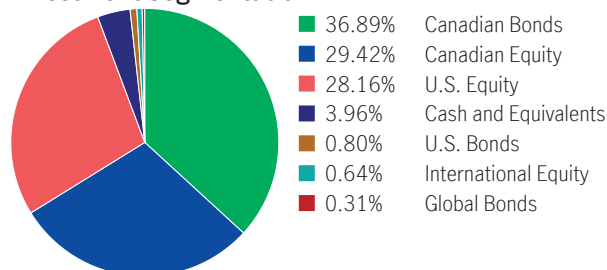
This segregated fund has a “fund-of-fund” structure that invests into the Manulife Smart Balanced Dividend ETF Bundle. The underlying mutual fund trust invests primarily in securities of exchanged-traded funds to gain exposure to Canadian and U.S. equity and fixed income securities.

Top 10 investments (of the underlying fund)

Manulife Smart Corporate Bond ETF	39.66%
Manulife Smart Dividend ETF	29.64%
Manulife Smart U.S. Dividend ETF	29.45%
Total	98.75%

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 who is seeking a combination of income and capital growth.

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 75/75. 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.

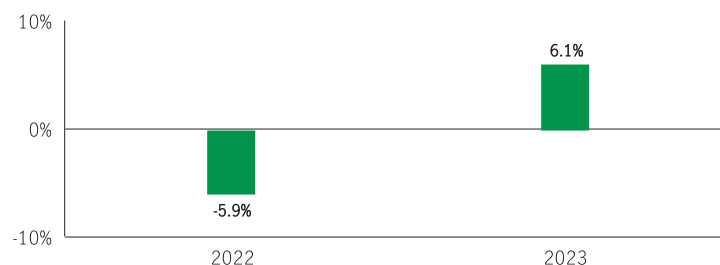
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 on November 22, 2021 has \$1,022.79 on December 31, 2023. This works out to an average of 1.08% per year.

Year-by-year returns

Any values close to zero may not be visible. This chart shows how the fund has performed in each of the past 2 years for a contractholder who chose the InvestmentPlus 75/75. In the last 2 years the fund was up in value 1 year and down in value 1 year.



Manulife Smart Balanced Dividend ETF Bundle GIF Select

For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.35	2.08	—

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund seeks to provide a combination of income and capital appreciation by investing in the Manulife Smart Balanced Dividend ETF Bundle, or a substantially similar fund, which primarily invests in securities of exchanged-traded funds to gain exposure to Canadian and U.S. equity and fixed income securities.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay					
<ul style="list-style-type: none">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 75/75	1,000,000	1.71	1.49	10.5850	46,773

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					
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	1.25	1.08	10.5592	17,389

For more information

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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

Fund Facts — GIF Select

Manulife Smart Corporate Bond ETF GIF Select

Quick Facts

Date Fund Available: September 2021

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$3,778,876

Date Fund Created: September 2021

Total Units Outstanding: 435,270

Portfolio Turnover Rate: 11.46%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	1.95	1.75	8.6175	115,014

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

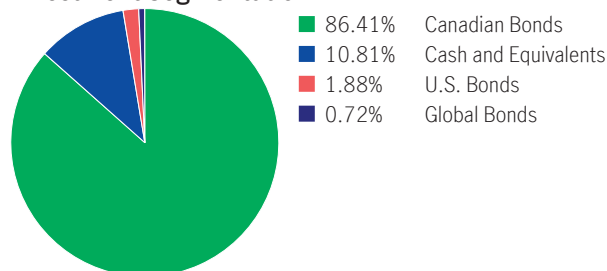
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Smart Corporate Bond ETF. The underlying exchange-traded fund holds primarily a diversified portfolio of fixed income securities issued by Canadian corporations.

Top 10 investments (of the underlying fund)

Federation des caisses Desjardins du Quebec, 2.86%, 5/26/2030	2.65%
Toronto-Dominion Bank, 4.68%, 1/8/2029	2.53%
Glacier Credit Card Trust, 4.96%, 9/20/2027	2.38%
Fortified Trust, 1.96%, 10/23/2026	2.27%
Dream Industrial, 1.66%, 12/22/2025	2.21%
Toronto-Dominion Bank, 4.48%, 1/18/2028	1.88%
Telus Corp., 4.85%, 4/5/2044	1.75%
Toronto-Dominion Bank, 0.03%, 4/22/2030	1.75%
Royal Bank of Canada, 5.23%, 6/24/2030	1.70%
Rogers Communications Inc., 6.75%, 11/9/2039	1.55%
Total	20.66%

Total investments: 150

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 2 years for a contractholder who has chosen InvestmentPlus 75/75. 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.

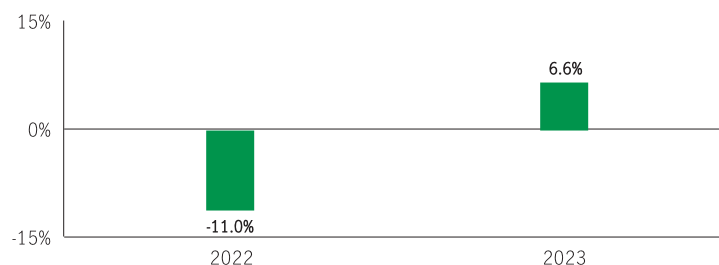
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 on September 13, 2021 has \$861.29 on December 31, 2023. This works out to an average of -6.29% per year.

Year-by-year returns

Any values close to zero may not be visible. This chart shows how the fund has performed in each of the past 2 years for a contractholder who chose the InvestmentPlus 75/75. In the last 2 years the fund was up in value 1 year and down in value 1 year.



Manulife Smart Corporate Bond ETF GIF Select

For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Front End Sales Charge	Up to 5.0% of the amount you invest		<ul style="list-style-type: none">You and your advisor decide on the rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	1.95	1.75	—

Trailing commission

Manulife pays a trailing commission of up to 0.50% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

What if I change my mind?

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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 earn the highest level of income consistent with the preservation of capital, by investing primarily in a diversified portfolio of fixed income securities issued by Canadian corporations.

Strategy: This Fund will invest in units of the underlying ETF or a substantially similar fund.

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	1.49	1.30	8.8120	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 75/75	1,000	1.38	1.20	8.8160	10

For more information

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Manulife

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Canada, Outside of Quebec 1-888-790-4387
Quebec & French Business 1-800-355-6776

Fund Facts — GIF Select

Manulife Smart Dividend ETF GIF Select

Quick Facts

Date Fund Available: September 2021

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$32,468,804

Date Fund Created: September 2021

Total Units Outstanding: 3,090,316

Portfolio Turnover Rate: 6.25%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.46	2.24	10.4545	1,354,721

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

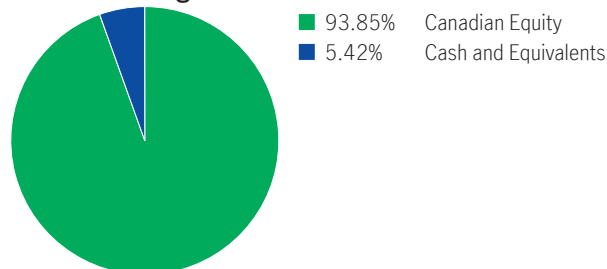
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Smart Dividend ETF. The underlying exchange-traded fund holds primarily a diversified portfolio of Canadian dividend paying securities.

Top 10 investments (of the underlying fund)

Bank of Montreal	3.98%
Canadian Imperial Bank of Commerce	3.93%
Canadian National Railway	3.90%
Thomson Reuters Corp. Com No Par	3.89%
Manulife Financial Corporation	3.88%
Canadian Natural Resources Ltd.	3.86%
Bank of Nova Scotia (The)	3.83%
Suncor Energy Inc.	3.83%
Nutrien Ltd.	3.82%
Great-West Lifeco Inc.	3.79%
Total	38.71%

Total investments: 54

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for a person who is seeking capital growth primarily coming through investment in dividend paying Canadian securities.

How has the fund performed?

This section tells you how the fund has performed over the past 2 years for a contractholder who has chosen InvestmentPlus 75/75. 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.

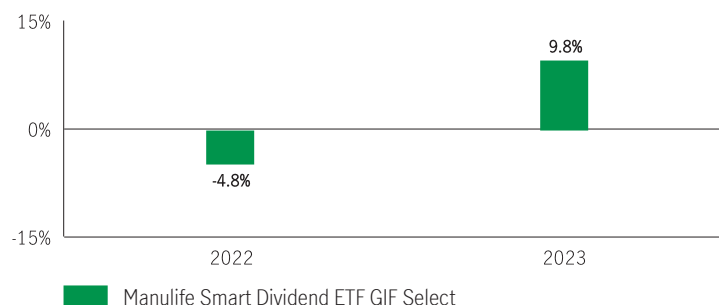
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 on September 13, 2021 has \$1,045.62 on December 31, 2023. This works out to an average of 1.96% per year.

Year-by-year returns

Any values close to zero may not be visible. This chart shows how the fund has performed in each of the past 2 years for a contractholder who chose the InvestmentPlus 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission																		
Deferred Sales Charge (DSC) *	<table><tr><td>If you sell within:</td><td>%</td></tr><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></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	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
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7 years of buying	2.00																			
After 7 years	0.00																			
Low Load Sales Charge *	<table><tr><td>If you sell within:</td><td>%</td></tr><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></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									
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No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.46	2.24	—

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund seeks to provide a steady flow of income and long-term capital appreciation by investing primarily in a diversified portfolio of Canadian dividend paying securities.

Strategy: This Fund will invest in units of the underlying ETF or a substantially similar fund.

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	1.76	1.54	10.6564	20,589

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 75/75	1,000	1.45	1.26	10.8430	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

Fund Facts — GIF Select

Manulife Smart Global Dividend ETF Portfolio GIF Select

Quick Facts

Date Fund Available: September 2024		Underlying Fund Manager: Manulife Investment Management Limited		Total Fund Value: \$0	
Date Fund Created: September 2024		Total Units Outstanding: 70		Portfolio Turnover Rate: --	
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.55	2.29	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 is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Manulife Smart Global Dividend ETF. The underlying exchange-traded fund holds primarily a diversified portfolio of global dividend paying securities.

This fund did not exist prior to December 31, 2023, so no information is available for the Top 10 Holdings.

This fund did not exist prior to December 31, 2023, so no information is available for the Investment Segmentation.

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 75/75. 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.



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 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission																		
Deferred Sales Charge (DSC) *	<table><tr><td>If you sell within:</td><td>%</td></tr><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></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	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
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><tr><td>If you sell within:</td><td>%</td></tr><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></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									
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																			
No Load Sales Charge	There are no charges to you.	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.																		

* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.55	2.29	—

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund seeks to provide a steady flow of income and long-term capital appreciation by investing primarily in underlying exchange traded funds managed by Manulife Investment Management Limited that provide exposure to a diversified portfolio of global dividend paying securities.

Strategy: This Fund will invest in units of the underlying ETF or a substantially similar fund.

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay					
<ul style="list-style-type: none">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 75/75	1,000,000	2.01	1.80	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					
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER					

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	1.45	1.29	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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Canada, Outside of Quebec 1-888-790-4387
Quebec & French Business 1-800-355-6776

Fund Facts — GIF Select

Manulife Smart U.S. Dividend ETF GIF Select

Quick Facts

Date Fund Available: September 2021

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$29,657,532

Date Fund Created: September 2021

Total Units Outstanding: 2,791,554

Portfolio Turnover Rate: 7.17%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.51	2.26	10.5687	1,169,803

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

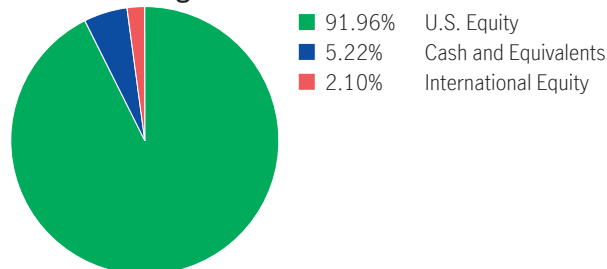
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Smart U.S. Dividend ETF - Unhedged Units. The underlying exchange-traded fund holds primarily a diversified portfolio of U.S. dividend paying securities.

Top 10 investments (of the underlying fund)

KeyCorp	4.32%
Truist Financial Corp.	3.96%
Crown Castle Inc.	3.87%
Verizoncommunications Inc.	3.72%
Walgreens Boots Alliance Inc.	3.66%
HP Inc.	3.09%
Lockheed Martin Corp.	3.01%
Cisco Systems Inc.	2.97%
Corning Inc.	2.94%
VF Corp.	2.47%
Total	34.02%

Total investments: 130

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for a person who is seeking capital growth primarily coming through investment in U.S. dividend paying securities.

How has the fund performed?

This section tells you how the fund has performed over the past 2 years for a contractholder who has chosen InvestmentPlus 75/75. Returns are after the MER has been deducted.

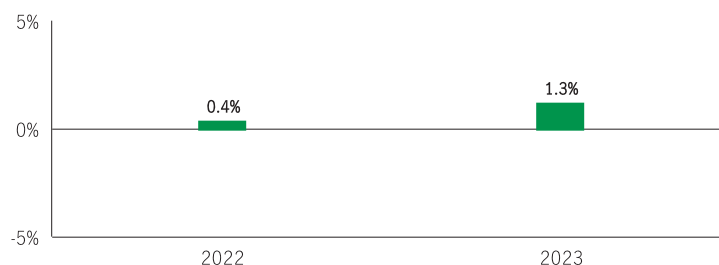
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 on September 13, 2021 has \$1,057.08 on December 31, 2023. This works out to an average of 2.45% per year.

Year-by-year returns

Any values close to zero may not be visible. This chart shows how the fund has performed in each of the past 2 years for a contractholder. In the past 2 years the Fund was up in value.



Manulife Smart U.S. Dividend ETF GIF Select

For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Front End Sales Charge	Up to 5.0% of the amount you invest		<ul style="list-style-type: none">You and your advisor decide on the rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.51	2.26	—

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

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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 (unhedged for currency) seeks to provide a steady flow of income and long-term capital appreciation by investing primarily in a diversified portfolio of U.S. dividend paying securities.

Strategy: This Fund will invest in units of the underlying ETF or a substantially similar fund.

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	1.91	1.67	10.7652	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 75/75	1,000	1.46	1.27	10.9680	10

For more information

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Canada, Outside of Quebec 1-888-790-4387
Quebec & French Business 1-800-355-6776

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: \$441,936,008

Date Fund Created: October 2012

Total Units Outstanding: 20,488,119

Portfolio Turnover Rate: 3.74%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.60	1.80	22.4810	14,152,481
InvestmentPlus 75/100	1,000	2.96	2.66	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 is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

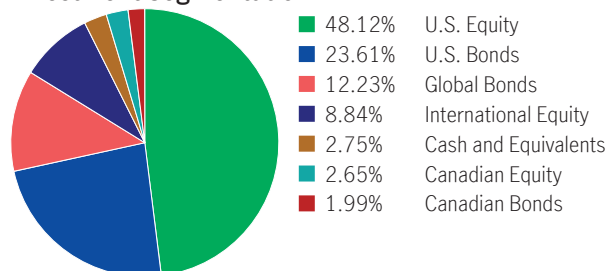
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Strategic Balanced Yield Fund. The underlying mutual fund trust holds primarily foreign equities and foreign fixed income investments.

Top 10 investments (of the underlying fund)

Crown Castle Inc.	3.68%
KKR & Co. Inc.	3.46%
Apple Inc.	2.75%
Cellnex Telecom S.A. Cellnex Telecom S A Acciones	2.09%
Nasdaq Inc.	1.94%
Danone Shs	1.92%
Lennar Corp. Cl A	1.86%
Elevance Health Inc.	1.80%
American Tower Corp.	1.78%
Analog Devices Inc.	1.77%
Total	23.05%

Total investments: 491

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 75/75. 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.

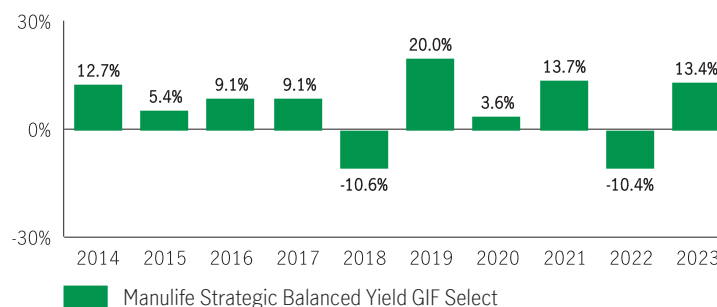
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,814.91 on December 31, 2023. This works out to an average of 6.14% per year.

Year-by-year returns

Any values close to zero may not be visible. This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.60	1.80	—
InvestmentPlus 75/100	2.96	2.66	—

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund seeks to provide a combination of income and capital appreciation by investing primarily in a diversified portfolio of dividend paying equity securities and fixed income securities.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay					
<ul style="list-style-type: none">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 75/75	1,000,000	1.82	1.08	24.4803	245,643
InvestmentPlus 75/100	1,000,000	2.35	2.11	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					
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	1.53	1.06	25.2303	9,861
InvestmentPlus 75/100	1,000	1.86	1.66	10.0000	10

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: \$541,151,728

Date Fund Created: August 2015

Total Units Outstanding: 35,753,379

Portfolio Turnover Rate: 6.77%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.59	1.63	15.3992	29,102,381
InvestmentPlus 75/100	1,000	2.90	2.60	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 is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

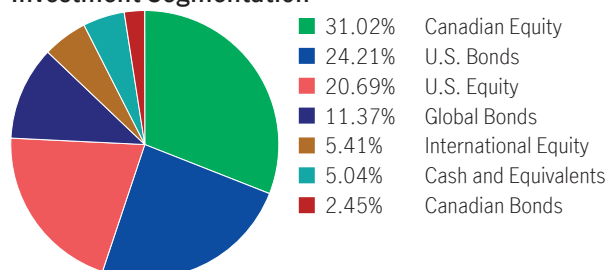
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Strategic Dividend Bundle. The underlying mutual fund trusts hold primarily Canadian and foreign equities as well as fixed income investments.

Top 10 investments (of the underlying fund)

Manulife Dividend Income Fund	40.08%
Manulife Strategic Income Fund	30.07%
Manulife Dividend Income Plus Fund	20.05%
Manulife Global Unconstrained Bond Fund	10.04%
Total	100.24%

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 8 years for a contractholder who has chosen InvestmentPlus 75/75. 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.

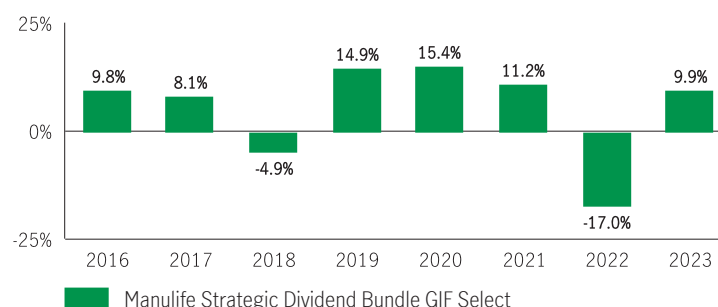
Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 on August 24, 2015 has \$1,540.36 on December 31, 2023. This works out to an average of 5.31% 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 8 years for a contractholder who chose the InvestmentPlus 75/75. In the last 8 years the fund was up in value 6 years and down in value 2 years.



Manulife Strategic Dividend Bundle GIF Select

For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.59	1.63	—
InvestmentPlus 75/100	2.90	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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: This Balanced Fund seeks to provide a combination of income and capital appreciation. The Fund seeks to accomplish its objective by investing primarily in securities of other mutual funds to gain exposure to Canadian and foreign equity and fixed income securities.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay					
<ul style="list-style-type: none">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 75/75	1,000,000	1.75	0.95	16.4924	257,835
InvestmentPlus 75/100	1,000,000	2.53	2.27	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					
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER					

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	1.48	0.72	16.8397	158,752
InvestmentPlus 75/100	1,000	1.79	1.60	10.0000	10

For more information

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Fund Facts — GIF Select

Manulife Strategic Income GIF Select

Quick Facts

Date Fund Available: October 2009

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$551,436,163

Date Fund Created: April 2006

Total Units Outstanding: 34,179,327

Portfolio Turnover Rate: 7.48%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.25	1.74	15.6765	22,253,131
InvestmentPlus 75/100	1,000	2.55	2.29	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 is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

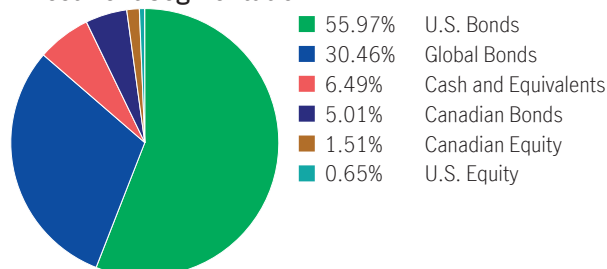
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Strategic Income Fund. The underlying mutual fund trust holds primarily foreign fixed income investments.

Top 10 investments (of the underlying fund)

United States Treasury Note, 3.5%, 2/15/2033	2.14%
United States Treasury Note, 2.88%, 5/15/2032	2.09%
United States Treasury Note, 2.75%, 8/15/2032	2.02%
United States Treasury Note, 1.88%, 2/15/2032	1.85%
New Zealand, 3.5%, 4/14/2033	0.98%
Federal Home Loan Mortgage Corp Participation Certificates Pool Number SD-7565, 5.5%, 9/1/2053	0.93%
United States Treasury Note, 3%, 2/15/2049	0.83%
Korea (the Republic of), 2.38%, 3/10/2027	0.83%
Indonesia, 6.5%, 6/15/2025	0.82%
Skymiles Ip Ltd., 4.75%, 10/20/2028	0.80%
Total	13.30%

Total investments: 471

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 75/75. 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.

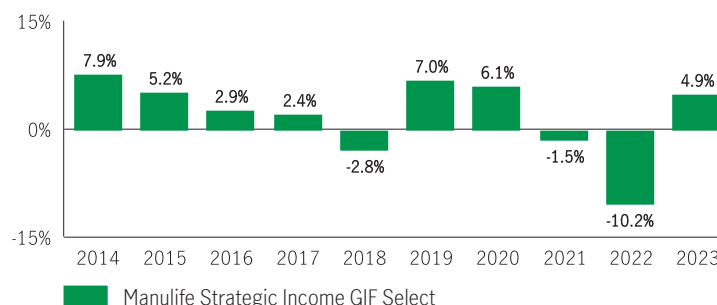
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,224.70 on December 31, 2023. This works out to an average of 2.05% per year.

Year-by-year returns

Any values close to zero may not be visible. This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.25	1.74	—
InvestmentPlus 75/100	2.55	2.29	—

Trailing commission

Manulife pays a trailing commission of up to 0.50% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: This Fixed Income Fund aims to generate income with an emphasis on capital preservation. This Fund invests primarily in government and corporate debt securities from developed and emerging markets. It also invests in U.S. government and agency securities and high yield bonds. The Fund may also invest in preferred shares and other types of debt securities.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	1.71	1.33	15.1309	308,943
InvestmentPlus 75/100	1,000,000	2.09	1.87	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 75/75	1,000	1.58	1.19	15.4114	74,652
InvestmentPlus 75/100	1,000	2.00	1.79	10.0000	10

For more information

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Fund Facts — GIF Select

Manulife Strategic Investment Grade Global Bond GIF Select

Quick Facts

Date Fund Available: April 2015

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$2,601,701

Date Fund Created: April 2015

Total Units Outstanding: 251,063

Portfolio Turnover Rate: 23.03%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.23	1.36	10.3423	202,101

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Manulife Strategic Investment Grade Global Bond Fund. The underlying mutual fund trust holds primarily foreign fixed income investments.

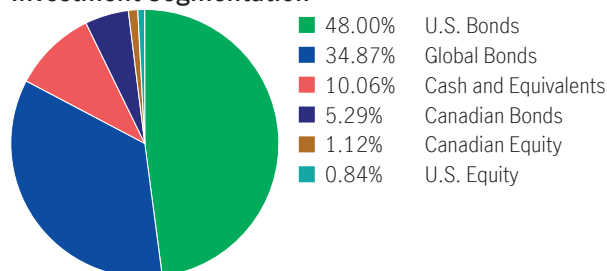
Top 10 investments (of the underlying fund)

United States Treasury Note, 2.88%, 5/15/2032	2.16%
United States Treasury Note, 3.5%, 2/15/2033	2.10%
United States Treasury Note, 2.75%, 8/15/2032	1.96%
United States Treasury Note, 1.88%, 2/15/2032	1.79%
Denmark, 1.75%, 11/15/2025	1.08%
Federal Home Loan Mortgage Corp Participation Certificates Pool Number SD-7565, 5.5%, 9/1/2053	0.92%
LIFE 2022-BMR2 Mortgage Trust, 5/15/2039	0.84%
New Zealand, 3.5%, 4/14/2033	0.84%
Indonesia, 6.5%, 6/15/2025	0.83%
United States Treasury Note, 3%, 2/15/2049	0.82%

Total 13.36%

Total investments: 383

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking 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 8 years for a contractholder who has chosen InvestmentPlus 75/75. 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.

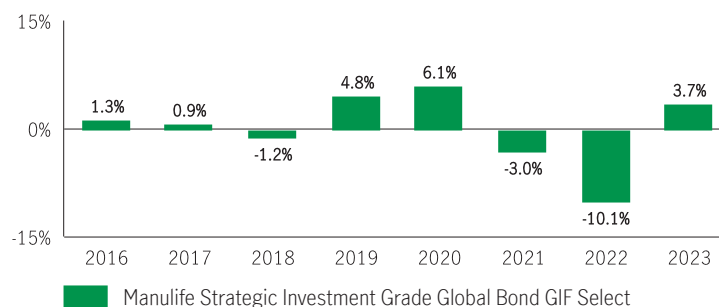
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 on April 30, 2015 has \$1,034.25 on December 31, 2023. This works out to an average of 0.39% per year.

Year-by-year returns

Any values close to zero may not be visible. This chart shows how the fund has performed in each of the past 8 years for a contractholder who chose the InvestmentPlus 75/75. In the last 8 years the fund was up in value 5 years and down in value 3 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Front End Sales Charge	Up to 5.0% of the amount you invest		<ul style="list-style-type: none">You and your advisor decide on the rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund seeks to provide income with an emphasis on capital preservation by investing primarily in investment-grade government and corporate debt securities from developed and emerging markets globally.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay					
<ul style="list-style-type: none">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 75/75	1,000,000	1.73	0.90	10.9142	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					
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	1.45	0.90	11.0003	10,662

For more information

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Manulife

500 King Street North, Waterloo ON N2J4C6
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Canada, Outside of Quebec 1-888-790-4387
Quebec & French Business 1-800-355-6776

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: \$17,779,799

Date Fund Created: January 2002

Total Units Outstanding: 556,891

Portfolio Turnover Rate: 6.27%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	3.03	2.29	32.8400	253,903

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

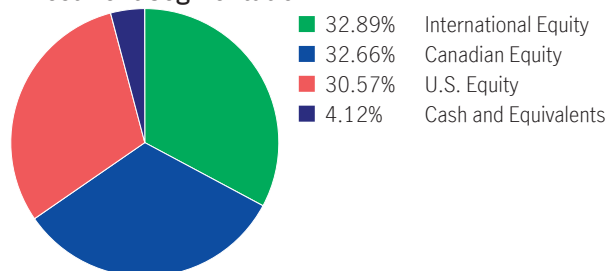
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Tax-Managed Growth Fund. The underlying mutual fund trust holds primarily foreign equities.

Top 10 investments (of the underlying fund)

Royal Bank of Canada	1.51%
Microsoft Corp.	1.46%
Amphenol Corp. Cl A	1.39%
Toronto-Dominion Bank Com New	1.35%
Visa Inc. Com Cl A	1.33%
Canadian Natural Resources Ltd.	1.33%
Marsh & McLennan Cos.	1.27%
Gov. of Canada, 2/1/2024	1.16%
Aon PLC Shs Cl A	1.14%
Wolters Kluwer N.V. Shs	1.12%
Total	13.06%

Total investments: 255

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 75/75. Returns are after the MER has been deducted.

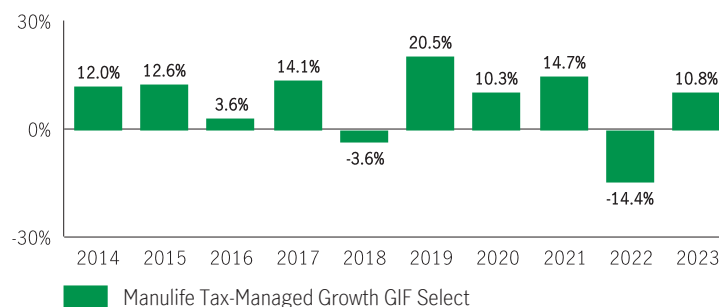
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$2,076.75 on December 31, 2023. This works out to an average of 7.58% 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 10 years for a contractholder who chose the InvestmentPlus 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	

* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	3.03	2.29	—

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The investment objective of this fund is to obtain after-tax portfolio efficiency to maximize overall after-tax returns by investing directly in high quality small-, mid- and large-cap Canadian, U.S. and international equities.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	2.34	1.57	37.0985	21,490

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 75/75	1,000	2.05	1.52	35.4780	10

For more information

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Manulife

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Quebec & French Business 1-800-355-6776

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: \$21,669,303

Date Fund Created: October 2012

Total Units Outstanding: 1,444,933

Portfolio Turnover Rate: 12.15%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.81	1.89	14.9977	401,968
InvestmentPlus 75/100	1,000	3.11	2.79	10.0000	10
IncomePlus	25,000	2.78	1.89	14.9074	101,581
EstatePlus	10,000	2.81	1.89	14.9977	126,544

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

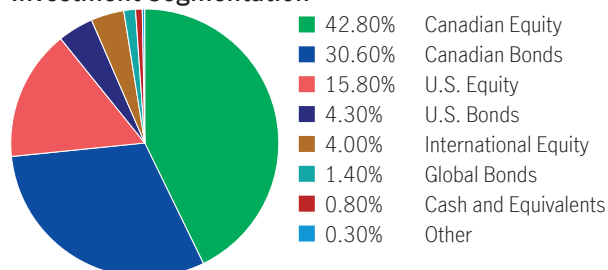
This segregated fund has a “fund-of-fund” structure and invests into the TD Diversified Monthly Income Fund. The underlying mutual fund trust holds primarily Canadian equities and Canadian fixed income investments.

Top 10 investments (of the underlying fund)

Royal Bank of Canada	4.91%
Toronto-Dominion Bank	3.81%
Canadian Natural Resources Limited	3.71%
Canadian Pacific Kansas City Limited	3.51%
Shopify Inc.	3.01%
Suncor Energy Inc.	2.51%
Alimentation Couche-Tard Inc.	2.31%
National Bank of Canada	2.31%
Waste Connections Inc.	2.20%
Imperial Oil Limited	2.10%
Total	30.37%

Total investments: 493

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking a balance of growth and interest income and who is comfortable with the ups and downs of the equity and bond markets.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a contractholder who has chosen InvestmentPlus 75/75. Returns are after the MER has been deducted.

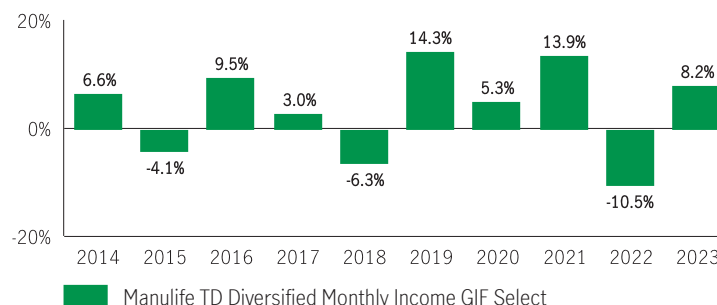
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,435.46 on December 31, 2023. This works out to an average of 3.68% 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 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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	
Low Load Sales Charge *	After 7 years	0.00	
	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	
	No Load Sales Charge	There are no charges to you.	
	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.		

* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.81	1.89	—
InvestmentPlus 75/100	3.11	2.79	—
IncomePlus	2.78	1.89	1.15
EstatePlus	2.81	1.89	0.55

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to IncomePlus with a GWB Benefit Base that is below the initial deposit minimum. It is also applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The fundamental investment objective is to seek to provide monthly income with capital appreciation as a secondary objective, by investing primarily in income-producing securities

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	2.20	1.27	16.3327	10
InvestmentPlus 75/100	1,000,000	2.50	2.24	10.0000	10
IncomePlus	1,000,000	2.05	1.27	16.2327	2,353
EstatePlus	1,000,000	2.20	1.27	16.3327	—

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 75/75	1,000	1.85	1.12	17.4940	10
InvestmentPlus 75/100	1,000	2.00	1.79	10.0000	10
IncomePlus	25,000	1.85	1.12	17.2913	10
EstatePlus	10,000	1.85	1.12	17.4940	—

For more information

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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: \$489,770,209

Date Fund Created: July 2008

Total Units Outstanding: 23,614,190

Portfolio Turnover Rate: 4.37%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.89	2.02	21.4050	6,057,348
InvestmentPlus 75/100	1,000	3.49	3.14	10.0000	10
EstatePlus	10,000	2.89	2.02	21.4050	264,254

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the TD Dividend Income Fund. The underlying mutual fund trust holds primarily Canadian fixed income investments.

Top 10 investments (of the underlying fund)

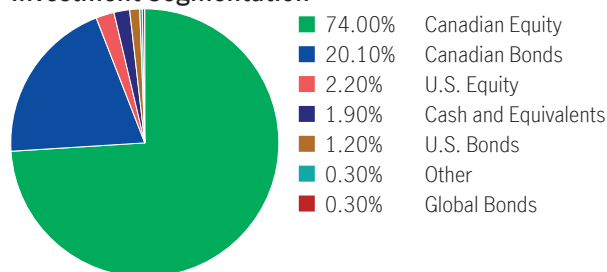
Royal Bank of Canada	7.52%
Toronto-Dominion Bank	7.02%
Bank of Montreal	6.12%
Canadian Imperial Bank of Commerce	4.91%
Brookfield Corporation	4.41%
Canadian National Railway Company	3.71%
Bank of Nova Scotia	3.61%
Enbridge Inc.	3.41%
Canadian Pacific Kansas City Limited	3.21%
Manulife Financial Corporation	2.01%

Total

45.92%

Total investments: 660

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 75/75. 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.

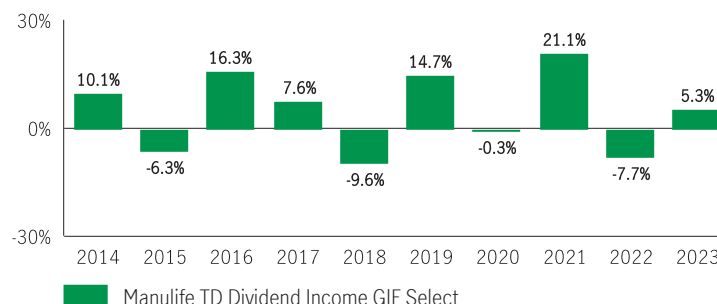
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,572.24 on December 31, 2023. This works out to an average of 4.63% 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 10 years for a contractholder who chose the InvestmentPlus 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.89	2.02	—
InvestmentPlus 75/100	3.49	3.14	—
EstatePlus	2.89	2.02	0.65

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.
Small Policy Fee	\$100 annual fee is applied to EstatePlus with a Death Benefit Guarantee that is below the initial deposit minimum.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The fundamental investment objective is to seek to provide income with capital appreciation as a secondary objective, by investing primarily in income-producing securities.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	2.16	1.40	23.6901	29,913
InvestmentPlus 75/100	1,000,000	2.88	2.59	10.0000	10
EstatePlus	1,000,000	2.16	1.40	23.6901	36,747

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 75/75	1,000	1.84	1.26	22.2101	10,847
InvestmentPlus 75/100	1,000	2.39	2.14	10.0000	10
EstatePlus	10,000	1.84	1.26	22.2101	—

For more information

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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

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: \$603,953,662

Date Fund Created: October 2013

Total Units Outstanding: 19,497,619

Portfolio Turnover Rate: 7.96%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.83	2.09	31.4771	16,668,994
InvestmentPlus 75/100	1,000	3.47	3.12	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 is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

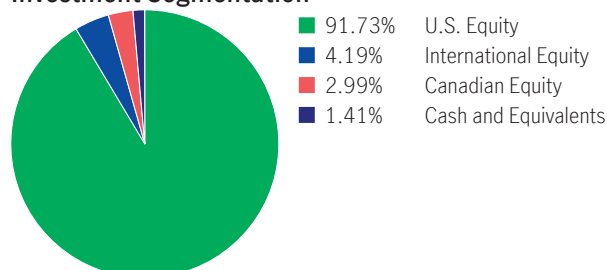
This segregated fund has a “fund-of-fund” structure and invests into the Manulife U.S. All Cap Equity Fund. The underlying mutual fund trust holds primarily U.S. equities.

Top 10 investments (of the underlying fund)

Amazon.com Inc.	7.75%
Alphabet Inc. Cl A	5.52%
Lennar Corp. Cl A	4.42%
Apple Inc.	4.25%
KKR & Co. Inc.	3.99%
NVIDIA Corp.	3.81%
Crown Castle Inc.	3.78%
BancWest Corp.	3.75%
Morgan Stanley Com New	3.57%
Goldman Sachs Group Inc. (The)	3.48%
Total	44.32%

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 10 years for a contractholder who has chosen InvestmentPlus 75/75. Returns are after the MER has been deducted.

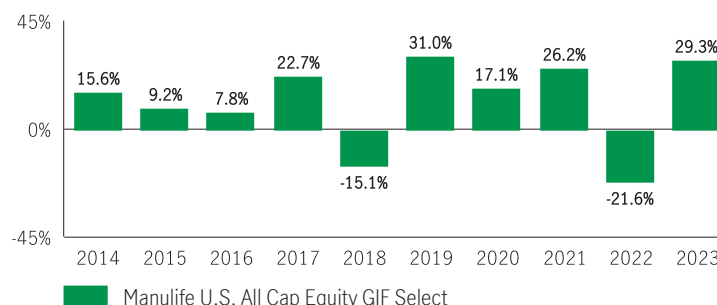
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$2,778.19 on December 31, 2023. This works out to an average of 10.76% per year.

Year-by-year returns

Any values close to zero may not be visible. This chart shows how the fund has performed in each of the past 10 years for a contractholder who chose the InvestmentPlus 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.83	2.09	—
InvestmentPlus 75/100	3.47	3.12	—

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund seeks to provide long-term capital appreciation by investing primarily in equity securities of U.S. companies of all sizes.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay					
<ul style="list-style-type: none">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 75/75	1,000,000	1.81	1.37	34.8065	51,402
InvestmentPlus 75/100	1,000,000	2.86	2.57	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					
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	1.71	1.31	35.3502	8,480
InvestmentPlus 75/100	1,000	2.36	2.12	10.0000	10

For more information

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Manulife

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Quebec & French Business 1-800-355-6776

Fund Facts — GIF Select

Manulife U.S. Dividend Income GIF Select

Quick Facts

Date Fund Available: May 2018

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$582,493,617

Date Fund Created: October 2007

Total Units Outstanding: 26,202,237

Portfolio Turnover Rate: 1.24%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.82	2.15	16.3448	12,081,722
InvestmentPlus 75/100	1,000	3.43	3.08	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 is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

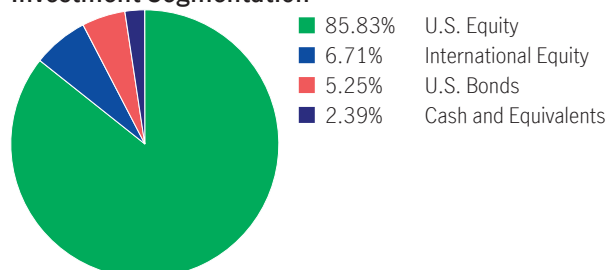
This segregated fund has a “fund-of-fund” structure and invests into the Manulife U.S. Dividend Income Fund. The underlying mutual fund trust holds primarily U.S. equities.

Top 10 investments (of the underlying fund)

Cintas Corp.	4.07%
Thermo Fisher Scientific Inc.	4.04%
Roper Technologies Inc.	4.04%
Linde PLC Shs	4.03%
Union Pacific Corp.	4.01%
Visa Inc. Com Cl A	4.00%
Amazon.com Inc.	3.95%
Intuit Inc.	3.70%
Sherwin-Williams Co.	3.48%
Microsoft Corp.	3.37%
Total	38.68%

Total investments: 68

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This Fund may be right for 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 5 years for a contractholder who has chosen InvestmentPlus 75/75. 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.

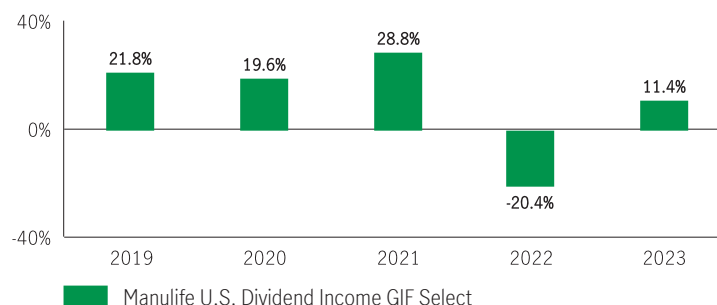
Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 on May 14, 2018 has \$1,635.26 on December 31, 2023. This works out to an average of 9.13% per year.

Year-by-year returns

Any values close to zero may not be visible.

This chart shows how the fund has performed in each of the past 5 years for a contractholder who chose the InvestmentPlus 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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	
Low Load Sales Charge *	After 7 years	0.00	
	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	
	No Load Sales Charge	There are no charges to you.	
	Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.		

* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.82	2.15	—
InvestmentPlus 75/100	3.43	3.08	—

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund seeks to achieve a combination of capital growth and income The Fund invests primarily in a diversified portfolio of U.S. equity and equity-type securities and other income producing investments.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay					
<ul style="list-style-type: none">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 75/75	1,000,000	2.21	1.46	16.8392	129,404
InvestmentPlus 75/100	1,000,000	2.72	2.44	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					
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER					

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	1.75	1.15	17.3681	17,503
InvestmentPlus 75/100	1,000	2.32	2.08	10.0000	10

For more information

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Fund Facts — GIF Select

Manulife U.S. Equity GIF Select

Quick Facts

Date Fund Available: October 2009

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$707,783,634

Date Fund Created: July 2008

Total Units Outstanding: 20,108,696

Portfolio Turnover Rate: 4.12%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.92	2.18	48.6114	10,378,888
InvestmentPlus 75/100	1,000	3.52	3.17	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 is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

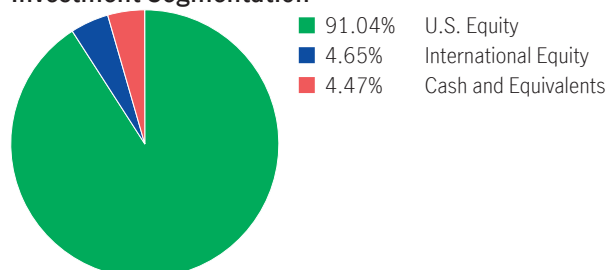
This segregated fund has a “fund-of-fund” structure and invests into the Manulife U.S. Equity Fund. The underlying mutual fund trust holds primarily foreign equities.

Top 10 investments (of the underlying fund)

Microsoft Corp.	4.78%
Amphenol Corp. Cl A	4.63%
Visa Inc. Com Cl A	4.47%
Marsh & McLennan Cos.	4.16%
Alphabet Inc. Cap Stk Cl C	3.62%
Verisk Analytics Inc.	3.38%
Arthur J. Gallagher & Co.	3.14%
CME Group Inc.	3.05%
Waters Corporation	2.85%
UnitedHealth Group Inc.	2.80%
Total	36.87%

Total investments: 62

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking 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 75/75. Returns are after the MER has been deducted.

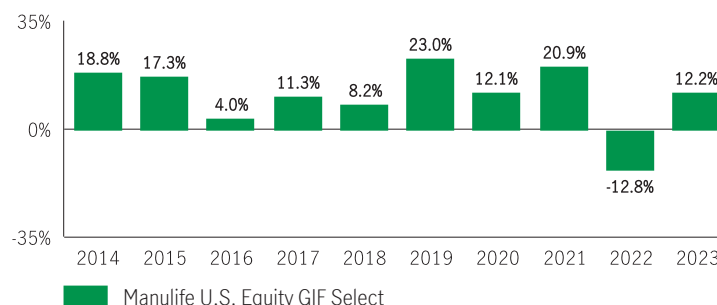
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$2,848.80 on December 31, 2023. This works out to an average of 11.04% 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 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.92	2.18	—
InvestmentPlus 75/100	3.52	3.17	—

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund aims to obtain long-term capital growth. The Fund seeks to provide above-average long-term rates of return by investing in common shares of U.S. companies. The Fund may also invest in treasury bills or short-term investments, not exceeding three years to maturity, from time to time.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay					
<ul style="list-style-type: none">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 75/75	1,000,000	2.16	1.47	54.3441	97,387
InvestmentPlus 75/100	1,000,000	2.80	2.51	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					
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	1.74	1.42	55.2967	15,236
InvestmentPlus 75/100	1,000	2.42	2.17	10.0000	10

For more information

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Fund Facts — GIF Select

Manulife U.S. Mid-Cap Equity GIF Select

Quick Facts

Date Fund Available: May 2022

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$68,488,744

Date Fund Created: May 2022

Total Units Outstanding: 5,528,991

Portfolio Turnover Rate: 5.20%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	3.00	2.69	12.3286	2,413,765
InvestmentPlus 75/100	1,000	3.64	3.27	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 is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

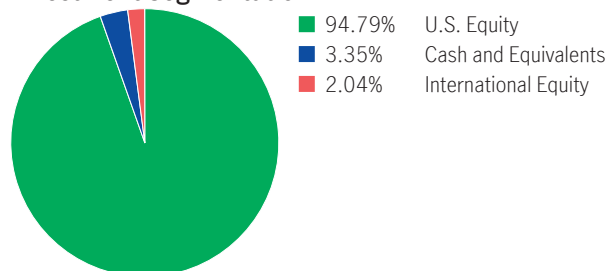
This segregated fund has a “fund-of-fund” structure that invests into the Manulife U.S. Mid-Cap Equity Fund. The underlying mutual fund trust holds primarily U.S. mid-cap equities.

Top 10 investments (of the underlying fund)

FleetCor Technologies Inc.	4.99%
Charles River Laboratories International Inc.	3.96%
Valvoline Inc.	3.66%
Humana Inc.	3.55%
Amphenol Corp. CI A	3.43%
CDW Corp.	3.42%
Concentrix Corp.	3.30%
SharkNinja, Inc. Shs	3.10%
Euronet Worldwide Inc.	3.02%
Dollar General Corp.	2.94%
Total	35.38%

Total investments: 41

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking the potential for growth and who is comfortable with the ups and downs of the U.S. equity market.

How has the fund performed?

This section tells you how the fund has performed over the past year for a contractholder who has chosen InvestmentPlus 75/75. 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.

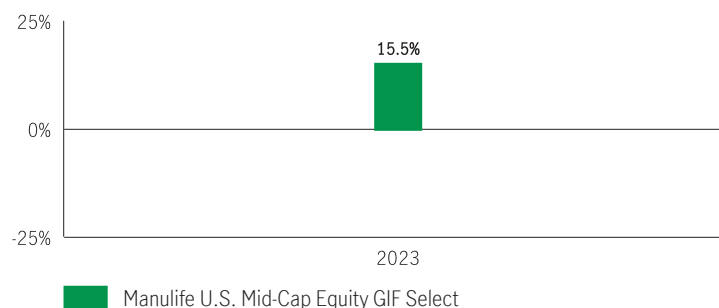
Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 on May 24, 2022 has \$1,234.19 on December 31, 2023. This works out to an average of 14.01% per year.

Year-by-year returns

Any values close to zero may not be visible.

This chart shows how the fund has performed in the past year for a contractholder who chose the InvestmentPlus 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	3.00	2.69	—
InvestmentPlus 75/100	3.64	3.27	—

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

What if I change my mind?

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Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund aims to provide above-average long-term, risk-adjusted returns by investing primarily in equities and equity-related securities of U.S. mid-capitalization entities. Treasury bills or short-term investments, not exceeding three years to maturity, may also be used from time to time.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay					
<ul style="list-style-type: none">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 75/75	1,000,000	2.41	2.11	12.3720	10
InvestmentPlus 75/100	1,000,000	2.83	2.54	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					
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER					

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	1.93	1.69	12.5140	10
InvestmentPlus 75/100	1,000	2.53	2.27	10.0000	10

For more information

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Fund Facts — GIF Select

Manulife U.S. Monthly High Income GIF Select

Quick Facts

Date Fund Available: April 2014

Underlying Fund Manager: Manulife Investment Management Limited

Total Fund Value: \$1,517,907,331

Date Fund Created: April 2014

Total Units Outstanding: 91,814,002

Portfolio Turnover Rate: 3.33%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.66	1.73	17.3538	33,572,445
InvestmentPlus 75/100	1,000	3.02	2.71	10.0000	10
IncomePlus	25,000	2.64	1.76	16.4890	792,168
EstatePlus	10,000	2.64	1.76	16.4903	1,313,353

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Manulife U.S. Monthly High Income Fund. The underlying mutual fund trust holds primarily U.S. equities and U.S. fixed income investments.

Top 10 investments (of the underlying fund)

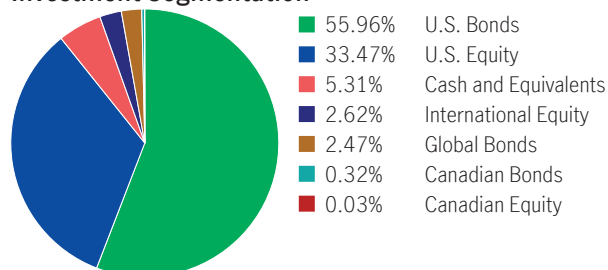
UNITED STATES TREASUR 4.375000% 30NOV30	2.58%
United States Treasury Note, 4.75%, 11/15/2043	2.54%
United States Treasury Note, 4.13%, 8/15/2053	2.38%
UNITED STATES TREASUR 4.500000% 15NOV33	1.61%
Cintas Corp.	1.59%
Roper Technologies Inc.	1.57%
Thermo Fisher Scientific Inc.	1.57%
Linde PLC Shs	1.57%
Union Pacific Corp.	1.56%
Visa Inc. Com Cl A	1.56%

Total

18.54%

Total investments: 888

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 75/75. 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.

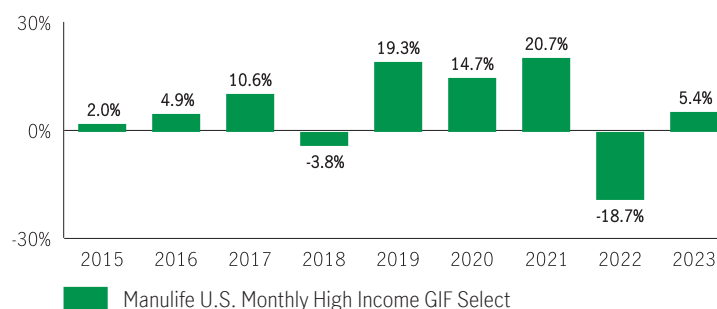
Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 on April 7, 2014 has \$1,735.92 on December 31, 2023. This works out to an average of 5.83% 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 9 years for a contractholder who chose the InvestmentPlus 75/75. In the last 9 years the fund was up in value 7 years and down in value 2 years.



For illustration purposes only. Actual segregated fund performance could be expected to vary and will depend on the guarantee option you choose.

How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell units of the fund, and will depend on the guarantee option and sales charge option you choose. The ongoing fees and expenses are different for each guarantee option.

1. Sales Charges

Sales charge option	What you pay		How it works
Front End Sales Charge	Up to 5.0% of the amount you invest		<ul style="list-style-type: none">You and your advisor decide on the rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. Additional fees will apply to the IncomePlus and EstatePlus guarantee options and are paid out of the contract each year. The fund fee rate for this fund is a Level 4. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.66	1.73	—
InvestmentPlus 75/100	3.02	2.71	—
IncomePlus	2.64	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 and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: This Balanced Fund seeks to provide a combination of income and capital appreciation by investing primarily in a diversified portfolio of U.S. dividend paying and other equity securities as well as fixed income securities.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	1.96	1.09	18.5187	296,196
InvestmentPlus 75/100	1,000,000	2.41	2.16	10.0000	10
IncomePlus	1,000,000	1.99	1.13	17.7022	10
EstatePlus	1,000,000	1.98	1.13	17.5243	63,496

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 75/75	1,000	1.60	0.82	19.0147	22,937
InvestmentPlus 75/100	1,000	1.91	1.71	10.0000	10
IncomePlus	25,000	1.59	0.82	18.7948	10
EstatePlus	10,000	1.50	0.82	18.2745	26,652

For more information

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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: \$17,259,663

Date Fund Created: October 2013

Total Units Outstanding: 1,203,643

Portfolio Turnover Rate: 9.24%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.27	1.80	14.5199	941,052

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

This segregated fund has a “fund-of-fund” structure and invests into the Manulife U.S. Unconstrained Bond Fund. The underlying mutual fund trust holds primarily U.S. fixed income investments.

Top 10 investments (of the underlying fund)

BLCOCN TL B 1L USD 8.75525% 05MAY27

VICI Properties L.P., 4.63%, 12/1/2029

ENBRIDGE INC FRN 15JAN84

HCA Inc., 3.5%, 9/1/2030

Ally Financial Inc., 7.1%, 11/15/2027

Post Holdings Inc., 4.5%, 9/15/2031

Live Nation Entertainment Inc., 4.75%, 10/15/2027

Verizon Florida Inc., 6.86%, 2/1/2028

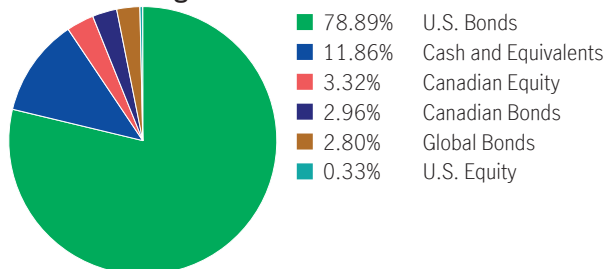
Aadvantage Loyalty IP Ltd., 10.42743%, 4/20/2028

Group 1 Automotive Inc., 4%, 8/15/2028

Total

Total investments: 258

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 75/75. 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.

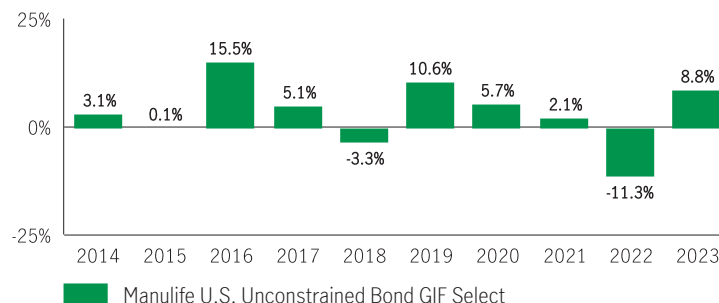
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,395.13 on December 31, 2023. This works out to an average of 3.39% 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 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.27	1.80	—

Trailing commission

Manulife pays a trailing commission of up to 0.50% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund seeks to provide long-term total return consisting of income and the potential for capital appreciation by investing primarily in a portfolio of U.S. investment grade and high yield debt securities.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay					
<ul style="list-style-type: none">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 75/75	1,000,000	1.80	1.40	15.3650	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					
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	1.48	1.12	16.3807	970

For more information

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Manulife

500 King Street North, Waterloo ON N2J4C6
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Canada, Outside of Quebec 1-888-790-4387
Quebec & French Business 1-800-355-6776

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: \$35,377,814

Date Fund Created: July 2008

Total Units Outstanding: 1,669,476

Portfolio Turnover Rate: 0.23%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	3.06	2.24	23.9427	415,450

Contracts opened on or after October 28, 2013 will not have access to funds in the IncomePlus Series unless it is a sale resulting from a transfer from an existing contract that holds the IncomePlus Series. EstatePlus Series is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

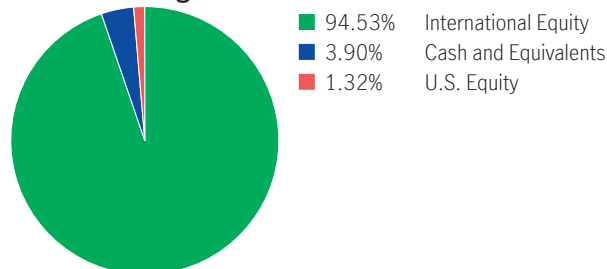
This segregated fund has a “fund-of-fund” structure and invests into the Manulife World Investment Class. The underlying corporate class mutual fund holds primarily foreign equities.

Top 10 investments (of the underlying fund)

Aon PLC Shs Cl A	4.01%
Wolters Kluwer N.V. Shs	3.93%
RELX PLC Shs	3.79%
Taiwan Semiconductor Manufacturing Co. Ltd. Shs	3.46%
Bunzl PLC Shs	3.37%
Compass Group PLC Ord Gbp0.1105	2.98%
Deutsche Boerse AG Namen -Akt	2.85%
NOVO NORDISK A/S	2.83%
HDFC Bank Ltd. Eq New Fv Re 1	2.61%
Ashtead Group PLC Shs	2.54%
Total	32.36%

Total investments: 64

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 75/75. Returns are after the MER has been deducted.

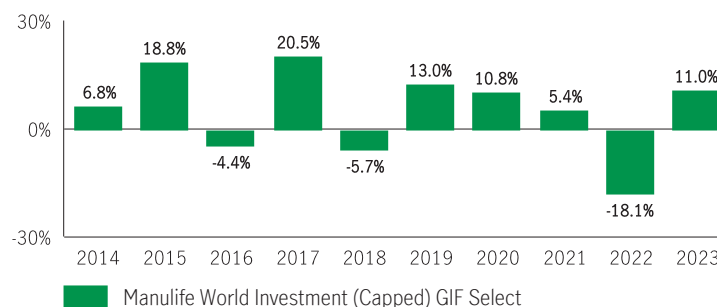
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,652.83 on December 31, 2023. This works out to an average of 5.15% 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 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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	
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	

* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	3.06	2.24	—

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund seeks to provide long-term growth and capital gains to provide diversification of risk by investing primarily in equities of companies located outside of Canada and the United States.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay					
<ul style="list-style-type: none">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 75/75	1,000,000	2.17	1.52	27.0502	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					
<ul style="list-style-type: none">Sales charges are generally negotiated between you and your dealerCollection of these fees will occur within the dealer account and not from the contractThese are separate fees in addition to the MER					
Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	1.85	1.48	25.6628	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

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: \$120,113,588

Date Fund Created: October 2013

Total Units Outstanding: 7,646,740

Portfolio Turnover Rate: 7.39%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	3.04	2.24	15.5614	6,088,987
InvestmentPlus 75/100	1,000	3.64	3.27	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 is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

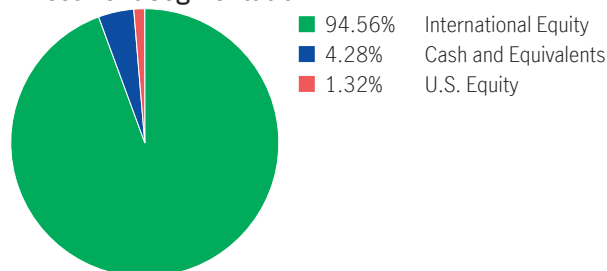
This segregated fund has a “fund-of-fund” structure and invests into the Manulife World Investment Fund. The underlying mutual fund trust holds primarily foreign equities.

Top 10 investments (of the underlying fund)

Aon PLC Shs Cl A	4.02%
Wolters Kluwer N.V. Shs	3.94%
RELX PLC Shs	3.80%
Taiwan Semiconductor Manufacturing Co. Ltd. Shs	3.47%
Bunzl PLC Shs	3.38%
Compass Group PLC Ord Gbp0.1105	2.99%
Deutsche Boerse AG Namen -Akt	2.84%
NOVO NORDISK A/S	2.82%
HDFC Bank Ltd. Eq New Fv Re 1	2.59%
Ashtead Group PLC Shs	2.53%
Total	32.36%

Total investments: 62

Investment Segmentation



Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes a separate insurance fee that is charged for the guarantees. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be right for a person seeking 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 75/75. 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.

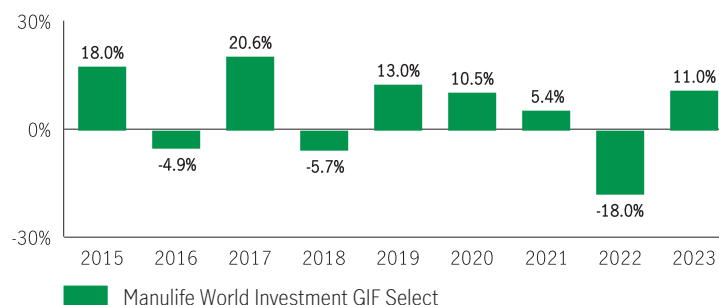
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 on September 19, 2014 has \$1,556.55 on December 31, 2023. This works out to an average of 4.88% 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 9 years for a contractholder who chose the InvestmentPlus 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	3.04	2.24	—
InvestmentPlus 75/100	3.64	3.27	—

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

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Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: The Fund seeks to provide long-term growth and capital gains to provide diversification of risk by investing primarily in equities of companies located outside of Canada and the United States.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	2.29	1.57	16.6823	30,815
InvestmentPlus 75/100	1,000,000	3.03	2.72	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 75/75	1,000	1.94	1.51	17.2666	11,785
InvestmentPlus 75/100	1,000	2.53	2.27	10.0000	10

For more information

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Manulife

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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: \$366,759,531

Date Fund Created: October 2010

Total Units Outstanding: 23,798,708

Portfolio Turnover Rate: 11.18%

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000	2.45	1.73	16.1311	19,127,299
InvestmentPlus 75/100	1,000	2.76	2.48	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 is only available to clients with GIF Select contracts opened on or before May 13, 2016. For information on Elite and F-Class sales charge options, refer to page 3.

What does the fund invest in?

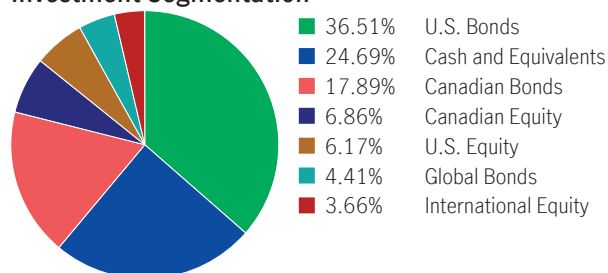
This segregated fund has a “fund-of-fund” structure and invests into the Manulife Yield Opportunities Fund. The underlying mutual fund trust holds primarily Canadian and foreign equities and fixed income investments.

Top 10 investments (of the underlying fund)

United States Treasury Note, 3.88%, 2/15/2043	4.11%
United States Treasury Note, 3.88%, 5/15/2043	3.73%
Rogers Communications Inc. (FRN), 5.25%, 3/15/2082	2.43%
Gov. of Canada, 1.75%, 12/1/2053	2.29%
United States Treasury Note, 4.75%, 11/15/2053	2.18%
ENBRIDGE INC FRN 15JAN84	1.86%
Algonquin Power & Utilities Corp. (FRN), 4.75%, 1/18/2082	1.51%
Federal Home Loan Banks, 1/4/2024	1.50%
United States Treasury Note, 3.63%, 2/15/2053	1.39%
Gov. of Canada, 12/1/2053	1.19%
Total	22.18%

Total investments: 378

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 75/75. 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.

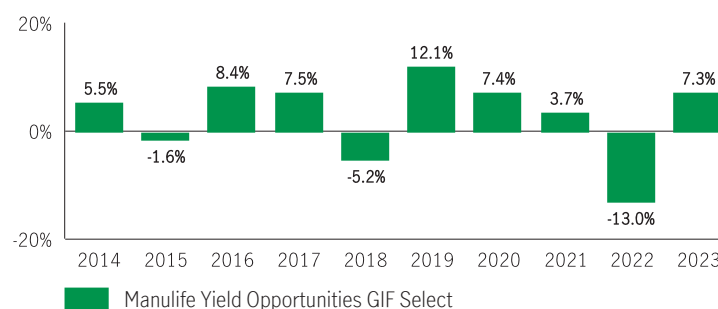
Also, your actual return will depend on the guarantee option and sales charge option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund and chose InvestmentPlus 75/75 10 years ago has \$1,334.94 on December 31, 2023. This works out to an average of 2.93% 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 75/75. 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 rateThe initial sales charge is deducted from the amount you invest. It is paid as a commission
Deferred Sales Charge (DSC) *	If you sell within:	%	<ul style="list-style-type: none">The sales charge is deducted from the amount you sellYou can sell up to 10% (20% for RRIF tax types) of your units each year without paying a sales chargeYou 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 fundAny sales charge you pay goes to Manulife
	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 *	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	
No Load Sales Charge	There are no charges to you.		Your servicing advisor may have to return a portion of the commission to Manulife if you sell units within the first 2 or 4 years from deposit, depending on the applicable chargeback schedule.

* **Deferred** and **Low Load** sales charge options no longer allow new deposits, subsequent deposits, new or existing PACs or switches in from other sales charge options. Switches within the same sales charge option are permitted. Existing investments in these sales charge options will remain invested and the existing sales charge schedule will apply to any withdrawals.

2. Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund and, if applicable, any underlying fund(s). The MER includes the insurance cost for the guarantee. You don't pay these expenses directly. MERs and guarantee fees affect you because they reduce the return you get on your investment. For details about how the guarantees work, see your Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund value)	Management fee (%)	Fund fee rate (%)
InvestmentPlus 75/75	2.45	1.73	—
InvestmentPlus 75/100	2.76	2.48	—

Trailing commission

Manulife pays a trailing commission of up to 1.00% of the value of your investments each year for as long as you own the fund. It is for the services and advice your advisor provides to you. The trailing commission is paid out of the management fee. You don't pay these expenses directly. The rate depends on the sales charge option you choose.

3. Other Fees

Trading Fees apply to all guarantee options and sales charge options and are paid to Manulife.

Fee	What you pay
Frequent Trading Fee	2% of the value of units you trade for switches exceeding 5 per year.
Early Withdrawal Fee	2% of the value of units you sell or transfer within 90 days of buying them.

What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You can also change your mind about subsequent transactions you make under the contract within two business days of the earlier of the date you received confirmation or five business days after it is mailed. In this case, the right to cancel only applies to the new transaction.

You have to tell us in writing that you want to cancel. The amount returned will be the lesser of the amount you invested, or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

Objective and Strategy

Unless otherwise noted, the investment objective of the underlying fund is the same or substantially similar as the segregated fund objective. Refer to the underlying fund Prospectus and/or the Investment Policy Statement (IPS) for the complete objective and strategy of the underlying fund.

Objective: This Balanced Fund's primary objective is to generate income and its secondary objective is long term capital appreciation. The Fund will seek to achieve its objective by investing directly in a diversified portfolio primarily consisting of Canadian and/or global fixed income and/or equity securities. The Fund may also indirectly invest in such securities through investments in other investment funds.

Strategy: This Fund will invest in units of the underlying mutual fund or a substantially similar fund.

Information specific to Elite and F-Class sales charge options

Elite (available only to GIF Select InvestmentPlus 75/75 contracts opened on or before October 3, 2014)

This section shows the information specific to the Elite sales charge option of this fund. When investing a minimum of \$1 million dollars you may qualify for Elite pricing which offers a lower management expense ratio than other sales charge options in the same product.

What you pay

- For the Elite front-end sales charge option, you pay up to 3.0% of the amount you invest.
- For the Elite back-end and Elite low-load sales charge options, refer to the sales charge table on page 2 for details.
- These are separate fees in addition to the MER.

Guarantee option	Minimum investment (\$)	MER (%)	Management fee (%)	Net asset value per unit (\$)	Units outstanding
InvestmentPlus 75/75	1,000,000	1.63	1.01	17.9400	220,410
InvestmentPlus 75/100	1,000,000	2.15	1.93	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 75/75	1,000	1.42	0.98	18.6561	21,788
InvestmentPlus 75/100	1,000	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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www.manulifeim.ca

Canada, Outside of Quebec 1-888-790-4387

Quebec & French Business 1-800-355-6776

Potential risks of investing

The underlying investments of the segregated funds may be units of mutual funds, pooled funds or other selected investments. The risk factors of the underlying investments directly affect those investments and will also affect the segregated funds. For a comprehensive disclosure of the risks of these underlying funds, refer to the simplified prospectus or other disclosure documents of the underlying funds, copies of which are available upon request.

Asset-backed and mortgage-backed risk: If there are changes in the market's perception of the issuers of asset backed or mortgage backed securities, or in the credit worthiness of the parties involved, then the value of the securities may be affected. In addition, for asset-backed securities, there is a risk that there may be a mismatch in timing between the cash flow of the underlying assets backing the security and the repayment obligation of the security upon maturity. In the use of mortgage-backed securities, there are also risks that there may be a drop in the interest rates charged on mortgages, a mortgagor may default in its obligations under a mortgage or there may be a drop in the value of the property secured by the mortgage.

Concentration Risk occurs when a Fund, including an underlying Fund, invests in a portfolio of relatively few securities. As a result, the securities invested in may not be diversified across all sectors or they may be concentrated in specific regions or countries. By concentrating its investment, a significant portion of the Fund or the underlying Fund may be invested in a single security. This may result in higher volatility, as changes in the market value of an individual security will have a greater impact on the value of the Fund's portfolio. It may also result in a decrease in the liquidity of the Fund's portfolio.

Credit risk is the risk of default by the issuer of debt instruments, such as bond or money market instruments. Default will negatively impact the value of assets within the underlying fund, thus lowering the overall return of the Fund.

Corporate class risk: Certain underlying funds are structured as classes of shares of a single corporation which may contain multiple funds. Each corporate class fund has its own assets and liabilities, and each fund will be charged separately for any expenses that are specifically attributable to that fund. However, each fund's assets are the property of the corporation. Therefore, if a fund cannot meet its obligations, the assets of the other funds of the corporation may be used to pay those obligations.

Cybersecurity Risk is the risk of cyber-attacks or data breaches of technological systems that may result in the disclosure of confidential information, unauthorized access to sensitive information, the destruction or corruption of data, and financial loss to the Fund. Manulife and its service providers use technology in virtually all aspects of business and operations including that of the Fund. As a result, Manulife has and requires its service providers to have a robust and evolving information security program that features policies, processes, technologies, and dedicated professionals that protect information, systems, and networks. Despite this, there can be no assurances that these measures will be successful in protecting our networks and information assets against attacks in every instance. This is because cyber-attack techniques are changing frequently, increasing in sophistication, are often not recognizable until launched, and can originate from a wide variety of sources. As a result, Manulife and its service providers may not be able to anticipate or implement effective preventive measures against all disruptions or privacy and security breaches. Cyber-attacks could result in violation of privacy laws or information security regulations, or could materially disrupt network access or business operations.

Derivative risk occurs when derivatives are used as a risk management tool to mitigate risks or diversify risks that are not desired. Some Funds and underlying mutual funds may invest in derivatives for hedging purposes, for achieving the duration target or for replicating the approximate return of a direct investment in the underlying mutual funds(s). A Fund's ability to dispose of the derivatives depends on the liquidity of such positions in the market, if the market direction goes against the manager's forecast, and the ability of the other party to fulfill its obligations. Therefore, there is no guarantee that transactions involving derivatives will always be beneficial to the Fund. The use of derivative instruments is prohibited in acquiring investment exposures not otherwise permitted in the Fund's investment description.

Sustainability (Environmental, Social, and Governance (ESG)) Policy Risk: An ESG Fund's ESG investment policy could cause it to perform differently compared to similar funds that do not have such a policy. Any criteria related to this ESG investment policy may result in the ESG Fund's forgoing opportunities to buy certain securities when it might otherwise be advantageous to do so, or selling securities for ESG reasons when it might be otherwise disadvantageous for it to do so. Furthermore, information and third party data used to evaluate certain ESG characteristics of a company or asset may be incomplete, inaccurate or unavailable, which may impact the portfolio advisor's investment assessment or its ability to determine accurately the ESG characteristics or practices of some company or assets or the evolution over time of those ESG characteristics or practices. In addition, investors may differ in their views on what constitutes positive or negative ESG characteristics. As a result, the companies in which an ESG Fund invests, directly or indirectly, may not reflect the beliefs and values of any particular investor. An ESG Fund will vote proxies in accordance with the Manager's Proxy Voting Policy.

Exchange-traded fund risk: Certain Funds may invest in securities of exchange-traded funds (ETFs). These ETFs seek to provide returns similar to the performance of a particular market index or industry sector index. ETFs may not achieve the same return as their benchmark market or industry sector indices due to, among other things, differences in the actual weights of securities held in the ETF versus the weights in the relevant index (any such differences are usually small) and due to the operating and management expenses of the ETFs. An ETF may, for a variety of reasons, also fail to accurately track the market segment or index that underlies its investment objective. The price of an ETF can also fluctuate and the value of Funds that invest in securities offered by ETFs will change with these fluctuations.

Foreign currency risk occurs when an underlying fund invests in countries other than Canada or holds assets valued in another currency, which may decline in value relative to the Canadian currency. This situation will adversely affect the returns of those foreign assets held in the underlying fund and the total return of the Fund.

Inflation risk is the risk that inflation will affect interest rates and, in turn, make assets within an underlying fund less attractive from a price perspective, thus hurting the overall performance of the Fund.

Interest rate risk is the chance that interest rates may fluctuate, and thereby may negatively impact the value of the assets within an underlying fund, thus lowering the overall return of the Fund.

Liquidity risk is the risk that an investment cannot be easily converted into cash. An investment may be less liquid if it is not widely traded, if there are restrictions on the exchange where the trading takes place or due to legal restrictions, the nature of the investment itself, settlement terms, or for other reasons such as a shortage of buyers interested in a particular investment or an entire market. Investments with low liquidity can have dramatic changes in value and can result in loss.

Manager risk is the chance that a fund manager may purchase a poor asset or may dispose of an asset which continues to grow in value; the fund manager may fail to recognize increasing or decreasing market conditions. Any or all of these can directly affect the performance of the Fund.

Real estate risk: Real estate by nature is not a liquid asset. There is no formal market for trading in real property and very few records are available to the public, which give terms and conditions of real property transactions. It may take time to sell real estate investments at a reasonable price, limiting the funds ability to respond quickly to changes in economic or investment conditions.

Securities lending, repurchase, and reverse Repurchase transaction risk:

Funds may engage in securities lending, repurchase and reverse repurchase transactions directly, or may be exposed to these transactions indirectly because of the underlying funds in which they invest. While securities lending, repurchase and reverse repurchase transactions are different, all three arrangements involve the temporary exchange of securities for cash with a simultaneous obligation to redeliver a like quantity of the same securities at a future date. Securities lending is an agreement whereby a fund lends securities through an authorized agent in exchange for a fee and a form of acceptable collateral. Under a repurchase transaction, a fund agrees to sell securities for cash, while at the same time assuming an obligation to repurchase the same securities for cash, usually at a lower price and at a later date. A reverse repurchase transaction is a transaction in which a fund buys securities for cash and simultaneously agrees to resell the same securities for cash, usually at a higher price and at a later date.

The risks associated with securities lending, repurchase and reverse repurchase transactions arise when a counterparty, whether it be the borrower, seller or buyer, defaults under the agreement evidencing the transaction. The fund is then forced to make a claim in order to recover its investment. In securities lending or repurchase transactions, the fund could incur a loss if the value of the securities loaned or sold has increased relative to the value of the collateral held by the fund. In the case of a reverse repurchase transaction, the fund could incur a loss if the value of the securities purchased by the fund decreases in value relative to the value of the collateral held by the fund. To limit the risks associated with these transactions, a fund would adhere to controls and limits that are intended to offset these risks and by limiting the amount of exposure to these transactions. A fund would also typically deposit collateral only with lenders that meet certain criteria for creditworthiness and only up to certain limits. Small company risk is the result of smaller companies having valuations that tend to be more volatile than those of large established companies. As such, the value of Funds that buy investments in smaller companies may rise and fall significantly.

Sovereign risk applies when investing abroad as there may be additional risk of the Fund's capital to companies outside of the laws of Canada. Information flow, liquidity, political stability, and social policy may all affect the prices of foreign investments and in return the value of the assets within the Fund, thus hurting the overall performance of the Fund.

Specialization risk: Some Funds specialize in investing in a particular industry or part of the world. Specialization allows the portfolio advisor to focus on specific areas of the economy, which can boost profits if both the sector and the companies selected prosper. However, if the industry or geographic area experience challenges, the Fund will suffer because there are relatively few other exposures to offset and because securities in the same industry tend to be affected by challenges in a similar manner. The Fund must follow its investment objective and may be required to continue to invest primarily in securities in the industry or geographic area, whether or not it is prosperous.

Substantial securityholder risk: A Fund may have one or more substantial investors who hold a significant amount of securities of the Fund, such as a financial institution or a Top Fund. If a substantial investor decides to redeem its investment in a Fund, the Fund may be forced to sell its investments at an unfavourable market price in order to accommodate such request. The Fund may also be forced to change the composition of its portfolio. Such actions may result in considerable price fluctuations to the Fund's net asset value and negatively impact on its returns. The Funds do, however, have policies and procedures designed to monitor, detect and deter inappropriate short-term or excessive trading. See "Short-Term Trading".

Underlying fund risk applies where a segregated fund that invests in units of an underlying fund may be exposed to the risks associated with the underlying fund.



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