

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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