VOLATILITY METER

Low (1) High (25)

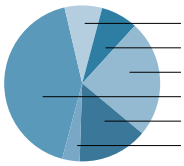
4

Based on 1 year standard deviation from Globefund.com

Manulife Canadian Opportunities Balanced GIF Select

How the underlying fund is invested

(as at April 30, 2013)



Cash	8.11%
International Equity	7.68%
Canadian Equity	24.80%
Bond	42.21%
United States Equity	14.44%
Other	2.76%

Top holdings within the underlying fund

(as at April 30, 2013)

Manulife Canadian Opportunities Fd	48.25%
Manulife Short Term Bond	25.50%
Manulife Bond	12.75%
Manulife Corporate Bond Fund	9.99%
DERIVATIVES	1.85%
Total	98.34%

Investment Strategy

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

Fund Codes

Investment Option	Sales Charge Option	Fund Number
GIF Select 75 Series	BE	MGS3334
GIF Select InvestmentPlus	BE	MGF8134
GIF Select 75 Series	FE	MGS3034
GIF Select InvestmentPlus	FE	MGF8034
GIF Select 75 Series	LL	MGS3834
GIF Select InvestmentPlus	LL	MGF8234
GIF Select 75 Series Elite	FE	MGS5034
GIF Select InvestmentPlus Elite	FE	MGF8634

UNDERLYING FUND –> **Manulife Canadian Opportunities Balanced Fund**

OBJECTIVE The Fund seeks to provide income and long–term capital growth. The Fund's assets are primarily allocated across two fundamental asset classes – equities and fixed income securities.

MANAGED BY Manulife Asset Management Limited **SUB–ADVISORS** N/A

FUND MANAGERS Ted Whitehead, CFA and Terry Carr, CFA

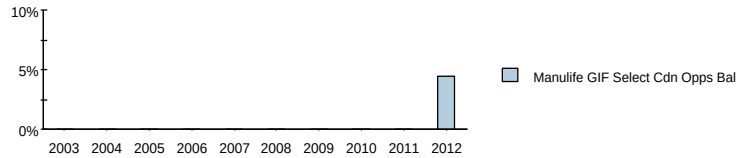
INCEPTION DATE May 2011 **TOTAL ASSETS** $3.5 million

PERFORMANCE DATA

The performance data shown assumes that all income/realized net gains are retained by the segregated fund and are reflected in higher unit values of the segregated fund. It does not take into account any charges or income taxes payable that would have reduced performance. **Performance histories are not indicative of future performance.** Investment returns will fluctuate and are not guaranteed. Any subsequent offerings have different returns and growth values due to the different inception dates and MERs.

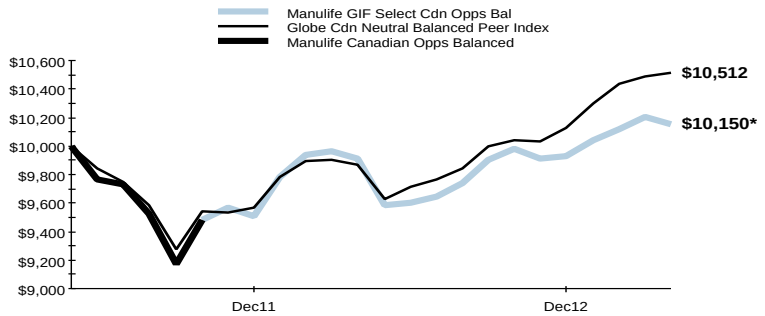
YEAR BY YEAR RETURNS*

This chart shows you the fund's annual performance and how an investment made on January 1st would have changed by December 31st.



OVERALL PAST PERFORMANCE* (as at April 30, 2013)

This graph shows how a $10,000 investment in this fund would have changed in value compared with the Globe Cdn Neutral Balanced Peer Index.



*For illustration purposes only. Includes mutual/pooled fund performance as indicated. Actual segregated fund performance could be expected to vary.

ANNUAL COMPOUND RETURNS (as at April 30, 2013)

This table shows the historical annual compound total return of the segregated fund compared with the Globe Cdn Neutral Balanced Peer Index.

	1 Year	3 Year	5 Year	10 Year	Since Inception	Date of Inception	MER (%)
GIF Select	2.37%	–	–	–	4.80%	Oct 2011	2.69
GIF Select	2.43%	–	–	–	4.67%	Oct 2011	2.69
GIF Select Elite Sales Charge Option	3.09%	–	–	–	5.45%	Oct 2011	1.95
GIF Select Elite Sales Charge Option	3.32%	–	–	–	5.61%	Oct 2011	1.95
Globe Cdn Neutral Balanced Peer Index	6.54%	4.63%	2.41%	5.08%	–		–

Source: The Globe and Mail Inc.