Prepared on: 09/02/2026

**This Product Highlights Sheet is an important document.**

- **It highlights the key terms and risks of this investment product and complements the Prospectus[1].**
- **It is important to read the Prospectus before deciding whether to purchase the product. If you do not have a copy, please contact us to ask for one.**
- **You should not invest in the product if you do not understand it or are not comfortable with the accompanying risks.**
- **If you wish to purchase the product, you will need to make an application in the manner set out in the Prospectus.**

# MANULIFE FUNDS - MANULIFE SINGAPORE OPPORTUNITIES INCOME FUND (the "Fund")

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| **Product Type** | **Unit Trust** | **Launch Date** | **Not applicable, as the Fund has not been launched.** |
| **Manager** | **Manulife Investment Management (Singapore) Pte. Ltd.** | **Custodian** | **The Hongkong and Shanghai Banking Corporation Limited** |
| **Trustee** | **HSBC Institutional Trust Services (Singapore) Limited** | **Dealing Frequency** | **Every Business Day** |
| **Capital Guaranteed** | **No** | **Expense Ratio for the financial year ended 31 December 2024[2]** | **Not applicable, as the Fund has not been launched.** |
| **Name of Guarantor** | **Not Applicable** | | |

| PRODUCT SUITABILITY | |
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| **WHO IS THE PRODUCT SUITABLE FOR?**<br>• The Fund is <u>only</u> suitable for investors who:<br>  o seek long-term capital appreciation and income; and<br>  o are comfortable that the price and value of the Units as well as any derived or accrued income may fall or rise, with potential loss of the original amount invested.<br>**You should consult your financial advisers if in doubt on whether the Fund is suitable for you.** | <u>Further Information</u><br>Refer to "Investment Objectives of MSOIF" and "Investment Focus and Approach of MSOIF" in Schedule 14 of the Prospectus for further information on product suitability. |
| **KEY PRODUCT FEATURES** | |
| **WHAT ARE YOU INVESTING IN?**<br>• You are investing in a sub-fund of Manulife Funds, which is a unit trust constituted in Singapore. The Fund's investment objective is to provide investors with long-term capital appreciation and income.<br>• Currently, the Manager intends to declare monthly distributions for the Distribution Classes of Units in the table in Paragraph C of Schedule 14 of the Prospectus on the last Business day of each month or such other date as the Manager may in its absolute discretion determine. The intention of the Manager to make monthly distribution for each Class is not guaranteed, and the Manager may in future review the distribution policy depending on prevailing market conditions. | Refer to "Basic Information" and "Distribution" and "Investment Objectives of MSOIF" in Schedule 14 of the Prospectus for further information on features of the product. |

[1] The Prospectus is available for collection during normal business hours at the Manager's business office at 8 Cross Street, #16-01, Manulife Tower, Singapore 048424 or accessible at www.manulifeim.com.sg.

[2] The past performance of the Classes is not indicative of their future performance.

PRODUCT HIGHLIGHTS SHEET

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| **Distributions may be made out of income and/or net capital gains and/or, after prior consultation with the Trustee, capital. You should note that payment of dividends out of capital represents a return of the amount invested and a reduction of the portion of net assets allocated to the relevant Class. You should also note that any distributions made in respect of the Fund or Classes may reduce the net asset value ("NAV") of the Fund or the relevant Class.** | |
| **Investment Strategy** | |
| • The Fund aims to meet its objective by investing primarily in equity and equity-related securities, including REITS, currently listed or to be listed on the SGX-ST. The Sub-Fund targets an allocation of 40% of its NAV in small-cap and mid-cap Singapore equities. This target allocation may vary from time to time at the discretion of the Manager in response to prevailing market conditions, liquidity considerations, and other relevant factors deemed appropriate by the Manager.<br>• In order to minimise downside risks, especially when the equity markets are in the Manager's opinion volatile, the Fund may invest up to 20% of its NAV in Singapore Dollar-denominated fixed income which include, but are not limited to, Singapore government securities, statutory board securities and corporate bonds issued by Singapore-incorporated companies.<br>• The Fund will seek to take advantage of what the investment team believes are stocks with strong fundamentals that are under-appreciated by the market as well as opportunistic situations for undervalued securities. | Refer to "Investment Focus and Approach of MSOIF" in Schedule 14 of the Prospectus for further information on the investment strategy of the product. |
| **Parties Involved** | |
| **WHO ARE YOU INVESTING WITH?**<br>• The Fund is a sub-fund of the Manulife Funds, which is constituted in Singapore.<br>• The Manager of the Fund is Manulife Investment Management (Singapore) Pte. Ltd.<br>• The Trustee of the Fund is HSBC Institutional Trust Services (Singapore) Limited.<br>• The Custodian of the Fund is The Hongkong and Shanghai Banking Corporation Limited. | Refer to "Basic Information", "The Manager" and "The Trustee and Custodian" and the "Sub-Manager of the Sub-Fund" in Schedule 14 of the Prospectus for further information on the role and responsibilities of these entities and what happens if they become insolvent. |
| **KEY RISKS** | |
| **WHAT ARE THE KEY RISKS OF THIS INVESTMENT?**<br><br>**The value of the product and its dividends or coupons may rise or fall. These risk factors may cause you to lose some or all of your investment and your principal may be at risk:** | Refer to "Risks" and "Specific Risks of Investments in MSOIF" in Schedule 14 of the Prospectus for further information. |
| **Market and Credit Risks** | |
| • **You are exposed to securities risk.** Investment in securities in different markets is subject to general market, political and economic conditions and the value of securities fluctuate in response to the activities and performance results of the companies invested into.<br>• **You are exposed to currency risk.** The investments and income of the Fund may be denominated in a number of different currencies other than the base currency of the Fund (or the Units thereof) and will thus be subject to fluctuations in currency exchange rates if the Manager does not hedge the foreign currency exposure, and in certain cases, exchange controls regulations. | |

- **You are exposed to counterparty risk.** There is a risk of loss in connection with the insolvency of an issuer or a counterparty and/or its failure to perform under its contractual obligations to the Fund.
- **You are exposed to geographical concentration risk.** The concentration of the Fund's investments in securities of issuers located in any single country may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Fund may be more susceptible to adverse events in that region.

**Liquidity Risks**

- **You can realise your Units only on Dealing Days.** All realisation requests may only be made on Dealing Days to the Manager.
- **Your realisation request may be deferred or realisation may be suspended.** There may be a 10% limit on the total number of Units that can be realised on a Dealing Day. Your right to realise Units may be temporarily suspended under certain circumstances.

**Product-Specific Risks**

- **You are exposed to risk of investments in REITs.** The Fund may invest in securities of REITs, real estate companies and other entities affected by the risks associated with the direct ownership of real estate. The major risks can be attributed to a decline in real estate values, the possibility that the owners of real estate could default on mortgage payments resulting in the loss of property and environmental liability, and rise of interest rates. The value of this Fund may fluctuate in response to movements in real estate markets.
- **You are exposed to small-cap / mid-cap risk.** Investing in small- and mid-sized companies, carry higher risks compared to larger companies. These companies often have limited products, markets, and financial resources, less available research, and management reliant on a few individuals. Their stocks typically have lower liquidity and greater price volatility, making them more sensitive to adverse economic conditions.

**FEES AND CHARGES**

**WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?**

Refer to "Fees and Charges" in Schedule 14 of the Prospectus for further information on fees and charges.

Payable directly by you

- You will need to pay the following fees and charges as a percentage of your gross investment sum:

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| **Preliminary charge** | o Currently up to 5%, Maximum 5% |
| **Realisation charge** | o Currently 0%, Maximum 2% |
| **Switching fee** | o Currently up to 1%, Maximum 1% |

Payable by the Fund from invested proceeds

- The Fund will pay the following fees and charges to the Manager, Trustee and other parties:

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| **Management Fee**<br>(a) Retained by Manager<br>(b) Paid by Manager to financial adviser (trailer fee) | Class A: 1.25% p.a.<br>- (a) 40% to 50% of management fee<br>- (b) 50% to 60%[3] of management fee<br>Class D: 0.625% p.a.<br>- (a) 100% of management fee<br>- (b) 0% management fee<br>Class I: Such amount as the Manager may determine in our absolute discretion. |

[3] Your financial adviser is required to disclose to you the amount of trailer fee it receives from the Manager.

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| | Class B: 0% p.a.[4]<br><br>Maximum 2% p.a. of the NAV of the Fund |
| **Trustee Fee** | Current: Less than 0.05% p.a.; Maximum: 0.1% p.a. of the NAV of the Fund. Subject always to a minimum of US$8,000 p.a.. |
| **Other fees and charges** | Subject to agreement with the relevant parties, each of the fees or charges may amount to or exceed 0.1% p.a., depending on the proportion that each fee or charge bears to the NAV of the Fund. |

You should check with the authorised agent or distributor from whom you subscribed Units from on whether there are any other fees or charges which have not been set out in this PHS.

## VALUATIONS AND EXITING FROM THIS INVESTMENT

**HOW OFTEN ARE VALUATIONS AVAILABLE?**

The indicative NAV per Unit of the Fund will be made available daily at https://secure.fundsupermart.com/fsm/funds/daily-prices.

**HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COSTS IN DOING SO?**

- Save in certain circumstances such as suspension of realisation and minimum realisation or holding requirements, you can exit the Fund at any time during any Dealing Day by submitting the relevant realisation request to the Manager or the relevant appointed agent or distributor. If you are subscribing for Units in the Fund for the first time, you may cancel your subscription of Units within the cancellation period of 7 calendar days from the date of subscription of Units.
- You will normally receive the realisation proceeds within 7 Business Days in Singapore following the receipt and acceptance of the realisation request by the Manager.
- Your exit price is determined as follows:
  - If you submit the realisation request for Units before 4.00 pm Singapore time on a Dealing Day, you will be paid a price based on the NAV of the Fund at the close of that business day.
  - If you submit the realisation request for Units after 4.00 pm Singapore time, you will be paid a price based on the NAV at the close of the next business day.
- The sale proceeds that you will receive will be the exit price multiplied by the number of Units sold, less any charges. Currently, no realisation charge is imposed. An example is as follows:

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| 1,000 Units<br>Your realisation Request | X | S$1.100<br>Notional Realisation Price ( = NAV per Unit) | = | S$1,100<br>Realisation proceeds |

Refer to "Cancellation of Units by You", "Realisation of Units", "Obtaining Prices of Units" and "Suspension of Dealing" of the Prospectus for further information on valuation and exiting from the product.

## CONTACT INFORMATION

**HOW DO YOU CONTACT US?**

You can contact the Manager at telephone number (65) 6501 5438 or contact the Manager's authorised agents or distributors for assistance on any questions concerning your investment in the Fund.

[4] Subject to such separate fee arrangement as the Manager and the relevant investor may from time to time agree.

| APPENDIX: GLOSSARY OF TERMS | |
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| **Business Day:** | any day other than Saturday, Sunday or gazetted public holiday on which commercial banks in Singapore are generally open for business, or where the context expressly requires, any day other than Saturday or Sunday on which commercial banks in Singapore or elsewhere are generally open for business, or any other day as the Manager and the Trustee may agree in writing. |
| **CIS:** | means collective investment scheme. |
| **Dealing Day:** | in connection with the issuance, cancellation and realisation of Units of the Fund, means every Business Day in Singapore or such other Business Day or Business Days in such jurisdictions and at such intervals as the Manager may from time to time with prior consultation of the Trustee determine Provided That reasonable notice of any such determination shall be given by the Manager to all Holders at such time and in such manner as the Trustee may approve. |
| **Launch Date:** | In this product highlights sheet only, means the inception date of the Class with the earliest inception date. |
| **Units:** | means units in the Fund. |