Factsheet

Manulife Empower Conservative Fund

Investment Objective

The Fund aims to maximize total returns from a combination of income generation and capital appreciation whilst being actively managed with a conservative tolerance for volatility, by investing primarily in a broadly diversified portfolio of collective investment schemes (including ETFs and REITs), debt securities and cash. The investments of the Fund may be allocated in different geographical regions without concentration toward any single country, sector, or industry.

Fund Information

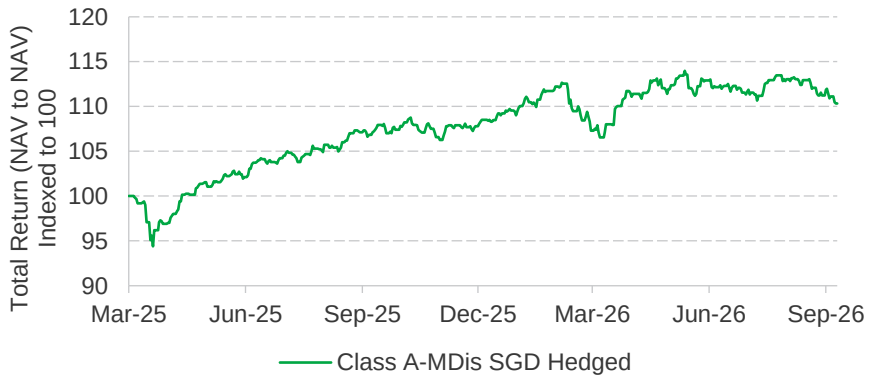
Fund Size	SGD 36.98 million
Base Currency	USD
Dealing Frequency	Daily

Benchmark
No representative benchmark

Investment Manager
Manulife Investment Management (Singapore) Pte. Ltd.

Sub-Manager
Manulife Investment Management (Hong Kong) Limited

Fund Performance



Returns (%)*

	1 month	3 months	Year-to-Date	1 year	3 years	Since Inception	Calendar Year 2025	2024	2023	2022	2021
Class A-MDis USD											
Fund (NAV to NAV)	-2.01	-1.07	4.06	5.90	N/A	9.49	N/A	N/A	N/A	N/A	N/A
Fund (Offer to Bid)	-6.91	-6.01	-1.15	0.61	N/A	5.87	N/A	N/A	N/A	N/A	N/A
Class A-MDis SGD Hedged											
Fund (NAV to NAV)	-2.20	-1.80	1.89	2.91	N/A	6.66	N/A	N/A	N/A	N/A	N/A
Fund (Offer to Bid)	-7.09	-6.71	-3.20	-2.24	N/A	3.14	N/A	N/A	N/A	N/A	N/A

Fund Characteristics^

Asset Allocation	%
Equities	40.73
- DM Equity	20.51
- Asia ex-Japan ex-Singapore Equity	8.69
- Thematic Equity	7.21
- Singapore Equity	4.31
Fixed Income	39.49
- US Treasuries - Nominal	15.62
- DM IG Bonds	7.19
- Asia IG Bonds	4.88
- EM Bonds	4.74
- DM HY Bonds	3.54
- US Treasuries - Inflation Linked	3.50
Alternatives and Others	15.62
- Diversified Income	4.96
- Real Assets	4.13
- Managed Futures	3.59
- Commodities	2.94
Cash & Cash Equivalents	4.16

Top Holdings	%
ISHARES USD TREASURY BOND 7-10YR UCITS ETF USD (ACC) USD	5.04
MANULIFE GLOBAL FUND GLOBAL MULTI-ASSET DIVERSIFIED INCOME FUND	4.96
MANULIFE ASIA PACIFIC INVESTMENT GRADE BOND FUND	4.88
ISHARES USD TREASURY BOND 3-7YR UCITS ETF	4.85
VANGUARD INFORMATION TECHNOLOGY ETF	3.87
VANGUARD SHORT-TERM TREASURY ETF	3.66
ISHARES MSCI USA UCITS ETF	3.61
IMGP DBI MANAGED FUTURES STRATEGY ETF	3.59
ISHARES CORE MSCI WORLD UCITS ETF	3.24
ISHARES GLOBAL INFRASTRUCTURE ETF	3.13

* Performance figures are calculated with all dividends and distributions reinvested, taking into account all charges which would have been payable upon such reinvestment, and are annualised for periods over one year. The Offer to Bid performance includes the effect of an assumed current maximum front end load, which the investor might or might not pay. NAV to NAV figures reflect the Fund's investment performance.

^ Figures may not sum to 100 due to rounding.

Source: Manulife Investment Management (Singapore) Pte. Ltd.

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Class Information

Class	Currency	NAV Per Unit	Bloomberg Ticker	ISIN Code	Inception Date	Subscription Method
A-MDis USD	USD	USD 1.061	MAECAMU SP	SGXZ38700787	21 Mar 2025	Cash
A-MDis SGD Hedged	SGD	SGD 1.019	MAECAMS SP	SGXZ35976885	21 Mar 2025	Cash, SRS

Class	Minimum Initial Investment	Management Fee (%,p.a.)	Distribution Frequency	Dividend per Unit	Ex-Dividend Date	Annualized Yield (%)
A-MDis USD	USD 1,000	1.00	Monthly	USD 0.005179	1 Sep 2026	5.92
A-MDis SGD Hedged	SGD 1,000	1.00	Monthly	SGD 0.005081	1 Sep 2026	6.03

Historical dividend yield is not indicative of future dividend payouts. Please refer to our website for more details.

Important Information

The information provided herein does not constitute financial advice, an offer or recommendation with respect to the Fund. The information and views expressed herein are those of Manulife Investment Management (Singapore) Pte. Ltd. (Company Registration No. 200709952G) and its affiliates **("Manulife")** as of date of this document and are subject to change based on market and other conditions. Manulife expressly disclaims any responsibility for the accuracy and completeness of, and the requirement to update, such information.

Investments in the Fund are not deposits in, guaranteed or insured by Manulife and involve risks. The value of units in the Fund and any income accruing to it may fall or rise. Past performance of the Fund is not necessarily indicative of future performance. Opinions, forecasts and estimates on the economy, financial markets or economic trends of the markets mentioned herein are not necessarily indicative of the future or likely performance of the Fund. **The Fund may use financial derivative instruments for efficient portfolio management and/or hedging. The underlying funds into which the Fund intends to invest into: may from time to time invest in financial derivative instruments for the purposes of investment or optimising returns, hedging and/or efficient portfolio management.**

Distributions are not guaranteed. Investors should refer to the prospectus for the distribution policy of the Fund. The Manager shall have the absolute discretion to determine whether a distribution is to be made in respect of the Fund as well as the rate and frequency of distributions to be made. Distributions may be made out of (a) income, or (b) net realized gains, or (c) capital of the Fund, or (d) any combination of (a), (b) and/or (c). Past distribution yields and payments are not necessarily indicative of future distribution yields and payments. Any payment of distributions by the Fund is expected to result in an immediate decrease in the net asset value per unit of the Fund.

Investors should read the prospectus and the product highlights sheet and seek financial advice before deciding whether to purchase units in the Fund. A copy of the prospectus and the product highlights sheet can be obtained from Manulife or its distributors. In the event an investor chooses not to seek advice from a financial adviser, he should consider whether the Fund is suitable for him.

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