**Factsheet**

# Manulife Global Asset Allocation - Growth Fund

## Investment Objective

The Fund seeks to achieve long term capital growth while also managing downside risk. The Fund aims to meet its objective by investing primarily in a managed portfolio of collective investment schemes (including exchange-traded funds ("ETFs") and real estate investment trusts ("REITs") and cash. The Fund targets, at the end of each month, an asset allocation of up to 60% into schemes with underlying investments primarily in equities, commodity ETFs and/or REITs, if any. The rest of the assets of the Fund are invested into cash and schemes with underlying investments primarily in bonds and/or money market instruments.

## Fund Information

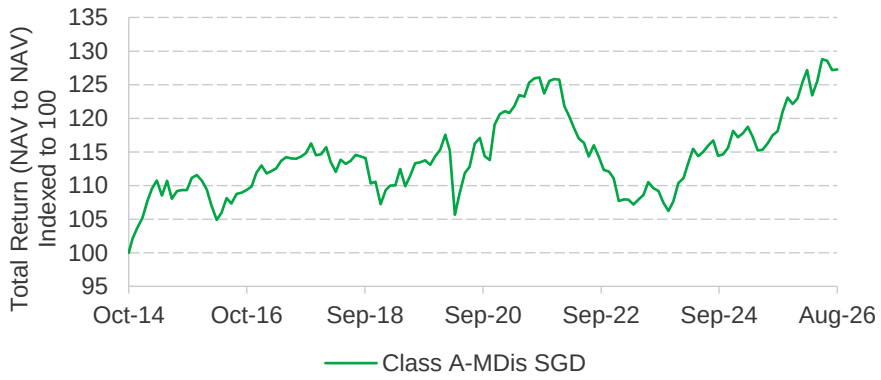
| | |
|---|---|
| **Fund Size** | SGD 12.59 million |
| **Base Currency** | USD |
| **Dealing Frequency** | Daily |

**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 | 5 years | Since Inception | Calendar Year 2025 | 2024 | 2023 | 2022 | 2021 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Class A-MDis USD** | | | | | | | | | | | | |
| Fund (NAV to NAV) | 0.98 | -0.92 | 4.60 | 8.81 | 7.39 | 1.30 | 1.97 | 11.31 | 2.64 | 4.12 | -13.83 | 2.12 |
| Fund (Offer to Bid) | -4.07 | -5.87 | -0.63 | 3.37 | 5.57 | 0.26 | 1.51 | 5.74 | -2.49 | -1.08 | -18.14 | -2.99 |
| **Class A-MDis SGD** | | | | | | | | | | | | |
| Fund (NAV to NAV) | 0.08 | -1.19 | 3.51 | 7.79 | 5.24 | 0.18 | 2.05 | 4.92 | 6.19 | 2.45 | -14.33 | 4.23 |
| Fund (Offer to Bid) | -4.92 | -6.13 | -1.66 | 2.40 | 3.45 | -0.84 | 1.61 | -0.32 | 0.88 | -2.67 | -18.62 | -0.98 |
| **Class A-MDis SGD Hedged** | | | | | | | | | | | | |
| Fund (NAV to NAV) | 0.71 | -1.64 | 2.55 | 5.49 | 4.85 | -0.40 | 1.03 | 8.55 | 0.65 | 2.42 | -14.20 | 2.18 |
| Fund (Offer to Bid) | -4.32 | -6.55 | -2.58 | 0.22 | 3.07 | -1.42 | 0.60 | 3.12 | -4.38 | -2.70 | -18.49 | -2.93 |

## Fund Characteristics^

| Asset Allocation | % |
|---|---|
| Fixed Income | 52.11 |
| - International Bonds | 21.03 |
| - Asian Bonds | 13.16 |
| - US Bonds | 12.93 |
| - Emerging Market Bonds | 4.99 |
| Equities | 39.21 |
| - North American Equities | 24.56 |
| - European Equities | 7.55 |
| - Japanese Equities | 6.07 |
| - Asia Pacific (ex-Japan) Equities | 1.03 |
| Cash & Cash Equivalents | 8.68 |

| Top Holdings | % |
|---|---|
| MANULIFE GLOBAL FUND - ASIAN HIGH YIELD FUND | 9.13 |
| VANGUARD S&P 500 ETF | 8.94 |
| ISHARES CORE S&P 500 ETF | 7.54 |
| ISHARES INTERNATIONAL TREASURY BOND ETF | 7.49 |
| ISHARES GLOBAL GOVT BOND UCITS ETF | 6.24 |
| VANECK J.P. MORGAN EM LOCAL CURRENCY BOND UCITS ETF | 4.99 |
| XTRACKERS EURO STOXX 50 UCITS ETF | 4.72 |
| NEXT FUNDS NIKKEI 225 ETF | 4.70 |
| ISHARES 7-10 YEAR TREASURY BOND ETF | 4.56 |
| ISHARES CORE U.S. AGGREGATE BOND ETF | 4.50 |

* 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.

# Manulife Global Asset Allocation - Growth Fund

## Class Information

| Class | Currency | NAV Per Unit | Bloomberg Ticker | ISIN Code | Inception Date | Subscription Method |
|---|---|---|---|---|---|---|
| A-MDis USD | USD | USD 0.675 | MGAAMDU SP | SG9999012785 | 13 Mar 2015 | Cash |
| A-MDis SGD | SGD | SGD 0.679 | MGAGFSG SP | SG9999012348 | 9 Oct 2014 | Cash, SRS |
| A-MDis SGD Hedged | SGD | SGD 0.603 | MGAGFSH SP | SG9999012355 | 9 Oct 2014 | 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 | 1.35 | Monthly | USD 0.002557 | 18 Aug 2026 | 4.64 |
| A-MDis SGD | SGD 1,000 | 1.35 | Monthly | SGD 0.002580 | 18 Aug 2026 | 4.64 |
| A-MDis SGD Hedged | SGD 1,000 | 1.35 | Monthly | SGD 0.002287 | 18 Aug 2026 | 4.64 |

**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.**

**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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