Prepared on: 23/02/26

This Product Highlights Sheet is an important document.

- **It highlights the key terms and risks of this investment product and complements the Singapore Prospectus[1].**
- **It is important to read the Singapore 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 Singapore Prospectus.**

Manulife Global Fund (the "Fund")
- Asia Dynamic Income Fund (the "Sub-Fund")

Product Type	**Investment Company**	**Launch Date**	**2 July 2021[2]**
Manager (termed as "Management Company")	**Manulife Investment Management (Ireland) Limited**	**Custodian (termed as "Depositary")**	**Citibank Europe plc, Luxembourg Branch**
Investment Manager	**Manulife Investment Management (Hong Kong) Limited**	**Dealing Frequency**	**Every Dealing Day**
Capital Guaranteed	**No**	**Expense Ratio for Financial Year Ended 30 June 2025**	**1.94% – 2.00%[3]**

PRODUCT SUITABILITY

WHO IS THIS PRODUCT SUITABLE FOR?

This Sub-Fund is only suitable for investors who:

- seek to achieve income generation by investing primarily in a diversified portfolio of equity, equity-related, fixed income and fixed income-related securities of companies and/or governments (which include agencies and supra-nationals in respect of fixed income and fixed income-related securities) in Asia (including emerging markets from time to time); and
- are comfortable that the price and value of the Shares as well as any derived or accrued income may fall or rise, with potential loss of the original amount invested.

Investors should consult their financial advisers if in doubt on whether the Sub-Fund is suitable for them.

Refer to paragraph 6.2 "Investment Objective and Policy of the Sub-Funds" of the Singapore Prospectus and Appendix 1 "Information on the Sub-Funds" of the Luxembourg Prospectus for further information on product suitability.

KEY PRODUCT FEATURES

WHAT ARE YOU INVESTING IN?

- You are investing in a Sub-Fund of Manulife Global Fund, an umbrella structured, open-ended investment company which qualifies as a *société d'investissement à capital variable* under the law of 10 August 1915, as amended, of the Grand Duchy of Luxembourg. The Fund qualifies as a UCITS.
- Under normal circumstances, the Sub-Fund intends to declare interim dividends at least once every calendar month after the end of the relevant calendar month, or at other time(s) to be determined by the Directors, upon the commencement of dealing in this Class of Shares. The amount of dividends (if any) is not guaranteed. The dividends declared (if any) will be paid within three weeks of such declaration. No dividends will be paid for Class AA Acc Shares.
- In respect of MDIST (G) Shares of the Sub-Fund, dividends will be distributed out of realized gains, capital and/or gross income while charging all or part of their fees and expenses to capital (i.e. payment of fees and expenses out of capital).
- Any distribution involving payment or effective payment of dividends out of the Sub-Fund's capital may result in an immediate decrease in the NAV per Share of the relevant Class of the Sub-Fund.

Refer to paragraphs 1.1 "The Company" and 2.4 "Dividends" of the Singapore Prospectus and section 10 "Distributions and Taxation" and Appendix II "Statutory and General Information" of the Luxembourg Prospectus for further information on features of the product.

PRODUCT HIGHLIGHTS SHEET

[1] The Singapore Prospectus is available for collection during normal business hours from the Singapore Representative at 8 Cross Street, #16-01 Manulife Tower, Singapore 048424 or its appointed distributors.

[2] Earliest Class incepted. Please refer to the Singapore Prospectus for the inception date of each Class.

[3] Please refer to the Singapore Prospectus for the expense ratio of each Class.

Investment Strategy

- The Sub-Fund aims to achieve income generation by investing at least 70% of its net assets in equity and equity-related securities (which are listed on any Regulated Market), fixed income and fixed income-related securities of companies and/or governments (which include agencies and supra-nationals in respect of fixed income and fixed income-related securities) located within, incorporated within and/or with significant revenues generated in Asia (including Australia and New Zealand). The remaining assets of the Sub-Fund may be invested in equities, equity-related, fixed income and/or fixed income-related securities of issuers and governments outside of Asia as well as cash and/or cash equivalents.
- The Sub-Fund's expected asset allocation range for each asset class is expected to be the following (as a percentage of the Sub-Fund's net assets):
  - Asian equities and equity-related securities, including REITs: 30-70%
  - Asian fixed income and fixed income-related securities: 30-70%
  - Cash and/or cash equivalents: 0-10% (up to 40% during adverse market conditions)
- The Sub-Fund may invest (up to 70% of its net assets) in debt securities rated below investment grade (i.e. below Baa3 by Moody's or BBB- by Standard & Poor's or Fitch) or unrated debt securities. For these purposes, an unrated debt security means a debt security which neither the debt security itself nor its issuer has a credit rating. The Sub-Fund may also invest less than 20% of its net assets in collateralized and/or securitized products, such as asset backed securities and mortgage backed securities.

Refer to paragraph 6.2 "Investment Objective and Policy of the Sub-Funds" of the Singapore Prospectus and section 4 "Investment Objective and Investment Policy" and Appendix I "Information on the Sub-Fund" of the Luxembourg Prospectus for details on the structure of the Sub-Fund.

Parties Involved

WHO ARE YOU INVESTING WITH?

- The Asia Dynamic Income Fund is a Sub-Fund of Manulife Global Fund.
- The Management Company and Distributor is Manulife Investment Management (Ireland) Limited.
- The Investment Manager is Manulife Investment Management (Hong Kong) Limited.
- The Depositary and Registrar is Citibank Europe plc, Luxembourg Branch.
- The Singapore Representative is Manulife Investment Management (Singapore) Pte. Ltd.

Refer to paragraph 3 "Management and Administration" and paragraph 4 "Other Parties" of the Singapore Prospectus and section 6 "Management and Administration" of the Luxembourg 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?

The value of the Sub-Fund's assets may rise or fall due to normal market fluctuations and investors may not get back all of their investment.

Refer to paragraph 8 "Risk Factors" of the Singapore Prospectus and section 5 "General Risk Factors" and Appendix I "Information on the Sub-Funds" of the Luxembourg Prospectus for further information on risks of the product.

Market and Credit Risks

- <u>You are exposed to investment risk.</u> The Sub-Fund is subject to substantial market fluctuations and to the risks inherent in all investments. The Sub-Fund may fall in value and therefore investors may suffer losses.
- <u>You are exposed to equity market risk.</u> The Sub-Fund's investments in equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.

- You are exposed to interest rate risk. When interest rates rise on certain currencies that the bonds are denominated in, the value of the bonds may reduce, resulting in a lower value for the relevant portfolio.
- You are exposed to credit risk. The Sub-Fund is exposed to the risk that a debt issuer will default or that negative perceptions of the issuer's ability to make such payments will cause the price of that bond to decline.

Liquidity Risks

- You can only redeem your investment on Dealing Days. The Sub-Fund is not listed in Singapore and there is no secondary market for its Shares. You can only redeem your investment on a Dealing Day through the Sub-Fund.
- Your redemption request may be deferred. Redemption requests in excess of 10% of the total number of shares on any Dealing Day may be deferred to the next Dealing Day, when such redemptions will be effected in priority to later requests. Further, payment of redemption proceeds to a single Shareholder which are in excess of US$500,000 may be deferred for up to seven Dealing Days after the relevant settlement day.

Product Specific Risks

- You are exposed to risks associated with investing in China. The Sub-Fund is exposed to mainland China investment risks, mainland China tax, risks associated with investments via Bond Connect and Stock Connect, risks associated with investments in "dim sum" bonds and RMB Currency and Conversion Risks.
- You are exposed to risks associated with investing in debt instruments with loss-absorption features. Debt instruments with loss-absorption features present more significant risks relative to traditional debt securities. Investments in securities with loss-absorption features may also expose investors to liquidity, valuation and sector concentration risks.
- You are exposed to risk relating to active asset allocation strategy. The asset allocation strategy employed by the Sub-Fund may not achieve desired results under all circumstances and market conditions. The investments of the Sub-Fund may be periodically rebalanced and therefore the Sub-Fund may incur greater transaction costs than a fund with static allocation strategy.
- You are exposed to financial derivative instruments (FDIs) risk. The Sub-Fund may use FDIs for the purposes of investment, efficient portfolio management and/or hedging and will therefore be subject to a greater extent to risks associated with investments in FDIs. Although the use of FDIs in general may be beneficial or advantageous, FDIs involve risks which differ from, and are, possibly, greater than the risks associated with traditional securities investments. The risks presented by FDIs include, but are not limited to, management risk, market risk, credit risk, liquidity risk and leverage risk.

FEES AND CHARGES

WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?

Refer to paragraph 7 "Fees, Charges and Expenses" of the Singapore Prospectus for further information on fees and charges.

Payable directly by you

Initial Charge	Up to 5% of subscription amount
Redemption Charge	N/A
Switching Charge	Up to 1% of the total Redemption Price payable on redeemed Shares

Payable by the Sub-Fund from investment proceeds

Management Company Fee	Up to 0.04% per annum
Management Fee (% per annum) (a) Retained by the Investment Manager (b) Paid by the Investment Manager to Singapore Distributors (trailer fee)	Class AA Shares: 1.50% of NAV* Class R Shares: 1.50% of NAV* 40% to 50% of the Management Fee 50% to 60%# of the Management Fee
Formation Expenses^ (amortised over 5 years from inception)	All Classes (except Class R (HKD) MDIST (G) and Class R (USD) MDIST (G) Shares): approximately US$32,000

PRODUCT HIGHLIGHTS SHEET

Depositary Fee / Settlement Charge	Depositary Fee: From 0.003% per annum up to 0.40% per annum of the value of assets of a Sub-Fund. Settlement Charge: From US$6 up to US$130 per transaction
Administration Fee	Up to 0.5% per annum of the NAV of the Fund (excluding reasonable out-of-pocket expenses)

The management company fee is paid to the Management Company and the Management Fee is paid to the Investment Manager.

* *The management fees may be increased to a maximum of 6% p.a. of the NAV of the Sub-Fund by giving not less than three months' prior notice to the Depositary and to the Shareholders.*

Your Singapore Distributors are required to disclose to you the amount of trailer fee they receive from the Investment Manager.

^ *The formation expenses may include formation expenses of other Classes of the Sub-Fund and/or classes of other sub-funds.*

Investors should note that subscriptions for Shares through any Singapore Distributor may incur additional fees and charges. Investors are advised to check with the relevant Singapore Distributor if such additional fees and charges are imposed by them.

VALUATIONS AND EXITING FROM THIS INVESTMENT

HOW OFTEN ARE VALUATIONS AVAILABLE?

Refer to paragraph 14 "Obtaining Price Information" of the Singapore Prospectus for further details.

- The Sub-Fund will be valued on every Dealing Day. The price of the Shares is quoted on a forward basis and will likely be available 1 Business Day after each relevant Dealing Day.
- The price of the Sub-Fund will be made available on the website at http://www.fundsupermart.com/main/fundinfo/dailyPrices.svdo.

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

Refer to paragraph 11 "Redemption" of the Singapore Prospectus for further information on valuation and exiting from the product.

- You can exit the Sub-Fund by completing a prescribed application form requesting redemption of Shares on any Dealing Day through the relevant appointed Singapore Distributor through which the Shares were purchased. Some appointed Singapore Distributors may offer a cancellation policy whereby you will not incur the initial and redemption charges (if any), if redemptions are made during the relevant period. The Fund does not offer such cancellation policy.
- You will receive the redemption proceeds within 3 Dealing Days, and in any event not more than 30 days, from the relevant Dealing Day provided that a duly completed redemption request in a prescribed format and such other information as may be reasonably required has been provided.
- Your redemption price is determined as follows (please note that Singapore Distributors may impose their own dealing deadlines on investors which may be earlier):
  - If you submit the redemption request for Shares before 4.00 pm Singapore time on a Dealing Day, you will be paid a price based on the NAV of the Sub-Fund at the close of that day.
  - If you submit the redemption request for Shares after 4.00 pm Singapore time, you will be paid a price based on the NAV at the close of the next day.
- The net redemption proceeds that you will receive will be the exit price multiplied by the number of Shares sold, less any charge. Currently, no redemption charge is imposed. An example is as follows:

1,000 Shares Redemption Request	X	S$1.0500 NAV per Share	=	S$1,050.00 Gross Redemption Proceeds
S$1,050.00 Gross Redemption Proceeds	-	Nil Redemption Charge	=	S$1,050.00 Net Redemption Proceeds

CONTACT INFORMATION

HOW DO YOU CONTACT US?

For enquiries in relation to the Fund or any Sub-Fund, investors may contact the Singapore Representative at 8 Cross Street, #16-01 Manulife Tower, Singapore 048424, telephone number: (65) 6501 5438, or any appointed Singapore Distributors.

APPENDIX: GLOSSARY OF TERMS

Business Day: means, in respect of each Sub-Fund, a full day on which banks in Luxembourg are open for business except that (i) any day on which any exchange or market on which a substantial portion of the relevant Sub-Fund's investments is traded in accordance with the Sub-Fund's investment objective and policy is closed, or (ii) such other day(s) as the Directors may determine, shall not be a Business Day.

Dealing Day: means, in respect of each Sub-Fund, any day which is a Business Day of the Sub-Fund (and a business day in the local jurisdiction in which the Sub-Fund is available for investment through distributor(s) other than the Distributor), except that (i) any day during a period of suspension of valuation of a Sub-Fund and/or (ii) such other day(s) as the Directors may from time to time determine, shall not be a Dealing Day. A list of the Business Days which will be excluded as Dealing Days for certain Sub-Funds from time to time can be obtained from the Company's website at www.manulifeglobalfund.com.

NAV: Net Asset Value.

REITs: means real estate investment trusts. A real estate investment trust is a company that owns, operates or finances income-producing real estate. REITs may invest in a wide range of real estate property types, including but not limited to offices, apartment buildings, warehouses, retail centres, medical facilities, data centres, cell towers, infrastructure and hotels. Most REITs focus on a particular property type, but some hold multiple types of properties in their portfolios. The legal structure of a REIT, its investment restrictions and the regulatory and taxation regimes to which it is subject will differ depending on the jurisdiction in which it is established. All references to 'REITs' in the Luxembourg Prospectus refer to REITs that qualify as transferable securities. For a REIT to qualify as a transferable security it must be both a closed-ended trust and have units that are listed on a Regulated Market, thereby making it an eligible investment for a UCITS and under local law.

UCITS: means an undertaking for collective investment in transferable securities within the meaning of EC European Parliament and Council Directive 2009/65 of 13 July 2009 as may be amended from time to time.