Prepared on: 10/07/26

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 Innovation Fund *(formerly known as Asian Small Cap Equity Fund)* (the "Sub-Fund")

Product Type	**Investment Company**	**Launch Date**	**1 December 2006[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**	**1.77% - 1.78%[3]**

PRODUCT SUITABILITY

WHO IS THIS PRODUCT SUITABLE FOR?

This Sub-Fund is only suitable for investors who:

- seek long-term capital growth;
- hold a long-term investment view and are prepared to accept significant fluctuations in the value of their investments; 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.
- The Fund's policy is to distribute dividends (if any) annually out of the available net investment income (i.e. net of fees, charges and other expenses) of the Sub-Fund, to its Shareholders. No dividends will be paid for Class AA Acc Shares.
- In respect of Class AA and Class AA (SGD) Shares of the Sub-Fund, dividends will be distributed out of the available net investment income (i.e. net of fees, charges and other expenses).

Refer to paragraph 1.1 "The Company" of the Singapore Prospectus and Appendix II "Statutory and General Information" of the Luxembourg Prospectus for further information on features of the product.

Investment Strategy

- The Sub-Fund aims to provide long-term capital growth for investors who hold a long term investment view and are prepared to accept significant fluctuations in the value of their investments, by investing primarily in equity and equity related securities of innovation and/or technology companies which are incorporated,

Refer to paragraph 6.2 "Investment Objective and Policy of the Sub-Funds" of the Singapore Prospectus

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.

located or listed, or have significant business interests, in the Asia Pacific region ("**Asia Pacific Innovation Companies**").

- The Sub-Fund's investment portfolio will be made on a diversified basis, for which at least 70% of its net assets will be invested in equity and equity related securities of Asia Pacific Innovation Companies. Such equity and equity related securities include common stocks, preferred stocks and depositary receipts.
- The Sub-Fund may invest more than 30% of its net assets in issuers located in any of the PRC, Japan, South Korea, Australia, Taiwan and Hong Kong.
- The Sub-Fund may also, from time to time, invest more than 30% of its net assets in companies in the following sectors: information technology (including hardware and software), industrials, communication services, consumer discretionary and healthcare. Due to the nature of the investment portfolio of the Sub-Fund, securities of small and medium sized companies may represent, at times, more than 30% of the net assets of the Sub-Fund.
- The Sub-Fund may, from time to time, invest more than 30% of its net assets directly in certain China A-Shares listed on the SSE or the SZSE via Shanghai-Hong Kong Stock Connect or Shenzhen-Hong Kong Stock Connect respectively (collectively, "**Stock Connect**").
- In times of extreme market volatility or during severe adverse market conditions, the Sub-Fund may temporarily hold a substantial portion (up to 40%) of its assets in cash or cash equivalents, or invest in short-term money market instruments for the preservation of the value of the assets in the investment portfolio.

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 Innovation 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 currency risk. The Sub-Fund's assets may be invested primarily in securities denominated in currencies other than U.S. Dollars and the Sub-Fund may receive income or realization proceeds from these investments in those currencies, some of which may fall in value against U.S. Dollars.
- You are exposed to emerging markets risk. In respect of certain emerging economies or markets in which the Sub-Fund may invest, it may be exposed to higher risks than in developed economies or markets.

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 China A-Shares. The Sub-Fund is exposed to mainland China investment risks, mainland China tax and risks associated with investments via Stock Connect.
- You are exposed to innovation and technology industry risk. The Sub-Fund invests in innovation and/or technology companies, which may particularly be affected by the intense competition in innovation and/or technology industries. Specific factors which may cause the value of securities within such industries to deteriorate include, but are not limited to: (i) domestic and international competition pressures (including competition from subsidised foreign competitors with lower operating and/or production costs); (ii) rapid obsolescence of products as a result of the fast-developing nature of the innovation and/or technology industries; (iii) economic performance of the customers of innovation and/or technology companies which may in turn affect the growth and market outlook of the innovation and/or technology industries; and (iv) substantial capital expenditures on technology and/or equipment, as well as potential shortages of critical components or equipment, which could result in higher input costs and/or production disruptions or delays.
- You are exposed to concentration risk. The Sub-Fund's investments are concentrated in innovation and/or technology industries (including sectors such as information technology, industrials, communication services, consumer discretionary and healthcare) and may also be concentrated in equity securities of companies related to the Asia Pacific region. The value of the Sub-Fund may be more volatile than that of a fund having a more diverse portfolio of investments, and may be more susceptible to adverse events in, or affecting, such industries and geographical region.

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 value of the Share(s) being switched

Payable by the Sub-Fund from investment proceeds

Management Company Fee	Up to 0.04% per annum
Management Fee (% per annum)	Class AA Shares: 1.50% of NAV*
(a) Retained by the Investment Manager	40% to 50% of the Management Fee
(b) Paid by the Investment Manager to Singapore Distributors (trailer fee)	50% to 60%# of the Management Fee

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 one month's 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.

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.

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.