Prepared on: 27/04/26

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") - Global REIT Fund (the "Sub-Fund")

Product Type	**Investment Company**	**Launch Date**	**29 January 2007[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 (US) LLC**	**Dealing Frequency**	**Every Dealing Day**
Capital Guaranteed	**No**	**Expense Ratio for Financial Year Ended 30 June 2025**	**1.88% - 1.97%[3]**

PRODUCT SUITABILITY

WHO IS THIS PRODUCT SUITABLE FOR?

This Sub-Fund is only suitable for investors who:

- seek income with the secondary goal of medium to long term capital growth; 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 (except for Class AA and Class AA (HKD) Shares for which dividends (if any) are declared annually) 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. No dividends will be paid for Class AA Acc Shares.
- In respect of Class AA and Class AA (HKD) 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). 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).

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.

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.

- 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.

Investment Strategy

- The Sub-Fund is primarily designed to provide income with the secondary goal of medium to long term capital growth through investment in real estate investment trusts ("**REITs**") globally. The Sub-Fund is suitable for those who hold a long term investment view and who are prepared to accept significant fluctuations in the value of their investments in the shorter term in order to achieve long term returns.
- It is intended that the investments of the Sub-Fund will be made on a diversified basis. At least 70% of the Sub-Fund's net assets will be invested in closed-ended REITs listed and traded on any Regulated Market globally. Subject to the diversification rules laid down in the Luxembourg Prospectus, the Sub-Fund may invest up to 100% of its net assets in closed-ended REITs.
- The Sub-Fund may invest, in aggregate, up to 30% of its net assets in real estate-related securities other than REITs and/or cash and cash equivalents.
- The Sub-Fund may invest up to 30% of its net assets in corporate bonds of any maturity and of any credit quality, including bonds that are rated below investment grade (i.e. below Baa3 by Moody's or BBB- by Standard & Poor's or Fitch) and are rated as low as Ba3 by Moody's or BB- by Standard and Poor's or Fitch, or if unrated, their equivalent.
- The Sub-Fund may invest more than 30% of its net assets in issuers located in the United States, and securities of small and medium sized companies may represent, at times, more than 30% of the net assets of the Sub-Fund.

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 Global REIT 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 (US) LLC.
- 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.
- <u>You are exposed to currency risk.</u> 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.

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 investment in REITs. The Sub-Fund may invest in REITs. 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 the Sub-Fund may fluctuate in response to movements in real estate markets.
- You are exposed to small-cap/mid-cap risk. The Sub-Fund may invest in, but is not restricted to, the securities of small and medium sized companies in the relevant markets. This can involve greater risk than is customarily associated with investment in larger and more established companies. In particular, smaller companies often have limited product lines, markets or financial resources, with less research information available about the company, and their management may be dependent on a few key individuals. The stock of small-capitalisation/mid-capitalisation companies may have lower liquidity and their prices are more volatile to adverse economic developments than those of larger capitalisaion companies in general.
- 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 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) (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)	Class AA (HKD) Shares: approximately US$42,000
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.

^ 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.