Factsheet

Manulife SGD Income Fund

Investment Objective

The Fund aims to provide investors with long-term capital appreciation and/or income in SGD terms through investing primarily in Asian investment grade fixed income or debt securities.

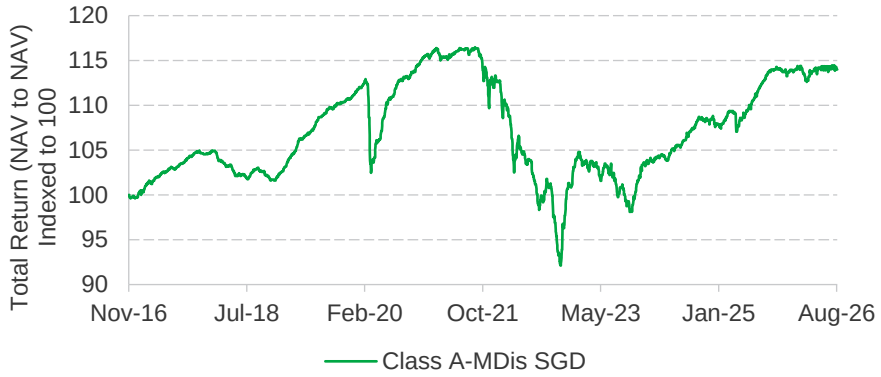
Fund Information

Fund Size	SGD 257.81 million
Base Currency	SGD
Yield to Maturity (%)	5.17
Duration (years)	3.96
Average Credit Quality^^	BBB-
Average Coupon (%)	5.02
Number of Holdings	216
Dealing Frequency	Daily

Benchmark
No representative benchmark

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

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 SGD												
Fund (NAV to NAV)	-0.15	-0.18	0.28	1.02	4.19	-0.43	1.35	5.29	4.34	2.39	-10.25	-2.66
Fund (Offer to Bid)	-3.15	-3.18	-2.73	-2.01	3.14	-1.03	1.03	2.13	1.21	-0.68	-12.94	-5.58
Class A-MDis USD Hedged												
Fund (NAV to NAV)	0.14	0.55	2.93	5.11	7.51	1.63	2.60	9.50	6.44	4.11	-10.17	-2.58
Fund (Offer to Bid)	-2.86	-2.47	-0.15	1.96	6.42	1.01	2.28	6.21	3.25	0.99	-12.87	-5.50
Class A-MDis AUD Hedged												
Fund (NAV to NAV)	0.25	0.75	3.19	5.15	6.91	0.82	1.46	9.06	5.45	2.17	-11.10	-2.73
Fund (Offer to Bid)	-2.76	-2.27	0.09	2.00	5.83	0.21	1.10	5.78	2.29	-0.90	-13.77	-5.65
Class A-SGD												
Fund (NAV to NAV)	0.00	0.00	0.61	1.58	4.59	-0.21	1.51	5.89	4.42	2.66	-10.42	-2.41
Fund (Offer to Bid)	-3.00	-3.00	-2.41	-1.47	3.54	-0.81	1.20	2.71	1.29	-0.42	-13.11	-5.34

Fund Characteristics^

Sector Allocation	%
Banks	23.22
REITS	12.92
Insurance	11.64
Energy	9.41
Communications	8.30
Real Estate	7.16
Consumer, Cyclical	5.76
Utilities	5.41
Diversified Financial Services	5.10
Industrials	2.97
Basic Materials	2.59
Government	2.28
Consumer, Non-cyclical	1.52
Investment Companies	0.69
Cash & Cash Equivalents	1.02

Geographical Allocation	%
Singapore	25.08
Hong Kong	13.79
Australia	10.68
China	8.41
India	7.46
Indonesia	6.08
United Kingdom	5.61
South Korea	3.17
Taiwan	3.08
Thailand	3.02
United States	2.62
Philippines	2.05
France	1.97
Macau	1.59
Japan	1.20
Others	3.17
Cash & Cash Equivalents	1.02

Credit Rating ^^	%
Aaa/AAA	2.41
Aa/AA	0.36
A/A	15.87
Baa/BBB	51.50
Ba/BB	21.55
B/B	5.89
Caa/CCC	1.33
C/C	0.00
D	0.07
Cash & Others	1.02

* 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.

^^ Credit Rating: Where the security is not rated by external rating agencies (i.e. Fitch, Moody's, and S&P), Manulife Investment Management's internal rating methodology will apply.

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

Manulife SGD Income Fund

Fund Characteristics^

Top Holdings	%
SINGTEL GROUP TREASURY PTE LTD 3.3% PERPETUAL	1.77
AIA GROUP LTD 5.1% PERPETUAL	1.56
SUNTEC REIT MTN PTE LTD 3.4% 03/27/2031	1.50
EQUINIX ASIA FINANCING CORP PTE LTD 3.5% 03/15/2030	1.49
HOUSING & DEVELOPMENT BOARD 2.839% 08/26/2041	1.45
PRUDENTIAL FUNDING ASIA PLC 3.8% 05/22/2035	1.44
BANK OF EAST ASIA LTD/THE 5.375% 05/13/2032	1.31
WESTPAC BANKING CORP 3% 05/19/2038	1.25
MAPLETREE LOGISTICS TRUST 4.3% PERPETUAL	1.19
STARHUB LTD 3.35% PERPETUAL	1.17

Class Information

Class	Currency	NAV Per Unit	Bloomberg Ticker	ISIN Code	Inception Date	Subscription Method
A-MDis SGD	SGD	SGD 0.758	MSIFAQS SP	SG9999015762	18 Nov 2016	Cash, SRS
A-MDis USD Hedged	USD	USD 0.851	MSIFAQU SP	SG9999015770	26 Jan 2017	Cash
A-MDis AUD Hedged	AUD	AUD 0.786	MSIFAQA SP	SG9999016141	14 Nov 2017	Cash
A-SGD	SGD	SGD 1.158	MSIFASG SP	SG9999015754	24 Nov 2016	Cash, SRS

Class	Minimum Initial Investment	Management Fee (%,p.a.)	Distribution Frequency	Dividend per Unit	Ex-Dividend Date	Annualized Yield (%)
A-MDis SGD	SGD 1,000	1.00	Monthly	SGD 0.002857	18 Aug 2026	4.62
A-MDis USD Hedged	USD 1,000	1.00	Monthly	USD 0.003206	18 Aug 2026	4.62
A-MDis AUD Hedged	AUD 1,000	1.00	Monthly	AUD 0.002958	18 Aug 2026	4.62
A-SGD	SGD 1,000	1.00	N.A.	N.A.	N.A.	N.A.

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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