Prepared on: 09/02/2026

This Product Highlights Sheet is an important document.

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

MANULIFE FUNDS - MANULIFE SGD INCOME FUND (the "Fund")

Product Type	**Unit Trust**	**Launch Date**	**18 November 2016**
Manager	**Manulife Investment Management (Singapore) Pte. Ltd.**	**Custodian**	**The Hongkong and Shanghai Banking Corporation Limited**
Trustee	**HSBC Institutional Trust Services (Singapore) Limited**	**Dealing Frequency**	**Every Business Day**
Capital Guaranteed	**No**	**Expense Ratio for the financial year ended 31 December 2024[2]**	**0.21% - 1.21%[3]**
Name of Guarantor	**Not Applicable**		

PRODUCT SUITABILITY	

WHO IS THE PRODUCT SUITABLE FOR?
• The Fund is <u>only</u> suitable for you if you:
  o seek long-term capital appreciation and/or income in SGD terms; and
  o are comfortable that the price and value of the Units as well as any derived or accrued income may fall or rise, with potential loss of the original amount invested.
You should consult your financial advisers if in doubt on whether the Fund is suitable for you.
	<u>Further Information</u>
	Refer to "Investment Objectives of MSIF" and "Investment Focus and Approach of MSIF" in Schedule 6 of the Prospectus for further information on product suitability.

KEY PRODUCT FEATURES	
WHAT ARE YOU INVESTING IN? • You are investing in a sub-fund of Manulife Funds, which is a unit trust constituted in Singapore. The Fund aims to provide you with long-term capital appreciation and/or income in SGD terms through investing primarily in Asian investment grade fixed income or debt securities. • Currently, the Manager intends to declare monthly distributions for the Distribution and Decumulation Classes of Units in the table in Paragraph C of Schedule 6 of the Prospectus on the 15th day of each month. The intention of the Manager to make monthly distribution for each Class is not guaranteed, and the Manager may in future review the distribution policy depending on the prevailing market conditions. **Distributions may be made out of income, net capital gains or capital (distributions out of capital for Distribution Classes are subject to the Trustee's approval). You should note that payment of dividends out**	Refer to "Basic Information" and "Distribution" and the "Investment Objectives of MSIF" in Schedule 6 of the Prospectus for further information on features of the product.

[1] The Prospectus is available for collection during normal business hours at the Manager's business office at 8 Cross Street, #16-01, Manulife Tower, Singapore 048424 or accessible at www.manulifeim.com.sg.

[2] The past performance of the Classes is not indicative of their future performance.

[3] Provided for the Classes incepted before 31 December 2024. Please refer to the Prospectus for the specific expense ratio of each Class.

PRODUCT HIGHLIGHTS SHEET

of capital represents a return of the amount invested and a reduction of the portion of net assets allocated to the relevant Class. In particular, the Decumulation Classes are intended to be de-cumulating classes where distributions may result in a substantial amount of the initial capital being returned to Holders of the Classes. Any distributions made in respect of the Fund or Classes may reduce the net asset value ("NAV") of the Fund or the relevant Class.	
Investment Strategy	
• The Fund intend to invest in debt securities would include, but is not limited to those issued by governments, agencies, supra-nationals and corporates, with no specific emphasis on any single country or sector. The Fund may employ derivatives for the purpose of hedging and/or efficient portfolio management. • The Fund may also invest up to 30% of its NAV in non-investment grade bonds. • The Fund may invest in Singapore Dollar and non-SGD denominated bonds, which will be hedged back to Singapore Dollar. • In addition, the Fund may invest up to 10% in aggregate of its NAV in other collective investment schemes.	Refer to "Investment Focus and Approach of MSIF" in Schedule 6 of the Prospectus for further information on the investment strategy of the product.
Parties Involved	
WHO ARE YOU INVESTING WITH? • The Fund is a sub-fund of the Manulife Funds, which is constituted in Singapore. • The Manager of the Fund is Manulife Investment Management (Singapore) Pte. Ltd. • The Trustee of the Fund is HSBC Institutional Trust Services (Singapore) Limited. • The Custodian of the Fund is The Hongkong and Shanghai Banking Corporation Limited.	Refer to "Basic Information", "The Manager" and "The Trustee and Custodian" of the 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 product and its dividends or coupons may rise or fall. These risk factors may cause you to lose some or all of your investment and your principal may be at risk:**	Refer to "Risks" and "Specific Risks of Investments in MSIF" in Schedule 6 of the Prospectus for further information.
Market and Credit Risks	
• **You are exposed to securities risk.** Investment in securities in different markets is subject to general market, political and economic conditions and the value of securities fluctuate in response to the activities and performance results of the companies invested into. • **You are exposed to emerging market risk.** Securities in emerging markets may be more volatile and less liquid than securities of developed markets. • **You are exposed to interest rate and credit 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. The Fund is also exposed to the risk that a corporate 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. • **You are exposed to currency risk.** The investments and income of the Fund may be denominated in a number of different currencies other than the base currency of the Fund (or the Units thereof) and will thus be subject to fluctuations in currency exchange rates if the Manager does not fully	

hedge the foreign currency exposure, and in certain cases, exchange controls regulations.

- **You are exposed to counterparty risk.** There is a risk of loss in connection with the insolvency of an issuer or a counterparty and/or its failure to perform under its contractual obligations to the Fund.
- **You are exposed to high-yield bonds / debt securities rated below investment grade or unrated risk.** Debt securities rated below investment grade or unrated are generally subject to lower liquidity, higher volatility and greater risk of loss of principal and interest than high-rated debt securities.

Liquidity Risks

- **You can realise your Units only on Dealing Days.** All realisation requests may only be made on Dealing Days to the Manager.
- **Your realisation request may be deferred or realisation may be suspended.** There may be a 10% limit on the total number of Units that can be realised on a Dealing Day. Your right to realise Units may be temporarily suspended under certain circumstances.

Product-Specific Risks

- **You are exposed to financial derivative instruments ("FDIs") risk.**
  - **The Manager may from time to time invest in FDIs (where permitted), for hedging and/or efficient portfolio management purposes. The NAV of the Fund may therefore have a certain level of volatility due to its investment policies or portfolio management techniques.**
  - Participation in FDIs may involve risks which differ from, and in some cases, 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 "Fees and Charges" in Schedule 6 of the Prospectus for further information on fees and charges.

Payable directly by you

- You will need to pay the following fees and charges as a percentage of your gross investment sum:

Preliminary charge	o Currently up to 3% (maximum 5%)
Realisation charge	o Currently 0% (maximum 2%)
Switching fee	o Currently up to 1% (maximum 1%)

Payable by the Fund from invested proceeds

- The Fund will pay the following fees and charges to the Manager, Trustee and other parties:

Management Fee (for each Class of Units in the Fund) (a) Retained by Manager (b) Paid by Manager to financial adviser (trailer fee)	o Class A - 1% p.a.; o Class C – 0.8%p.a.; - (a) 40% to 50% of Management Fee - (b) 50% to 60%[4] of Management Fee o Class D – up to 0.5% p.a.; and - (a) 100% of Management Fee - (b) 0% of Management Fee o Class B - 0% p.a.[5] Maximum 2% p.a. of the NAV of the Fund

[4] Your financial adviser is required to disclose to you the amount of trailer fee it receives from the Manager.

[5] Subject to such separate fee arrangement as the Manager and the relevant investor may from time to time agree.

Trustee Fee	Current: Less than 0.05% p.a.; Maximum: 0.1% p.a. of the NAV of the Fund, subject always to a minimum of S$10,000 p.a.
Other fees and charges	Subject to agreement with the relevant parties, each of the fees or charges may amount to or exceed 0.1% p.a., depending on the proportion that each fee or charge bears to the NAV of the Fund.

You should check with the authorised agent or distributor from whom you subscribed Units from on whether there are any other fees or charges which have not been set out in this PHS.

VALUATIONS AND EXITING FROM THIS INVESTMENT

HOW OFTEN ARE VALUATIONS AVAILABLE?

The indicative NAV per Unit of the Fund will be made available daily at https://secure.fundsupermart.com/fsm/funds/daily-prices.

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

- Save in certain circumstances such as suspension of realisation and minimum realisation or holding requirements, you can exit the Fund at any time during any Dealing Day by submitting the relevant realisation request to the Manager or the relevant appointed agent or distributor. If you are subscribing for Units in the Fund for the first time, you may cancel your subscription of Units within the cancellation period of 7 calendar days from the date of subscription of Units.
- You will normally receive the realisation proceeds within 7 Business Days in Singapore following the receipt and acceptance of the realisation request by the Manager.
- Your exit price is determined as follows:
  - If you submit the realisation request for Units before 4.00 pm Singapore time on a Dealing Day, you will be paid a price based on the NAV of the Fund at the close of that business day.
  - If you submit the realisation request for Units after 4.00 pm Singapore time, you will be paid a price based on the NAV at the close of the next business day.
- The sale proceeds that you will receive will be the exit price multiplied by the number of Units sold, less any charges. Currently, no realisation charge is imposed. An example is as follows:

1,000 Units	X	S$1.100	=	S$1,100
Your realisation Request		Notional Realisation Price (= NAV per Unit)		Realisation proceeds

Refer to “Cancellation of Units by You”, “Realisation of Units”, “Obtaining Prices of Units” and “Suspension of Dealing” of the Prospectus for further information on valuation and exiting from the product.

CONTACT INFORMATION

HOW DO YOU CONTACT US?

You can contact the Manager at telephone number (65) 6501 5438 or contact the Manager’s authorised agents or distributors for assistance on any questions concerning your investment in the Fund.

APPENDIX: GLOSSARY OF TERMS	
Business Day:	any day other than Saturday, Sunday or gazetted public holiday on which commercial banks in Singapore are generally open for business, or where the context expressly requires, any day other than Saturday or Sunday on which commercial banks in Singapore or elsewhere are generally open for business, or any other day as the Manager and the Trustee may agree in writing.
Dealing Day:	in connection with the issuance, cancellation and realisation of Units of the Fund, means every Business Day in Singapore or such other Business Day or Business Days in such jurisdictions and at such intervals as the Manager may from time to time with prior consultation of the Trustee determine Provided That reasonable notice of any such determination shall be given by the Manager to all Holders at such time and in such manner as the Trustee may approve.
Launch Date:	In this product highlights sheet only, means the inception date of the Class with the earliest inception date.
Units:	means units in the Fund.