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") - USD Income 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**	**1.06% - 1.24%[3]**

PRODUCT SUITABILITY

WHO IS THIS PRODUCT SUITABLE FOR?

This Sub-Fund is only suitable for investors who:

- seek to achieve income generation; 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 Class AA 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 and Class AA (SGD Hedged) Acc Shares.
- In respect of Class AA 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 investment objective of the Sub-Fund is to achieve income generation.
- The Sub-Fund will invest at least 70% of its net assets in fixed income securities and fixed income related securities denominated in U.S. Dollar of issuers globally. In meeting its investment objective, the Sub-Fund may invest more than 30% of its net assets in issuers located in the United States.
- The Sub-Fund may invest up to 50% of its net assets in higher-yielding debt securities rated lower than investment grade (i.e. below Baa3 by Moody's or BBB- by Standard & Poor's or Fitch) or if unrated*, determined to be of comparable quality. * For the purpose of this Sub-Fund, "unrated" debt securities refer to debt securities which neither the securities nor their issuer has a credit rating.
- The Sub-Fund may invest up to 20% of its net assets in securitized and/or collateralized instruments, including non-Agency RMBS, CMBS, CMO, ABS, pass-through securities, CDO and CLO. For the avoidance of doubt, Agency MBS is not subject to the above 20% limit. The Sub-Fund may invest up to 20% of its net assets in debt instruments with loss-absorption features, including, but not limited to, total loss-absorbing capacity eligible instruments, contingent convertible bonds, certain types of senior non-preferred debt and other similar instruments with write-down or bail-in features related to the issuers' regulatory capital ratio. These instruments may be subject to contingent write-down or contingent conversion to equity on the occurrence of trigger event(s).

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 USD 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 (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 interest rate risk.</u> 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.
- You are exposed to geographical concentration risk. The concentration of investments in securities of issuers related to the United States may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Sub-Fund may be more susceptible to adverse events in that region.

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 collateralised/securitised products risk. The Sub-Fund may invest in collateralised and/or securitised products, including ABS, MBS, CMBS, CMOs and pass-through securities. These securities provide exposure to underlying assets and the risk/ return profile is determined by the cash flows derived from such assets. In a volatile market, these securities may display heightened price sensitivity to market fluctuations and have higher liquidity and credit downgrading risks.
- 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.
- 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.

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: 1.00% of NAV* Class R Shares: 1.00% 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 (SGD Hedged) Acc and Class AA (SGD Hedged) MDIST (G) Shares: approximately US$9,000 Class R (USD) MDIST (G) Shares: approximately US$12,500

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

ABS: means asset-backed securities.

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.

CDO: means collateralized debt obligations.

CLO: means collateralized loan obligations.

CMBS: means commercial mortgage-backed securities.

CMOs: means collateralised mortgage obligations.

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.

MBS: means mortgage-backed securities.

NAV: Net Asset Value.

RMBS: means Residential Mortgage-Backed Securities.

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.