

Date: 2 October 2023

Dear Valued Customer,

Changes to Manulife India Equity Fund, Manulife Global Resources Fund and Manulife Dragon Growth Fund

(collectively the “Funds” and individually the “Fund”)

Thank you for investing with us.

We would like to inform you that we will be issuing the First Supplemental Master Prospectus (the “First Supplemental Master Prospectus”) in respect of the Master Prospectus for the Funds dated 15 May 2023 to reflect the change of share class of the target fund which the Funds feed into.

Rationale for change:

The Funds’ investment objective is to provide capital growth, and the Funds and its classes do not aim to distribute income. Distribution of income, if any, is incidental. As such, we are changing the share class of the target fund which the Fund invests into from “Distributing Share Class” to “Accumulating Class”, also known as “Non-Distributing Class” to align with the investment objective of the Funds which is to provide capital growth. Please be rest assured that there is no change to the target fund which the abovementioned Funds feed into, and no material impact to the fees, charges and expenses incurred by the Funds.

Please refer to Appendix A for the list of changes, and consequential change to the fees, charges and expenses of the share class of the target fund.

The First Supplemental Master Prospectus in respect of the Funds incorporating the changes and consequential changes has been registered with the Securities Commission Malaysia. The changes will take effect on the issuance date of the First Supplemental Master Prospectus, targeting on 20 October 2023.

With the issuance of First Supplemental Master Prospectus, should you be of the view that the changes would affect your decision to invest in the Fund(s), you may submit a request to redeem or to switch to other funds managed by us.

A copy of the First Supplemental Master Prospectus can be obtained from Manulife Investment Management (M) Berhad’s offices or downloaded from our website at www.manulifeim.com.my on the issuance date of the First Supplemental Master Prospectus.

Please contact Customer Service at 03-2719 9271 if you require any clarification or further information.

Thank you.

Note: This letter is computer generated and no signature is required.

No	Section	Previous Provision	New Provision in the Master Prospectus				
1.	Chapter 1: <u>Fund Information – 1.1 Conventional Funds</u>	<p>1.1.7 Manulife India Equity Fund</p> <table border="1" data-bbox="360 301 1151 533"> <tr> <td data-bbox="360 301 495 533">Investment Policy and Strategy</td> <td data-bbox="495 301 1151 533"> <p>1st paragraph</p> <p>The Fund will invest at least 85% of the Fund's NAV in Share class AA of the Manulife Global Fund - India Equity Fund (the "Target Fund"), while the balance of the Fund's NAV will be invested in cash, money market instruments (including fixed income securities which have a remaining maturity period of less than 365 days), placement of deposits with financial institutions for liquidity purposes and/or derivative for hedging purposes.</p> </td> </tr> </table>	Investment Policy and Strategy	<p>1st paragraph</p> <p>The Fund will invest at least 85% of the Fund's NAV in Share class AA of the Manulife Global Fund - India Equity Fund (the "Target Fund"), while the balance of the Fund's NAV will be invested in cash, money market instruments (including fixed income securities which have a remaining maturity period of less than 365 days), placement of deposits with financial institutions for liquidity purposes and/or derivative for hedging purposes.</p>	<p>1.1.7 Manulife India Equity Fund</p> <table border="1" data-bbox="1245 301 2051 533"> <tr> <td data-bbox="1245 301 1379 533">Investment Policy and Strategy</td> <td data-bbox="1379 301 2051 533"> <p>1st paragraph</p> <p>The Fund will invest at least 85% of the Fund's NAV in Share class 13 Acc of the Manulife Global Fund - India Equity Fund (the "Target Fund"), while the balance of the Fund's NAV will be invested in cash, money market instruments (including fixed income securities which have a remaining maturity period of less than 365 days), placement of deposits with financial institutions for liquidity purposes and/or derivative for hedging purposes.</p> </td> </tr> </table>	Investment Policy and Strategy	<p>1st paragraph</p> <p>The Fund will invest at least 85% of the Fund's NAV in Share class 13 Acc of the Manulife Global Fund - India Equity Fund (the "Target Fund"), while the balance of the Fund's NAV will be invested in cash, money market instruments (including fixed income securities which have a remaining maturity period of less than 365 days), placement of deposits with financial institutions for liquidity purposes and/or derivative for hedging purposes.</p>
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2.	Chapter 1: <u>Fund Information – 1.1 Conventional Funds</u>	<p>1.1.9 Manulife Global Resources Fund</p> <table border="1" data-bbox="360 601 1151 833"> <tr> <td data-bbox="360 601 495 833">Investment Policy and Strategy</td> <td data-bbox="495 601 1151 833"> <p>1st paragraph</p> <p>The Fund will invest at least 85% of the Fund's NAV in Share class AA of the Manulife Global Fund - Global Resources Fund (the "Target Fund"), while the balance of the Fund's NAV will be invested in money market instruments (including fixed income securities which have a remaining maturity period of less than 365 days), placement of deposits with financial institutions for liquidity purposes and/or derivative for hedging purposes.</p> </td> </tr> </table>	Investment Policy and Strategy	<p>1st paragraph</p> <p>The Fund will invest at least 85% of the Fund's NAV in Share class AA of the Manulife Global Fund - Global Resources Fund (the "Target Fund"), while the balance of the Fund's NAV will be invested in money market instruments (including fixed income securities which have a remaining maturity period of less than 365 days), placement of deposits with financial institutions for liquidity purposes and/or derivative for hedging purposes.</p>	<p>1.1.9 Manulife Global Resources Fund</p> <table border="1" data-bbox="1245 601 2051 833"> <tr> <td data-bbox="1245 601 1379 833">Investment Policy and Strategy</td> <td data-bbox="1379 601 2051 833"> <p>1st paragraph</p> <p>The Fund will invest at least 85% of the Fund's NAV in Share class 13 Acc of the Manulife Global Fund - Global Resources Fund (the "Target Fund"), while the balance of the Fund's NAV will be invested in money market instruments (including fixed income securities which have a remaining maturity period of less than 365 days), placement of deposits with financial institutions for liquidity purposes and/or derivative for hedging purposes.</p> </td> </tr> </table>	Investment Policy and Strategy	<p>1st paragraph</p> <p>The Fund will invest at least 85% of the Fund's NAV in Share class 13 Acc of the Manulife Global Fund - Global Resources Fund (the "Target Fund"), while the balance of the Fund's NAV will be invested in money market instruments (including fixed income securities which have a remaining maturity period of less than 365 days), placement of deposits with financial institutions for liquidity purposes and/or derivative for hedging purposes.</p>
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4.	Chapter 2: <u>The Target Fund – 2.1 About Manulife Global Fund</u>	<p>2.1.3 Manulife Global Fund - India Equity Fund (1st and 2nd paragraph)</p> <p>Manulife India Equity Fund invests into Share class AA of the Manulife Global Fund - India Equity Fund (MGF-INDF). MGF-INDF was established on 30 November 2006. It is one of the sub-funds of the MGF domiciled in Luxembourg. The regulatory authority of the Target Fund is CSSF.</p> <p>The Investment Manager of MGF-INDF is Manulife IM (HK), which is regulated by the SFC. Please refer to Section 6.1.1 Manulife Investment Management (Hong Kong) Limited for Manulife IM (HK)'s corporate profile, experience and expertise.</p>	<p>2.1.3 Manulife Global Fund - India Equity Fund (1st and 2nd paragraph)</p> <p>Manulife India Equity Fund invests into Share class 13 Acc of the Manulife Global Fund - India Equity Fund (MGF-INDF). MGF-INDF was established on 30 November 2006. It is one of the sub-funds of the MGF domiciled in Luxembourg. The regulatory authority of the Target Fund is CSSF.</p> <p>The Investment Manager of MGF-INDF is Manulife IM (HK), which is regulated by the SFC. Please refer to Section 6.1.1 Manulife Investment Management (Hong Kong) Limited for Manulife IM (HK)'s corporate profile, experience and expertise. The sub-</p>				

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			investment manager of MGF-INDF is Manulife Investment Management (Singapore) Pte. Ltd. ("Manulife IM (Singapore)"). Manulife IM (Singapore) was incorporated in Singapore on 5 June 2007 and it was approved to hold a Capital Markets Services licence issued by the Monetary Authority of Singapore in May 2008. Manulife IM (Singapore) has been managing collective investment schemes or discretionary funds for more than 10 years.																																
5.	<u>Chapter 2: The Target Fund – 2.1 About Manulife Global Fund</u>	<p>2.1.5 Manulife Global Fund – Global Resources Fund (1st paragraph)</p> <p>Manulife Global Resources Fund invests into Share class AA of the Manulife Global Fund - Global Resources Fund (MGF-GRF). MGF-GRF was established on 29 January 2007. It is one of the sub-funds of the MGF domiciled in Luxembourg. The regulatory authority of the Target Fund is CSSF.</p>	<p>2.1.5 Manulife Global Fund – Global Resources Fund (1st paragraph)</p> <p>Manulife Global Resources Fund invests into Share class I3 Acc of the Manulife Global Fund - Global Resources Fund (MGF-GRF). MGF-GRF was established on 29 January 2007. It is one of the sub-funds of the MGF domiciled in Luxembourg. The regulatory authority of the Target Fund is CSSF.</p>																																
6.	<u>Chapter 2: The Target Fund – 2.1 About Manulife Global Fund</u>	<p>2.1.6 Manulife Global Fund – Dragon Growth Fund (1st paragraph)</p> <p>Manulife Dragon Growth Fund invests into Share class AA of the Manulife Global Fund - Dragon Growth Fund (MGF-DGF). MGF-DGF was established on 20 December 1996. It is one of the sub-funds of the MGF domiciled in Luxembourg. The regulatory authority of the Target Fund is CSSF.</p>	<p>2.1.6 Manulife Global Fund – Dragon Growth Fund (1st paragraph)</p> <p>Manulife Dragon Growth Fund invests into Share class I3 Acc of the Manulife Global Fund - Dragon Growth Fund (MGF-DGF). MGF-DGF was established on 20 December 1996. It is one of the sub-funds of the MGF domiciled in Luxembourg. The regulatory authority of the Target Fund is CSSF.</p>																																
7.	<u>Chapter 2: The Target Fund – 2.6 Fees, Charges & Expenses of the Target Fund</u>	<table border="1" data-bbox="360 778 1216 1254"> <thead> <tr> <th colspan="2"></th> <th>MGF-ATRF, MGF-USEF, MGF-GRF, MGF-INDF, MGF-DGF, MGF-HF and MGF-PSIF</th> <th>Remarks</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Initial Charge</td> <td>Share classes I3 Inc and I3 Acc</td> <td>: Not applicable (MGF-ATRF, MGF-USEF and MGF-HF)</td> <td rowspan="2">Waived for MGF-GRF, MGF-INDF, MGF-DGF and MGF-PSIF.</td> </tr> <tr> <td>Share class AA</td> <td>: Up to 5% of the subscription amount (MGF-GRF, MGF-INDF and MGF-DGF)</td> </tr> <tr> <td></td> <td>Share class R (USD) MDIST (G)</td> <td>: Up to 5% of subscription amount (MGF-PSIF)</td> <td></td> </tr> <tr> <td>Redemption Charge</td> <td>Share classes R (USD) MDIST (G), I3 Inc, AA and I3 Acc</td> <td>: Not applicable</td> <td>Not applicable.</td> </tr> </tbody> </table>			MGF-ATRF, MGF-USEF, MGF-GRF, MGF-INDF, MGF-DGF, MGF-HF and MGF-PSIF	Remarks	Initial Charge	Share classes I3 Inc and I3 Acc	: Not applicable (MGF-ATRF, MGF-USEF and MGF-HF)	Waived for MGF-GRF, MGF-INDF, MGF-DGF and MGF-PSIF.	Share class AA	: Up to 5% of the subscription amount (MGF-GRF, MGF-INDF and MGF-DGF)		Share class R (USD) MDIST (G)	: Up to 5% of subscription amount (MGF-PSIF)		Redemption Charge	Share classes R (USD) MDIST (G), I3 Inc, AA and I3 Acc	: Not applicable	Not applicable.	<table border="1" data-bbox="1247 778 2051 1155"> <thead> <tr> <th colspan="2"></th> <th>MGF-ATRF, MGF-USEF, MGF-GRF, MGF-INDF, MGF-DGF, MGF-HF and MGF-PSIF</th> <th>Remarks</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Initial Charge</td> <td>Share classes I3 Inc and I3 Acc</td> <td>: Not applicable (MGF-ATRF, MGF-USEF, MGF-HF, MGF-INDF, MGF-GRF and MGF-DGF)</td> <td rowspan="2">Waived for MGF-PSIF.</td> </tr> <tr> <td>Share class R (USD) MDIST (G)</td> <td>: Up to 5% of subscription amount (MGF-PSIF)</td> </tr> <tr> <td>Redemption Charge</td> <td>Share classes R (USD) MDIST (G), I3 Inc and I3 Acc</td> <td>: Not applicable</td> <td>Not applicable</td> </tr> </tbody> </table>			MGF-ATRF, MGF-USEF, MGF-GRF, MGF-INDF, MGF-DGF, MGF-HF and MGF-PSIF	Remarks	Initial Charge	Share classes I3 Inc and I3 Acc	: Not applicable (MGF-ATRF, MGF-USEF, MGF-HF, MGF-INDF, MGF-GRF and MGF-DGF)	Waived for MGF-PSIF.	Share class R (USD) MDIST (G)	: Up to 5% of subscription amount (MGF-PSIF)	Redemption Charge	Share classes R (USD) MDIST (G), I3 Inc and I3 Acc	: Not applicable	Not applicable
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		Management Fee	<p>Share classes I3 Inc and I3 Acc : Nil (MGF-ATRF, MGF-USEF and MGF-HF)</p> <p>Share class AA : 1.50% p.a. of the net asset value (MGF-INDF, MGF-GRF and MGF-DGF)</p> <p>Share class R (USD) MDIST (G) : 1.10% p.a. of the net asset value (MGF-PSIF)</p> <p>Please note that management fee charged by the Target Fund will be borne by the Manager. There is no double charging of management fee.</p>	Management Fee	<p>Share classes I3 Inc and I3 Acc : Nil (MGF-ATRF, MGF-USEF, MGF-HF, MGF-INDF, MGF-GRF and MGF-DGF)</p> <p>Share class R (USD) MDIST (G) : 1.10% p.a. of the net asset value (MGF-PSIF)</p> <p>Please note that management fee charged by the Target Fund will be borne by the Manager. There is no double charging of management fee.</p>
8.	Chapter 2: <u>The Target Fund – 2.6 Fees, Charges & Expenses of the Target Fund</u>	Formation Expenses	<p>Share class I3 Acc : For MGF-USEF and MGF-HF, approximately USD19,000 in aggregate (along with other MGF funds) and are amortised over a 5-year period commencing from the inception date, or such other period as the MGF board may determine.</p> <p>Share class I3 Inc : None specifically attributed for MGF-ATRF.</p> <p>Share class AA : Fully amortised. (MGF-GRF, MGF-INDF and MGF-DGF)</p> <p>Share class R (USD) MDIST (G) : For MGF-PSIF, approximately USD2,200 (along with other MGF funds) and are amortised over a 5-year period commencing from the inception date, or such other period as the MGF board may determine.</p>	Formation Expenses	<p>Share class I3 Inc and Share class I3 Acc : None specifically attributed for MGF-ATRF, MGF-USEF, MGF-HF, MGF-INDF, MGF-GRF and MGF-DGF</p> <p>Share class R (USD) MDIST (G) : For MGF-PSIF, approximately USD2,200 (along with other MGF funds) and are amortised over a 5-year period commencing from the inception date, or such other period as the MGF board may determine.</p>