

Date: 13 February 2023

Dear Valued Customer,

Replacement Master Prospectus (“Master Prospectus”) in respect of:

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| 1. Manulife Investment Asia-Pacific ex Japan Fund | 13. Manulife Global Low Volatility Equity Fund |
| 2. Manulife Investment Asia-Pacific REIT Fund | 14. Manulife Global Healthcare Fund |
| 3. Manulife Investment Greater China Fund | 15. Manulife Global Thematic Fund |
| 4. Manulife Investment U.S. Equity Fund | 16. Manulife Global Aqua Fund |
| 5. Manulife Bond Plus Fund | 17. Manulife Asia Pacific Opportunities Fund |
| 6. Manulife Global Resources Fund | 18. Manulife Investment Shariah Asia-Pacific ex Japan Fund |
| 7. Manulife India Equity Fund | 19. Manulife Shariah - Dana Ekuiti |
| 8. Manulife Investment Indonesia Equity Fund | 20. Manulife Shariah Global REIT Fund |
| 9. Manulife Cash Management Fund | 21. Manulife Shariah Income Management Fund |
| 10. Manulife Dragon Growth Fund | 22. Manulife Shariah India Equity Fund |
| 11. Manulife Asia Total Return Bond Fund | 23. Manulife Shariah China Equity Fund |
| 12. Manulife Preferred Securities Income 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 a Master Prospectus for the Funds to reflect the following updates and/or changes:

- 1) For Manulife Cash Management Fund**
Update to investment policy and strategy and asset allocation, to streamline with the requirements of the revised Guidelines on Unit Trust Funds issued by the Securities Commission Malaysia dated 28 November 2022 (“Revised Guidelines”).
- 2) For Manulife Asia Total Return Bond Fund, Manulife India Equity Fund, Manulife Investment U.S. Equity Fund, Manulife Global Resources Fund, Manulife Dragon Growth Fund, Manulife Global Low Volatility Equity Fund, Manulife Preferred Securities Income Fund, Manulife Global Healthcare Fund, Manulife Global Thematic Fund, Manulife Global Aqua Fund and Manulife Asia Pacific Opportunities Fund**
Streamline the investment policy and strategy, asset allocation, investment limits and permitted investments for all feeder funds pursuant to the Revised Guidelines to include asset allocation in derivatives.

Further, the additional investment restrictions for target funds have been updated to provide clarity and confirmation on 1) any usage of leverage for investment; 2) the purpose of derivative usage; and/or 3) undertake securities lending for efficient portfolio management purposes only. The Target Fund will be invested in accordance to the investment restrictions as disclosed in the Target Fund section of the Master Prospectus.
- 3) For Manulife Investment Asia-Pacific REIT Fund and Manulife Shariah Global REIT Fund**
Streamline the investment policy and strategy, asset allocation, investment limits and permitted investments for all fund-of-funds to be in line with the Revised Guidelines.
- 4) For Manulife Cash Management Fund, Manulife Bond Plus Fund, Manulife Shariah Income Management Fund, Manulife Investment Asia-Pacific REIT Fund and Manulife Shariah Global REIT Fund**
The Funds are allowed to distribute income out of capital to enable the Funds to provide income at regular interval as per the distribution policy of respective Funds.

Rationale for change:

Based on the Revised Guidelines, which reads “Distributable income which is not declared and paid as distribution in a period of a financial year can be carried forward as distributable income for the next period(s) within the same financial year. Distributable income that has been accrued as at the end of a financial year and is declared and paid as distribution at the next distribution date immediately after that financial year end could be treated as distributable income in respect of that financial year. **However, distributable income which has been accrued as at the end of a financial year but is not declared and paid as distribution at the next distribution date immediately after that financial year end (“Unutilised Distributable Income”) should be included as “capital” for the next financial year.**

The above-mentioned Funds aim to provide income as stated under the investment objective and income distribution policy. In order to provide income at regular interval as per the distribution policy of respective Funds, the Funds currently may distribute income based on Unutilised Distributable Income. Based on the Revised Guidelines, the Unutilised Distributable Income is now included as capital for income distribution for next financial year.

The amendment to the Master Prospectus to allow distributing income out of the Fund's capital to be in line with the Revised Guidelines is consistent with the existing practice. There is no intention to change the existing practice for calculation of income distribution amount. What has changed is the categorisation of Unutilised Distributable Income under the Revised Guidelines which is now be part of the Fund's capital. There is no intention to allow distribution out of the Fund's capital which is not part of the Unutilised Distributable Income. Hence, there is no additional risk to the Fund.

- 5) **For Manulife India Equity Fund, Manulife Investment U.S. Equity Fund, Manulife Global Resources Fund, Manulife Dragon Growth Fund, Manulife Global Healthcare Fund**
The share class of the target fund which the abovementioned Funds feed into will be changed accordingly. Please refer to the respective Fund's investment policy and strategy for further information on the amended share class of the target fund.

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.

6) **Applicable for all Funds**

- Utilisation of liquidity risk management tool by deferring redemption payment in the event the total net redemption received for the Funds on a particular business day is more than 10% of the NAV of the Funds;
- Subsequent inclusion of suspension/deferment of redemption risk pursuant to the utilisation of deferment of redemption payment as part of liquidity risk management for the Funds;
- Change of redemption proceeds payment timeline for Ringgit Malaysia ("RM") denominated Funds and classes (except for Manulife Shariah India Equity Fund) from ten (10) calendar days to seven (7) business days.

There is no change to the current redemption proceeds payment timeline for non-RM denominated Funds and classes and Manulife Shariah India Equity Fund. The payment of redemption proceeds from the date on which the request to redeem is received by us at or before the cut-off time are as follows:

- within ten (10) business days for United States Dollar ("USD"), Australian Dollar ("AUD") and Singapore Dollar ("SGD") denominated classes;
- within eleven (11) business days for CNH ("Renminbi") classes; and
- for Manulife Shariah India Equity Fund, within ten (10) business days for A (RM) class and eleven (11) business days for A (USD) class.

Please refer to Appendix A for further information.

Subject to the Master Prospectus being registered with the Securities Commission Malaysia, the abovementioned amendments will take effect on the issuance date of the Master Prospectus.

With the issuance of Master Prospectus for the Funds, 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 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 effective date of the 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.	Additional Statements	Nil.	<p><u>PLEASE NOTE THAT MANULIFE CASH MANAGEMENT FUND, MANULIFE BOND PLUS FUND, MANULIFE SHARIAH INCOME MANAGEMENT FUND, MANULIFE INVESTMENT ASIA-PACIFIC REIT FUND AND MANULIFE SHARIAH GLOBAL REIT FUND MAY DECLARE DISTRIBUTION OUT OF CAPITAL AND MAY RESULT IN CAPITAL EROSION. THE DISTRIBUTIONS ARE ACHIEVED BY FORGOING THE POTENTIAL FOR FUTURE CAPITAL GROWTH AND THIS CYCLE MAY CONTINUE UNTIL ALL CAPITAL IS DEPLETED.</u></p>
2.	Chapter 1: Fund Information	<p>1.1.1 Manulife Cash Management Fund</p> <p>Investment Policy and Strategy</p> <p>The Fund aims to achieve its objective by investing at least 90% of its NAV in money market instruments, debentures and/or deposits with a remaining maturity period of up to 365 days. The balance of the Fund's NAV will be invested in money market instruments, debentures and/or deposits with a remaining maturity period of more than 365 days but less than 732 days.</p> <p>The Manager intends to invest in debentures with a minimum credit rating of BBB-/P3 by RAM (or an equivalent credit rating by MARC) and money market instruments with a minimum credit rating of P3 by RAM (or an equivalent credit rating by MARC). In the absence of a credit rating for the money market instruments, the credit rating of the issuer/ financial institution issuing the instrument will be used instead. For avoidance of doubt, the minimum credit rating of the issuer/ financial institution is BBB-/P3 by RAM (or an equivalent credit rating by MARC). Should any of the instruments of the Fund or issuers, as applicable, fall below the aforementioned credit ratings, the Manager will seek to dispose of the respective investment instruments and replace them with those which are of their respective minimum credit rating by RAM (or an equivalent credit rating by MARC).</p>	<p>Investment Policy and Strategy</p> <p><u>First & Fifth Paragraph:</u></p> <p>The Fund aims to achieve its objective by investing at least 90% of its NAV in money market instruments, <u>debt securities with a remaining maturity of not more than 397 days, deposits and/or short-term debt securities or short-term money market instruments that have a maturity period of not more than two years if it is issued or guaranteed by, either a government, government agency, central bank or supranational.</u> The balance of the Fund's NAV will be invested in <u>high quality debt securities with maturity periods exceeding 397 days but not longer than 732 days, which is equivalent to approximately 2 years. These longer dated investments are subject to a cap of 10% of the NAV of the Fund.</u> The Fund's investment must be traded under the rules of an <u>Eligible Market and must not contain embedded derivative.</u></p> <p>The Manager intends to invest in <u>high quality debt securities from quality investment grade issues with a minimum top two short-term rating (including gradation and subcategories) of P2 (or equivalent) by RAM and/or of MARC-2 by MARC or minimum top three long-term rating (including gradation and subcategories) of A₃ (or equivalent) by RAM and/or A- by MARC, and/or from a recognised credit rating agency.</u> Should any of the instruments of the Fund or issuers, as applicable, fall below the aforementioned credit ratings, the Manager will seek to dispose of the respective investment instruments and replace them with those which are of their respective minimum credit rating <u>stated above.</u></p>

No	Section	Previous Provision		New Provision in the Master Prospectus	
		Asset Allocation	<ul style="list-style-type: none"> ▪ At least 90% of the Fund's NAV in money market instruments, debentures and/or deposits with a remaining maturity period of up to 365 days; and ▪ Up to 10% of the Fund's NAV in money market instruments, debentures and/or deposits with a remaining maturity period of more than 365 days but less than 732 days. 	Asset Allocation	<ul style="list-style-type: none"> ▪ At least 90% of the Fund's NAV in money market instruments, <u>debt securities with a remaining maturity of not more than 397 days, deposits and/or short-term debt securities or short-term money market instruments that have a maturity period of not more than two years if it is issued or guaranteed by, either a government, government agency, central bank or supranational; and</u> ▪ Up to 10% of the Fund's NAV in <u>high quality debt securities</u> with maturity periods <u>exceeding 397 days but not longer than 732 days, which is equivalent to approximately 2 years.</u>
		Distribution Policy	Subject to availability of income, the Fund will distribute income on a monthly basis.	Distribution Policy	<p>Subject to availability of income, the Fund will distribute income on a monthly basis.</p> <p><u>Any distribution of income can only be made from realised gains, realised income and/or capital**.</u></p> <p><u>**The Fund is allowed to distribute income out of capital to achieve the investment objective of the Fund to provide income at regular interval as per the distribution policy of the Fund.</u></p>
3.	Chapter 1: Fund Information	1.1.2 Manulife Bond Plus Fund		Distribution Policy	<p>Subject to availability of income, the Fund will distribute income on an annual basis.</p> <p><u>Any distribution of income can only be made from realised gains, realised income and/or capital**.</u></p> <p><u>**The Fund aims to achieve its investment objective by investing primarily in fixed income securities. The Fund is allowed to distribute income out of capital to enable the Fund to provide income at regular interval as per the distribution policy of the Fund.</u></p>
4.	Chapter 1: Fund Information	1.1.6 Manulife Asia Total Return Bond Fund		Investment Policy and Strategy	<p>The Fund will invest at least <u>85%</u> of the Fund's NAV in Share class I3 Inc of Manulife Global Fund - Asia Total Return Fund (the "Target Fund"), while the balance of the Fund's NAV will be <u>invested</u> in cash, money market instruments (including fixed income securities which have a remaining maturity period of less than 365 days), <u>placement of deposits with financial institutions for liquidity purposes and/or derivative for hedging purposes.</u></p>

No	Section	Previous Provision		New Provision in the Master Prospectus	
			The Fund's portfolio will be closely monitored and rebalanced from time to time to ensure that the Fund's asset is allocated in accordance with its prescribed asset allocation.		The Fund's portfolio will be closely monitored and rebalanced from time to time to ensure that the Fund's asset is allocated in accordance with its prescribed asset allocation. <u>The Fund will not be adopting any temporary defensive strategies during adverse market condition as the Fund adopts a passive strategy of investing a minimum of 85% of the Fund's NAV into the Target Fund at all times. This strategy is to allow the Fund to mirror the performance of the Target Fund and may result in the Fund being exposed to the risk of its NAV declining when the Target Fund's net asset value declines.</u>
		Asset Allocation	Minimum 95% of the Fund's NAV will be invested in the Target Fund and the balance in cash, money market instruments and placement of deposits with financial institutions for liquidity purposes.	Asset Allocation	Minimum 85% of the Fund's NAV will be invested in the Target Fund and the balance in cash, money market instruments, placement of deposits with financial institutions for liquidity purposes and/or derivative for hedging purposes.
5.	Chapter 1: Fund Information	1.1.7 Manulife India Equity Fund			
		Investment Policy and Strategy	<u>First & Second Paragraph:</u> The Fund will invest at least 95% 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) and/or placement of deposits with financial institutions for liquidity purposes. Although the Fund is passively managed, the investments of the Fund will be rebalanced from time to time to meet redemptions and to enable the proper and efficient management of the Fund. In all circumstances, the Fund will continue investing at least 95% of its NAV in the Target Fund and as such, the performance of the Target Fund will reflect on the Fund's performance.	Investment Policy and Strategy	<u>First & Second Paragraph:</u> The Fund will invest at least 85% of the Fund's NAV in Share class I3 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. Although the Fund is passively managed, the investments of the Fund will be rebalanced from time to time to meet redemptions and to enable the proper and efficient management of the Fund. In all circumstances, the Fund will continue investing at least 85% of its NAV in the Target Fund and as such, the performance of the Target Fund will reflect on the Fund's performance.
		Asset Allocation	Minimum 95% of the Fund's NAV in the Target Fund, and the balance in liquid assets.	Asset Allocation	Minimum 85% of the Fund's NAV in the Target Fund, and the balance in liquid assets and/or derivative for hedging purposes.
6.	Chapter 1: Fund Information	1.1.8 Manulife Investment U.S. Equity Fund			
		Investment Policy and Strategy	<u>First & Second Paragraph:</u> The Fund will invest at least 95% of the Fund's NAV in Share Class I3 of the Manulife Global Fund – U.S. 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	Investment Policy and Strategy	<u>First & Second Paragraph:</u> The Fund will invest at least 85% of the Fund's NAV in Share class I3 Acc of the Manulife Global Fund – U.S. 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

No	Section	Previous Provision		New Provision in the Master Prospectus	
			<p>less than 365 days) and/or placement of deposits with financial institutions for liquidity purposes.</p> <p>Although the Fund is passively managed, the investments of the Fund will be rebalanced from time to time to meet redemptions and to enable the proper and efficient management of the Fund. In all circumstances, the Fund will continue investing at least 95% of its NAV in the Target Fund and as such, the performance of the Target Fund will reflect on the Fund's performance.</p> <p><i>*formerly known as Manulife Global Fund – American Growth Fund.</i></p>		<p>days), placement of deposits with financial institutions for liquidity purposes <u>and/or derivative for hedging purposes.</u></p> <p>Although the Fund is passively managed, the investments of the Fund will be rebalanced from time to time to meet redemptions and to enable the proper and efficient management of the Fund. In all circumstances, the Fund will continue investing at least <u>85%</u> of its NAV in the Target Fund and as such, the performance of the Target Fund will reflect on the Fund's performance.</p>
		Asset Allocation	Minimum 95%-of the Fund's NAV in the Target Fund, and the balance in liquid assets.	Asset Allocation	Minimum <u>85%</u> of the Fund's NAV in the Target Fund, and the balance in liquid assets <u>and/or derivative for hedging purposes.</u>
7.	Chapter 1: Fund Information	1.1.9 Manulife Global Resources Fund			
		Investment Policy and Strategy	<p><u>First & Second Paragraph:</u></p> <p>The Fund will invest at least 95% 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) and placement of deposits with financial institutions for liquidity purposes.</p> <p>Although the Fund is passively managed, the investments of the Fund will be rebalanced from time to time to meet redemptions and to enable the proper and efficient management of the Fund. In all circumstances, the Fund will continue investing at least 95% of its NAV in the Target Fund and as such, the performance of the Target Fund will reflect on the Fund's performance.</p>	Investment Policy and Strategy	<p><u>First & Second Paragraph:</u></p> <p>The Fund will invest at least <u>85%</u> of the Fund's NAV in Share class <u>I3 Acc</u> 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 <u>and/or derivative for hedging purposes.</u></p> <p>Although the Fund is passively managed, the investments of the Fund will be rebalanced from time to time to meet redemptions and to enable the proper and efficient management of the Fund. In all circumstances, the Fund will continue investing at least <u>85%</u> of its NAV in the Target Fund and as such, the performance of the Target Fund will reflect on the Fund's performance.</p>
		Asset Allocation	Minimum 95%-of the Fund's NAV in the Target Fund, and the balance in liquid assets.	Asset Allocation	Minimum <u>85%</u> of the Fund's NAV in the Target Fund, and the balance in liquid assets <u>and/or derivative for hedging purposes.</u>
8.	Chapter 1: Fund Information	1.1.10 Manulife Dragon Growth Fund			
		Investment Policy and Strategy	<p><u>First & Third Paragraph:</u></p> <p>The Fund will invest at least 95% of the Fund's NAV in Share class AA of the Manulife Global Fund – Dragon Growth Fund (the "Target Fund"), and the remaining NAV of the Fund will be in liquid assets such as cash, money market instruments (including fixed income securities which have a remaining</p>	Investment Policy and Strategy	<p><u>First & Second Paragraph:</u></p> <p>The Fund will invest at least <u>85%</u> of the Fund's NAV in Share class <u>I3 Acc</u> of the Manulife Global Fund – Dragon Growth Fund (the "Target Fund"), and the remaining NAV of the Fund will be <u>invested</u> in liquid assets such as cash, money market instruments (including fixed income securities which have a</p>

No	Section	Previous Provision		New Provision in the Master Prospectus	
			<p>maturity period of less than 365 days) and/or placement of deposits with financial institutions for liquidity purposes.</p> <p>The Fund will not be adopting any temporary defensive strategies during adverse market condition as the Fund adopts a passive strategy of investing a minimum of 95% of the Fund's NAV into the Target Fund at all times. This strategy is to allow the Fund to mirror the performance of the Target Fund and may result in the Fund being exposed to the risk of its NAV declining when the Target Fund's net asset value declines.</p>		<p>remaining maturity period of less than 365 days), placement of deposits with financial institutions for liquidity purposes <u>and/or derivative for hedging purposes.</u></p> <p>The Fund will not be adopting any temporary defensive strategies during adverse market condition as the Fund adopts a passive strategy of investing a minimum of <u>85%</u> of the Fund's NAV into the Target Fund at all times. This strategy is to allow the Fund to mirror the performance of the Target Fund and may result in the Fund being exposed to the risk of its NAV declining when the Target Fund's net asset value declines.</p>
		Asset Allocation	<ul style="list-style-type: none"> At least 95% of the Fund's NAV will be invested in the Target Fund; and The remaining NAV of the Fund will be in liquid assets such as cash, money market instruments and/or placement of deposits with financial institutions for liquidity purposes. 	Asset Allocation	<ul style="list-style-type: none"> At least <u>85%</u> of the Fund's NAV will be invested in the Target Fund; and The remaining NAV of the Fund will be in liquid assets such as cash, money market instruments, placement of deposits with financial institutions for liquidity purposes <u>and/or derivative for hedging purposes.</u>
		Risk Management Strategies and Techniques	<p>First Paragraph:</p> <p>As the Fund is a feeder fund, which invests at least 95% of its NAV in the Target Fund, investors are advised to refer to section 2.4 of this Prospectus for a better understanding on the risk management employed by the Investment Manager of the Target Fund at the Target Fund level.</p>	Risk Management Strategies and Techniques	<p>First Paragraph:</p> <p>As the Fund is a feeder fund, which invests at least <u>85%</u> of its NAV in the Target Fund, investors are advised to refer to section 2.1.6 of this <u>Master</u> Prospectus for a better understanding on the risk management employed by the Investment Manager of the Target Fund at the Target Fund level.</p>
9.	Chapter 1: Fund Information	1.1.11 Manulife Global Low Volatility Equity Fund			
		Investment Policy and Strategy	<p>First & Third Paragraph:</p> <p>The Fund will invest at least 95% of the Fund's NAV in share class S1 USD of AB SICAV I – Low Volatility Equity Portfolio (the "Target Fund"), and the remaining NAV of the Fund will be in liquid assets such as money market instruments (including fixed income securities which have remaining maturity period of less than 365 days) and/or placement of deposits with financial institutions for liquidity purposes.</p> <p>The Fund will not be adopting any temporary defensive strategies during adverse market condition as the Fund adopts a passive strategy of investing a minimum of 95% of the Fund's NAV into the Target Fund at all times. This strategy is to allow the Fund to mirror the performance of the Target Fund and may result in the Fund being exposed to the</p>	Investment Policy and Strategy	<p>First & Third Paragraph:</p> <p>The Fund will invest at least <u>85%</u> of the Fund's NAV in <u>Share</u> class S1 USD of AB SICAV I – Low Volatility Equity Portfolio (the "Target Fund"), and the remaining NAV of the Fund will be <u>invested</u> in liquid assets such as 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 <u>and/or derivative for hedging purposes.</u></p> <p>The Fund will not be adopting any temporary defensive strategies during adverse market condition as the Fund adopts a passive strategy of investing a minimum of <u>85%</u> of the Fund's NAV into the Target Fund at all times. This strategy is to allow the Fund to mirror the performance of the Target Fund and may</p>

No	Section	Previous Provision		New Provision in the Master Prospectus	
			risk of its NAV declining when the Target Fund's net asset value declines.		result in the Fund being exposed to the risk of its NAV declining when the Target Fund's net asset value declines.
		Asset Allocation	<ul style="list-style-type: none"> At least 95% of the Fund's NAV invested in the Target Fund; and The remaining NAV of the Fund will be in liquid assets such as money market instruments and/or placement of deposits with financial institutions for liquidity purposes. 	Asset Allocation	<ul style="list-style-type: none"> At least <u>85%</u> of the Fund's NAV invested in the Target Fund; and The remaining NAV of the Fund will be in liquid assets such as money market instruments, placement of deposits with financial institutions for liquidity purposes <u>and/or derivative for hedging purposes.</u>
		Risk Management Strategies and Techniques	<p><u>First Paragraph:</u></p> <p>As the Fund is a feeder fund, which invests at least 95% of its NAV in the Target Fund, investors are advised to refer to section 2.4 of this Prospectus for a better understanding on the risk management employed by the Investment Manager of the Target Fund at the Target Fund level.</p>	Risk Management Strategies and Techniques	<p><u>First Paragraph:</u></p> <p>As the Fund is a feeder fund, which invests at least <u>85%</u> of its NAV in the Target Fund, investors are advised to refer to section 2.2.1 of this <u>Master</u> Prospectus for a better understanding on the risk management employed by the Investment Manager of the Target Fund at the Target Fund level.</p>
10.	Chapter 1: Fund Information	1.1.12 Manulife Preferred Securities Income Fund			
		Investment Policy and Strategy	<p><u>First & Third Paragraph:</u></p> <p>The Fund will invest at least 95% of the Fund's NAV in share class R (USD) MDIST (G) of Manulife Global Fund – Preferred Securities Income Fund (the "Target Fund"), and the remaining NAV of the Fund will be in liquid assets such as money market instruments (including fixed income securities which have remaining maturity period of less than 365 days) and/or placement of deposits with financial institutions for liquidity purposes.</p> <p>The Fund will not be adopting any temporary defensive strategies during adverse market condition as the Fund adopts a passive strategy of investing a minimum of 95% of the Fund's NAV into the Target Fund at all times. This strategy is to allow the Fund to mirror the performance of the Target Fund and may result in the Fund being exposed to the risk of its NAV declining when the Target Fund's net asset value declines.</p>	Investment Policy and Strategy	<p><u>First & Third Paragraph:</u></p> <p>The Fund will invest at least <u>85%</u> of the Fund's NAV in Share class R (USD) MDIST (G) of Manulife Global Fund – Preferred Securities Income Fund (the "Target Fund"), and the remaining NAV of the Fund will be in liquid assets such as money market instruments (including fixed income securities which have remaining maturity period of less than 365 days), placement of deposits with financial institutions for liquidity purposes <u>and/or derivative for hedging purposes.</u></p> <p>The Fund will not be adopting any temporary defensive strategies during adverse market condition as the Fund adopts a passive strategy of investing a minimum of <u>85%</u> of the Fund's NAV into the Target Fund at all times. This strategy is to allow the Fund to mirror the performance of the Target Fund and may result in the Fund being exposed to the risk of its NAV declining when the Target Fund's net asset value declines.</p>
		Asset Allocation	<ul style="list-style-type: none"> At least 95% of the Fund's NAV invested in the Target Fund; and The remaining NAV of the Fund will be in liquid assets such as money market instruments and placement of deposits with financial institutions for liquidity purposes. 	Asset Allocation	<ul style="list-style-type: none"> At least <u>85%</u> of the Fund's NAV invested in the Target Fund; and The remaining NAV of the Fund will be in liquid assets such as money market instruments, placement of deposits with financial institutions for liquidity purposes <u>and/or derivative for hedging purposes.</u>

No	Section	Previous Provision		New Provision in the Master Prospectus	
		Risk Management Strategies and Techniques	<p>First Paragraph:</p> <p>As the Fund is a feeder fund, which invests at least 95% of its NAV in the Target Fund, investors are advised to refer to section 2.4 of this Prospectus for a better understanding on the risk management employed by the Investment Manager of the Target Fund at the Target Fund level.</p>	Risk Management Strategies and Techniques	<p>First Paragraph:</p> <p>As the Fund is a feeder fund, which invests at least 85% of its NAV in the Target Fund, investors are advised to refer to section 2.1.2 of this <u>Master</u> Prospectus for a better understanding on the risk management employed by the Investment Manager of the Target Fund at the Target Fund level.</p>
11.	Chapter 1: Fund Information	1.1.13 Manulife Global Healthcare Fund			
		Investment Policy and Strategy	<p>First & Third Paragraph:</p> <p>The Fund will invest at least 95% of the Fund's NAV in Share class I3 of Manulife Global Fund – Healthcare Fund (the “Target Fund”), and the remaining NAV of the Fund will be in liquid assets such as cash, money market instruments (including fixed income securities which have remaining maturity period of less than 365 days) <u>and/or</u> placement of deposits with financial institutions for liquidity purposes.</p> <p>The Fund will not be adopting any temporary defensive strategies during adverse market condition as the Fund adopts a passive strategy of investing a minimum of 95% of the Fund's NAV into the Target Fund at all times. This strategy is to allow the Fund to mirror the performance of the Target Fund and may result in the Fund being exposed to the risk of its NAV declining when the Target Fund's net asset value declines.</p>	Investment Policy and Strategy	<p>First & Third Paragraph:</p> <p>The Fund will invest at least 85% of the Fund's NAV in Share class I3 <u>Acc</u> of Manulife Global Fund – Healthcare Fund (the “Target Fund”), and the remaining NAV of the Fund will be in liquid assets such as cash, money market instruments (including fixed income securities which have remaining maturity period of less than 365 days), placement of deposits with financial institutions for liquidity purposes <u>and/or derivative for hedging purposes.</u></p> <p>The Fund will not be adopting any temporary defensive strategies during adverse market condition as the Fund adopts a passive strategy of investing a minimum of 85% of the Fund's NAV into the Target Fund at all times. This strategy is to allow the Fund to mirror the performance of the Target Fund and may result in the Fund being exposed to the risk of its NAV declining when the Target Fund's net asset value declines.</p>
		Asset Allocation	<ul style="list-style-type: none"> At least 95% of the Fund's NAV invested in the Target Fund; and The remaining NAV of the Fund will be in liquid assets such as cash, money market instruments <u>and/or</u> placement of deposits with financial institutions for liquidity purposes. 	Asset Allocation	<ul style="list-style-type: none"> At least 85% of the Fund's NAV invested in the Target Fund; and The remaining NAV of the Fund will be in liquid assets such as cash, money market instruments, placement of deposits with financial institutions for liquidity purposes <u>and/or derivative for hedging purposes.</u>
		Risk Management Strategies and Techniques	<p>First Paragraph:</p> <p>As the Fund is a feeder fund, which invests at least 95% of its NAV in the Target Fund, investors are advised to refer to section 2.4 of this Prospectus for a better understanding on the risk management employed by the Investment Manager of the Target Fund at the Target Fund level.</p>	Risk Management Strategies and Techniques	<p>First Paragraph:</p> <p>As the Fund is a feeder fund, which invests at least 85% of its NAV in the Target Fund, investors are advised to refer to section 2.1.7 of this <u>Master</u> Prospectus for a better understanding on the risk management employed by the Investment Manager of the Target Fund at the Target Fund level.</p>

No	Section	Previous Provision	New Provision in the Master Prospectus												
12.	Chapter 1: Fund Information	<p>1.1.14 Manulife Global Thematic Fund</p> <table border="1"> <tr> <td data-bbox="405 277 591 743">Investment Policy and Strategy</td> <td data-bbox="591 277 1189 743"> <p><u>First & Third Paragraph:</u></p> <p>The Fund will invest at least 95% of the Fund's NAV in Share class AT (USD) Acc of the Allianz Global Investors Fund - Allianz Thematica (the "Target Fund"), and the remaining NAV of the Fund will be invested in liquid assets such as money market instruments (including fixed income securities which have a remaining maturity period of less than 365 days) and/or placement of deposits with financial institutions for liquidity purposes.</p> <p>The Fund will not be adopting any temporary defensive strategies during adverse market condition as the Fund adopts a passive strategy of investing a minimum of 95% of the Fund's NAV into the Target Fund at all times. This strategy is to allow the Fund to mirror the performance of the Target Fund and may result in the Fund being exposed to the risk of its NAV declining when the Target Fund's net asset value declines.</p> </td> </tr> <tr> <td data-bbox="405 743 591 919">Asset Allocation</td> <td data-bbox="591 743 1189 919"> <ul style="list-style-type: none"> At least 95% of the Fund's NAV will be invested in the Target Fund; and The remaining NAV of the Fund will be in liquid assets such as money market instruments and/or placement of deposits with financial institutions for liquidity purposes. </td> </tr> <tr> <td data-bbox="405 919 591 1142">Risk Management Strategies and Techniques</td> <td data-bbox="591 919 1189 1142"> <p><u>First Paragraph:</u></p> <p>As the Fund is a feeder fund, which invests at least 95% of its NAV in the Target Fund, investors are advised to refer to section 2.4 of this Prospectus for a better understanding on the risk management employed by the Investment Manager of the Target Fund at the Target Fund level.</p> </td> </tr> </table>	Investment Policy and Strategy	<p><u>First & Third Paragraph:</u></p> <p>The Fund will invest at least 95% of the Fund's NAV in Share class AT (USD) Acc of the Allianz Global Investors Fund - Allianz Thematica (the "Target Fund"), and the remaining NAV of the Fund will be invested in liquid assets such as money market instruments (including fixed income securities which have a remaining maturity period of less than 365 days) and/or placement of deposits with financial institutions for liquidity purposes.</p> <p>The Fund will not be adopting any temporary defensive strategies during adverse market condition as the Fund adopts a passive strategy of investing a minimum of 95% of the Fund's NAV into the Target Fund at all times. This strategy is to allow the Fund to mirror the performance of the Target Fund and may result in the Fund being exposed to the risk of its NAV declining when the Target Fund's net asset value declines.</p>	Asset Allocation	<ul style="list-style-type: none"> At least 95% of the Fund's NAV will be invested in the Target Fund; and The remaining NAV of the Fund will be in liquid assets such as money market instruments and/or placement of deposits with financial institutions for liquidity purposes. 	Risk Management Strategies and Techniques	<p><u>First Paragraph:</u></p> <p>As the Fund is a feeder fund, which invests at least 95% of its NAV in the Target Fund, investors are advised to refer to section 2.4 of this Prospectus for a better understanding on the risk management employed by the Investment Manager of the Target Fund at the Target Fund level.</p>	<table border="1"> <tr> <td data-bbox="1220 277 1406 743">Investment Policy and Strategy</td> <td data-bbox="1406 277 2022 743"> <p><u>First & Third Paragraph:</u></p> <p>The Fund will invest at least 85% of the Fund's NAV in Share class AT (USD) Acc of the Allianz Global Investors Fund - Allianz Thematica (the "Target Fund"), and the remaining NAV of the Fund will be invested in liquid assets such as 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 <u>and/or derivative for hedging purposes.</u></p> <p>The Fund will not be adopting any temporary defensive strategies during adverse market condition as the Fund adopts a passive strategy of investing a minimum of 85% of the Fund's NAV into the Target Fund at all times. This strategy is to allow the Fund to mirror the performance of the Target Fund and may result in the Fund being exposed to the risk of its NAV declining when the Target Fund's net asset value declines.</p> </td> </tr> <tr> <td data-bbox="1220 743 1406 919">Asset Allocation</td> <td data-bbox="1406 743 2022 919"> <ul style="list-style-type: none"> At least 85% of the Fund's NAV will be invested in the Target Fund; and The remaining NAV of the Fund will be in liquid assets such as money market instruments, placement of deposits with financial institutions for liquidity purposes <u>and/or derivative for hedging purposes.</u> </td> </tr> <tr> <td data-bbox="1220 919 1406 1142">Risk Management Strategies and Techniques</td> <td data-bbox="1406 919 2022 1142"> <p><u>First Paragraph:</u></p> <p>As the Fund is a feeder fund, which invests at least 85% of its NAV in the Target Fund, investors are advised to refer to section 2.3.1 of this <u>Master</u> Prospectus for a better understanding on the risk management employed by the Investment Manager of the Target Fund at the Target Fund level.</p> </td> </tr> </table>	Investment Policy and Strategy	<p><u>First & Third Paragraph:</u></p> <p>The Fund will invest at least 85% of the Fund's NAV in Share class AT (USD) Acc of the Allianz Global Investors Fund - Allianz Thematica (the "Target Fund"), and the remaining NAV of the Fund will be invested in liquid assets such as 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 <u>and/or derivative for hedging purposes.</u></p> <p>The Fund will not be adopting any temporary defensive strategies during adverse market condition as the Fund adopts a passive strategy of investing a minimum of 85% of the Fund's NAV into the Target Fund at all times. 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Investment Policy and Strategy	<p><u>First & Third Paragraph:</u></p> <p>The Fund will invest at least 95% of the Fund's NAV in Share class AT (USD) Acc of the Allianz Global Investors Fund - Allianz Thematica (the "Target Fund"), and the remaining NAV of the Fund will be invested in liquid assets such as money market instruments (including fixed income securities which have a remaining maturity period of less than 365 days) and/or placement of deposits with financial institutions for liquidity purposes.</p> <p>The Fund will not be adopting any temporary defensive strategies during adverse market condition as the Fund adopts a passive strategy of investing a minimum of 95% of the Fund's NAV into the Target Fund at all times. This strategy is to allow the Fund to mirror the performance of the Target Fund and may result in the Fund being exposed to the risk of its NAV declining when the Target Fund's net asset value declines.</p>														
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13.	Chapter 1: Fund Information	<p>1.1.15 Manulife Global Aqua Fund</p> <table border="1"> <tr> <td data-bbox="405 1198 591 1366">Investment Policy and Strategy</td> <td data-bbox="591 1198 1189 1366"> <p><u>First & Third Paragraph:</u></p> <p>The Fund will invest at least 95% of the Fund's NAV in Share class UI9 (Euro) of the BNP Paribas Funds Aqua (the "Target Fund"), and the remaining NAV of the Fund will be invested in liquid assets such as cash, money market instruments (including fixed income securities which have a remaining</p> </td> </tr> </table>	Investment Policy and Strategy	<p><u>First & Third Paragraph:</u></p> <p>The Fund will invest at least 95% of the Fund's NAV in Share class UI9 (Euro) of the BNP Paribas Funds Aqua (the "Target Fund"), and the remaining NAV of the Fund will be invested in liquid assets such as cash, money market instruments (including fixed income securities which have a remaining</p>	<table border="1"> <tr> <td data-bbox="1220 1198 1406 1366">Investment Policy and Strategy</td> <td data-bbox="1406 1198 2022 1366"> <p><u>First & Third Paragraph:</u></p> <p>The Fund will invest at least 85% of the Fund's NAV in Share class UI9 (Euro) of the BNP Paribas Funds Aqua (the "Target Fund"), and the remaining NAV of the Fund will be invested in liquid assets such as cash, money market instruments (including fixed income securities which have a remaining maturity period of less than 365 days), placement of deposits with financial</p> </td> </tr> </table>	Investment Policy and Strategy	<p><u>First & Third Paragraph:</u></p> <p>The Fund will invest at least 85% of the Fund's NAV in Share class UI9 (Euro) of the BNP Paribas Funds Aqua (the "Target Fund"), and the remaining NAV of the Fund will be invested in liquid assets such as cash, money market instruments (including fixed income securities which have a remaining maturity period of less than 365 days), placement of deposits with financial</p>								
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Investment Policy and Strategy	<p><u>First & Third Paragraph:</u></p> <p>The Fund will invest at least 85% of the Fund's NAV in Share class UI9 (Euro) of the BNP Paribas Funds Aqua (the "Target Fund"), and the remaining NAV of the Fund will be invested in liquid assets such as cash, money market instruments (including fixed income securities which have a remaining maturity period of less than 365 days), placement of deposits with financial</p>														

No	Section	Previous Provision		New Provision in the Master Prospectus	
			<p>maturity period of less than 365 days) and/or placement of deposits with financial institutions for liquidity purposes.</p> <p>The Fund will not be adopting any temporary defensive strategies during adverse market condition as the Fund adopts a passive strategy of investing a minimum of 95% of the Fund's NAV into the Target Fund at all times. This strategy is to allow the Fund to mirror the performance of the Target Fund and may result in the Fund being exposed to the risk of its NAV declining when the Target Fund's net asset value declines.</p>		<p>institutions for liquidity purposes and/or derivative for hedging purposes.</p> <p>The Fund will not be adopting any temporary defensive strategies during adverse market condition as the Fund adopts a passive strategy of investing a minimum of 85% of the Fund's NAV into the Target Fund at all times. This strategy is to allow the Fund to mirror the performance of the Target Fund and may result in the Fund being exposed to the risk of its NAV declining when the Target Fund's net asset value declines.</p>
		Asset Allocation	<ul style="list-style-type: none"> At least 95% of the Fund's NAV will be invested in the Target Fund; and The remaining NAV of the Fund will be invested in liquid assets such as cash, money market instruments and/or placement of deposits with financial institutions for liquidity purposes. 	Asset Allocation	<ul style="list-style-type: none"> At least 85% of the Fund's NAV will be invested in the Target Fund; and The remaining NAV of the Fund will be invested in liquid assets such as cash, money market instruments, placement of deposits with financial institutions for liquidity purposes and/or derivatives for hedging purposes.
		Risk Management Strategies and Techniques	<p>First Paragraph:</p> <p>As the Fund is a feeder fund, which invests at least 95% of its NAV in the Target Fund, investors are advised to refer to section 2.4 of this Prospectus for a better understanding on the risk management employed by the Investment Manager of the Target Fund at the Target Fund level.</p>	Risk Management Strategies and Techniques	<p>First Paragraph:</p> <p>As the Fund is a feeder fund, which invests at least 85% of its NAV in the Target Fund, investors are advised to refer to section 2.4.1 of this Master Prospectus for a better understanding on the risk management employed by the Investment Manager of the Target Fund at the Target Fund level.</p>
14.	Chapter 1: Fund Information	1.1.16 Manulife Asia Pacific Opportunities Fund			
		Investment Policy and Strategy	<p>First & Third Paragraph:</p> <p>The Fund will invest at least 95% of the Fund's NAV in Share class P (USD) of the Allianz Global Investors Fund - Allianz Oriental Income (the "Target Fund"), and the remaining NAV of the Fund will be invested in liquid assets such as cash, money market instruments (including fixed income securities which have a remaining maturity period of less than 365 days) and/or placement of deposits with financial institutions for liquidity purposes.</p> <p>The Fund will not be adopting any temporary defensive strategies during adverse market condition as the Fund adopts a passive strategy of investing a minimum of 95% of</p>	Investment Policy and Strategy	<p>First & Third Paragraph:</p> <p>The Fund will invest at least 85% of the Fund's NAV in Share class P (USD) of the Allianz Global Investors Fund - Allianz Oriental Income (the "Target Fund"), and the remaining NAV of the Fund will be invested in liquid assets such as 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>The Fund will not be adopting any temporary defensive strategies during adverse market condition as the Fund adopts a passive strategy of investing a minimum of 85% of the Fund's</p>

No	Section	Previous Provision		New Provision in the Master Prospectus	
			the Fund's NAV into the Target Fund at all times. This strategy is to allow the Fund to mirror the performance of the Target Fund and may result in the Fund being exposed to the risk of its NAV declining when the Target Fund's net asset value declines.		NAV into the Target Fund at all times. This strategy is to allow the Fund to mirror the performance of the Target Fund and may result in the Fund being exposed to the risk of its NAV declining when the Target Fund's net asset value declines.
		Asset Allocation	<ul style="list-style-type: none"> At least 95% of the Fund's NAV will be invested in the Target Fund; and The remaining NAV of the Fund will be in liquid assets such as cash, money market instruments and/or placement of deposits with financial institutions for liquidity purposes. 	Asset Allocation	<ul style="list-style-type: none"> At least <u>85%</u> of the Fund's NAV will be invested in the Target Fund; and The remaining NAV of the Fund will be in liquid assets such as cash, money market instruments, placement of deposits with financial institutions for liquidity purposes <u>and/or derivative for hedging purposes.</u>
		Risk Management Strategies and Techniques	<p>First Paragraph:</p> <p>As the Fund is a feeder fund, which invests at least 95% of its NAV in the Target Fund, investors are advised to refer to section 2.4 of this Prospectus for a better understanding on the risk management employed by the Investment Manager of the Target Fund at the Target Fund level.</p>	Risk Management Strategies and Techniques	<p>First Paragraph:</p> <p>As the Fund is a feeder fund, which invests at least <u>85%</u> of its NAV in the Target Fund, investors are advised to refer to section 2.3.2 of this <u>Master</u> Prospectus for a better understanding on the risk management employed by the Investment Manager of the Target Fund at the Target Fund level.</p>
15.	Chapter 1: Fund Information	1.1.17 Manulife Investment Asia-Pacific REIT Fund			
		Asset Allocation	<ul style="list-style-type: none"> 70% to 98% in CISs with: <ul style="list-style-type: none"> 50% to 98% of the Fund's NAV in Asia-Pacific REITs at all times; 0% to 48% of the Fund's NAV in Asia-Pacific infrastructure funds/ trusts; and 2% to 30% of the Fund's NAV in liquid assets. 	Asset Allocation	<ul style="list-style-type: none"> <u>85%</u> to 98% in CISs with: <ul style="list-style-type: none"> 50% to 98% of the Fund's NAV in Asia-Pacific REITs at all times; 0% to 48% of the Fund's NAV in Asia-Pacific infrastructure funds/ trusts; and 2% to 15% of the Fund's NAV in liquid assets <u>such as cash, money market instruments that are dealt in or under the rules of an Eligible Market and whose residual maturity does not exceed 12 months, placement in short-term deposits with financial institutions for liquidity purposes and derivatives for the sole purpose of hedging arrangements.</u>
		Distribution Policy	Semi-annually, if any. Subject to availability of income, the Manager has the discretion to declare distribution at a higher frequency.	Distribution Policy	Semi-annually, if any. Subject to availability of income, the Manager has the discretion to declare distribution at a higher frequency. <u>Any distribution of income can only be made from realised gains, realised income and/or capital*.</u> <u>*The Fund is allowed to distribute income out of capital to enable the Fund to provide income at regular interval as per the distribution policy of the Fund.</u>

No	Section	Previous Provision	New Provision in the Master Prospectus				
16.	Chapter 1: Fund Information	<p>1.2.1 Manulife Shariah Income Management Fund</p> <table border="1" data-bbox="405 277 1189 355"> <tr> <td data-bbox="405 277 591 355">Distribution Policy</td> <td data-bbox="591 277 1189 355">Income distribution (if any) is annually. Subject to the availability of income, the Manager has the discretion to declare distribution at a higher frequency.</td> </tr> </table>	Distribution Policy	Income distribution (if any) is annually. Subject to the availability of income, the Manager has the discretion to declare distribution at a higher frequency.	<table border="1" data-bbox="1220 277 2022 525"> <tr> <td data-bbox="1220 277 1406 525">Distribution Policy</td> <td data-bbox="1406 277 2022 525"> <p>Income distribution (if any) is annually. Subject to the availability of income, the Manager has the discretion to declare distribution at a higher frequency.</p> <p><u>Any distribution of income can only be made from realised gains, realised income and/or capital**.</u></p> <p><u>**The Fund is allowed to distribute income out of capital to achieve the investment objective of the Fund to provide income at regular interval as per the distribution policy of the Fund.</u></p> </td> </tr> </table>	Distribution Policy	<p>Income distribution (if any) is annually. Subject to the availability of income, the Manager has the discretion to declare distribution at a higher frequency.</p> <p><u>Any distribution of income can only be made from realised gains, realised income and/or capital**.</u></p> <p><u>**The Fund is allowed to distribute income out of capital to achieve the investment objective of the Fund to provide income at regular interval as per the distribution policy of the Fund.</u></p>
Distribution Policy	Income distribution (if any) is annually. Subject to the availability of income, the Manager has the discretion to declare distribution at a higher frequency.						
Distribution Policy	<p>Income distribution (if any) is annually. Subject to the availability of income, the Manager has the discretion to declare distribution at a higher frequency.</p> <p><u>Any distribution of income can only be made from realised gains, realised income and/or capital**.</u></p> <p><u>**The Fund is allowed to distribute income out of capital to achieve the investment objective of the Fund to provide income at regular interval as per the distribution policy of the Fund.</u></p>						
17.	Chapter 1: Fund Information	<p>1.2.6 Manulife Shariah Global REIT Fund</p> <table border="1" data-bbox="405 580 1189 1369"> <tr> <td data-bbox="405 580 591 1369">Investment Policy and Strategy</td> <td data-bbox="591 580 1189 1369"> <p>To achieve its investment objective, the Fund will invest a minimum of 70% to a maximum of 98% of its NAV in listed Islamic REITs globally. A minimum of 2% up to a maximum of 30% of its NAV will be invested in Islamic liquid assets, which comprise of Islamic money market instruments and Islamic deposits with financial institution(s).</p> <p>The Fund will invest in different Islamic REITs sectors, including but not limited to commercial, industrial and residential. The countries/ markets that the Fund may invest in include, but are not limited to United States, United Kingdom, Ireland, Spain, Japan, Australia, Singapore, Hong Kong, China and South Korea, where the regulatory authority is an ordinary or associate member of the IOSCO.</p> <p>The investment opportunity of individual holdings will be made after reviewing the macroeconomic trends and Islamic REITs market outlook of the respective countries. The Fund Manager will target Islamic REITs that have historically generated regular income and also expect to generate future income with the potential for capital growth. In evaluating suitability of an Islamic REIT, the Fund Manager will review key attributes including but not limited to, the underlying property of the Islamic REIT, performance of the Islamic REIT's manager, and its rental yield.</p> <p>The Fund is actively managed and the trading strategy will depend on market opportunities and interest rate</p> </td> </tr> </table>	Investment Policy and Strategy	<p>To achieve its investment objective, the Fund will invest a minimum of 70% to a maximum of 98% of its NAV in listed Islamic REITs globally. A minimum of 2% up to a maximum of 30% of its NAV will be invested in Islamic liquid assets, which comprise of Islamic money market instruments and Islamic deposits with financial institution(s).</p> <p>The Fund will invest in different Islamic REITs sectors, including but not limited to commercial, industrial and residential. The countries/ markets that the Fund may invest in include, but are not limited to United States, United Kingdom, Ireland, Spain, Japan, Australia, Singapore, Hong Kong, China and South Korea, where the regulatory authority is an ordinary or associate member of the IOSCO.</p> <p>The investment opportunity of individual holdings will be made after reviewing the macroeconomic trends and Islamic REITs market outlook of the respective countries. The Fund Manager will target Islamic REITs that have historically generated regular income and also expect to generate future income with the potential for capital growth. In evaluating suitability of an Islamic REIT, the Fund Manager will review key attributes including but not limited to, the underlying property of the Islamic REIT, performance of the Islamic REIT's manager, and its rental yield.</p> <p>The Fund is actively managed and the trading strategy will depend on market opportunities and interest rate</p>	<table border="1" data-bbox="1220 580 2022 1369"> <tr> <td data-bbox="1220 580 1406 1369">Investment Policy and Strategy</td> <td data-bbox="1406 580 2022 1369"> <p>To achieve its investment objective, the Fund will invest a minimum of 85% to a maximum of 98% of its NAV in listed Islamic REITs globally. A minimum of 2% up to a maximum of 15% of its NAV will be invested in Islamic liquid assets, which comprise of Islamic money market instruments <u>that are dealt in or under the rules of an Eligible Market and whose residual maturity does not exceed 12 months, placement in short-term Islamic deposits with financial institution(s) for liquidity purposes and Islamic hedging instruments for the sole purpose of hedging arrangements.</u></p> <p>The Fund will invest in different Islamic REITs sectors, including but not limited to commercial, industrial and residential. The countries/ markets that the Fund may invest in include, but are not limited to United States, United Kingdom, Ireland, Spain, Japan, Australia, Singapore, Hong Kong, China and South Korea and are listed or traded under the rules of an <u>Eligible Market.</u></p> <p>The investment opportunity of individual holdings will be made after reviewing the macroeconomic trends and Islamic REITs market outlook of the respective countries. The Fund Manager will target Islamic REITs that have historically generated regular income and also expect to generate future income with the potential for capital growth. 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The countries/ markets that the Fund may invest in include, but are not limited to United States, United Kingdom, Ireland, Spain, Japan, Australia, Singapore, Hong Kong, China and South Korea and are listed or traded under the rules of an <u>Eligible Market.</u></p> <p>The investment opportunity of individual holdings will be made after reviewing the macroeconomic trends and Islamic REITs market outlook of the respective countries. The Fund Manager will target Islamic REITs that have historically generated regular income and also expect to generate future income with the potential for capital growth. In evaluating suitability of an Islamic REIT, the Fund Manager will review key attributes including but not limited to, the underlying property of the Islamic REIT, performance of the Islamic REIT's manager, and its rental yield.</p>
Investment Policy and Strategy	<p>To achieve its investment objective, the Fund will invest a minimum of 70% to a maximum of 98% of its NAV in listed Islamic REITs globally. A minimum of 2% up to a maximum of 30% of its NAV will be invested in Islamic liquid assets, which comprise of Islamic money market instruments and Islamic deposits with financial institution(s).</p> <p>The Fund will invest in different Islamic REITs sectors, including but not limited to commercial, industrial and residential. The countries/ markets that the Fund may invest in include, but are not limited to United States, United Kingdom, Ireland, Spain, Japan, Australia, Singapore, Hong Kong, China and South Korea, where the regulatory authority is an ordinary or associate member of the IOSCO.</p> <p>The investment opportunity of individual holdings will be made after reviewing the macroeconomic trends and Islamic REITs market outlook of the respective countries. The Fund Manager will target Islamic REITs that have historically generated regular income and also expect to generate future income with the potential for capital growth. In evaluating suitability of an Islamic REIT, the Fund Manager will review key attributes including but not limited to, the underlying property of the Islamic REIT, performance of the Islamic REIT's manager, and its rental yield.</p> <p>The Fund is actively managed and the trading strategy will depend on market opportunities and interest rate</p>						
Investment Policy and Strategy	<p>To achieve its investment objective, the Fund will invest a minimum of 85% to a maximum of 98% of its NAV in listed Islamic REITs globally. A minimum of 2% up to a maximum of 15% of its NAV will be invested in Islamic liquid assets, which comprise of Islamic money market instruments <u>that are dealt in or under the rules of an Eligible Market and whose residual maturity does not exceed 12 months, placement in short-term Islamic deposits with financial institution(s) for liquidity purposes and Islamic hedging instruments for the sole purpose of hedging arrangements.</u></p> <p>The Fund will invest in different Islamic REITs sectors, including but not limited to commercial, industrial and residential. The countries/ markets that the Fund may invest in include, but are not limited to United States, United Kingdom, Ireland, Spain, Japan, Australia, Singapore, Hong Kong, China and South Korea and are listed or traded under the rules of an <u>Eligible Market.</u></p> <p>The investment opportunity of individual holdings will be made after reviewing the macroeconomic trends and Islamic REITs market outlook of the respective countries. The Fund Manager will target Islamic REITs that have historically generated regular income and also expect to generate future income with the potential for capital growth. In evaluating suitability of an Islamic REIT, the Fund Manager will review key attributes including but not limited to, the underlying property of the Islamic REIT, performance of the Islamic REIT's manager, and its rental yield.</p>						

No	Section	Previous Provision		New Provision in the Master Prospectus	
			<p>expectations. The Fund may employ Islamic hedging instruments for hedging purposes.</p> <p>The Fund Manager may take temporary defensive positions that may be inconsistent with the Fund's investment strategy prescribed above in response to adverse market conditions, economic, political or any other condition. In such circumstances, the Fund Manager may allocate up to 100% of the Fund's NAV into cash, Islamic money market instruments and/or Islamic deposits.</p>		<p>The Fund Manager may take temporary defensive positions that may be inconsistent with the Fund's investment strategy prescribed above in response to adverse market conditions, economic, political or any other condition. In such circumstances, the Fund Manager may allocate up to 100% of the Fund's NAV into cash, Islamic money market instruments and/or Islamic deposits.</p>
		Asset Allocation	<ul style="list-style-type: none"> ▪ 70% to 98% in Islamic REITs; ▪ 2%-30% in Islamic liquid assets which comprise of cash, Islamic money market instruments and Islamic deposits with financial institution(s). 	Asset Allocation	<ul style="list-style-type: none"> ▪ 85% to 98% in Islamic REITs; ▪ 2% - 15% in Islamic liquid assets which comprise of cash, Islamic money market instruments <u>that are dealt in or under the rules of an Eligible Market and whose residual maturity does not exceed 12 months, placement in short-term Islamic deposits with financial institution(s) for liquidity purposes and Islamic hedging instruments for the sole purpose of hedging arrangements.</u>
		Distribution Policy	<p>Depending on the level of income (if any) the Fund generates, the Fund aims to distribute all or part of its distributable income on a semi-annual basis. The payment of distributions, if any, from the Fund will vary from period to period depending on the market conditions, performance of the Fund.</p> <p>The Manager has the right to make provisions for reserves in respect of distribution of the Fund. If the distribution available is too small or insignificant, any distribution may not be of benefit to the Unit Holders as the total cost to be incurred in any such distribution may be higher than the amount for distribution. The Manager has the discretion to decide on the amount to be distributed to the Unit Holders.</p>	Distribution Policy	<p>Depending on the level of income (if any) the Fund generates, the Fund aims to distribute all or part of its distributable income on a semi-annual basis. The payment of distributions, if any, from the Fund will vary from period to period depending on the market conditions and performance of the Fund.</p> <p><u>Any distribution of income can only be made from realised gains, realised income and/or capital**.</u></p> <p><u>** The Fund is allowed to distribute income out of capital to enable the Fund to provide income at regular interval as per the distribution policy of the Fund.</u></p> <p>The Manager has the right to make provisions for reserves in respect of distribution of the Fund. If the distribution available is too small or insignificant, any distribution may not be of benefit to the Unit Holders as the total cost to be incurred in any such distribution may be higher than the amount for distribution. The Manager has the discretion to decide on the amount to be distributed to the Unit Holders.</p>
18.	Chapter 1: Fund Information	Nil		<p>Note (iii) below section 1.2.6:</p> <p><u>(iii) Capital distributions have a risk to erode capital. It may reduce the Funds' capital available for future investment and lead to a decline in potential for future income generation. Investors should be aware that distribution out of capital is achieved by foregoing the potential for future capital growth</u></p>	

No	Section	Previous Provision	New Provision in the Master Prospectus
			<u>and this cycle may continue until all capital is depleted. As a result, the value of future returns would also be diminished.</u>
19.	Chapter 1: Fund Information	<p><u>1.3 Risk Factors</u> <u>1.3.1 General Risks</u></p> <p>Nil</p>	<p><u>Suspension/Deferment of Redemption Risk</u> The Manager may, in consultation with the Trustee and having considered the interests of investors, suspend the dealings in Units of the Funds due to exceptional circumstances such as when the market value or fair value of a material portion of the Funds' assets cannot be determined. No application will be dealt with when suspension of dealing in Units are triggered and this will limit the Unit Holder's right to freely redeem their Units in the Funds.</p> <p><u>For the purpose of liquidity risk management, the Funds may defer redemption to the next Business Day if the total net redemption received is more than 10% of the NAV of the Funds on a particular Business Day. When such redemption limit is triggered, it may jeopardise the Funds' ability to meet Unit Holders' redemption request and may lead to a delay in repayment of redemption proceeds to investors.</u></p>
20.	Chapter 1: Fund Information	<p><u>1.5.5 Liquidity Risk Management</u> The Manager has in place clearly defined policies and procedures and a system for the ongoing monitoring and management of liquidity risk. The Manager invests according to the investment limits and restrictions of the Funds to ensure the percentage of liquid assets is adhered to at all times. The Manager may take reasonable steps to understand the investor base (which includes those of IUTAs which adopt the nominee system of ownership) and analyse the historical redemption patterns of different types of investors for liquidity management. The Manager may also engage with key investors and enforces redemption arrangement for investors above the threshold i.e. advance redemption notice so that the Manager is aware if investors intend to make any large redemption.</p> <p>In addition, the Funds may borrow cash or obtain financing for the purpose of meeting redemption requests for Units and for short-term bridging requirements. This will incur financial cost to the Funds.</p>	<p>The Manager has in place clearly defined policies and procedures and a system for the ongoing monitoring and management of liquidity risk. The Manager invests according to the investment limits and restrictions of the Funds to ensure the percentage of liquid assets is adhered to at all times. The Manager may take reasonable steps to understand the investor base (which includes those of IUTAs which adopt the nominee system of ownership) and analyse the historical redemption patterns of different types of investors for liquidity management. The Manager may also engage with key investors and enforces redemption arrangement for investors above the threshold i.e. advance redemption notice so that the Manager is aware if investors intend to make any large redemption.</p> <p><u>As part of the liquidity risk management, in the event the total net redemption received for the Funds on a particular Business Day is more than 10% of the NAV of the Funds, the Manager may defer the redemption in excess of such 10% limit to the next Business Day. Such redemption will be effected in priority to later requests. The Manager will pay such redemption proceeds on a staggered manner based on the redemption price, as and when the Funds' investments are liquidated. When such redemption limit is imposed on Unit Holders, Unit Holders of the Funds will be given a notice on the deferred redemption. The redemption proceeds to the Unit Holders of the Fund will be paid within the timeline stipulated in Section 4.4.3 Redeeming an Investment from the date on which the redemption is processed.</u></p> <p>In addition, the Funds may borrow cash or obtain financing for the purpose of meeting redemption requests for Units and for short-term bridging requirements. This will incur financial cost to the Funds.</p>

No	Section	Previous Provision	New Provision in the Master Prospectus
			<p><u>Suspension in redemption of Units can be triggered by the Manager as the last resort after the abovementioned liquidity risk management tools have been exhausted. The Manager may, in consultation with the Trustee and having considered the interests of Unit Holders, suspend redemption of Units due to exceptional circumstances, where there is good and sufficient reason to do so. Redemption application will not be dealt with when suspension of dealing in Units are triggered and this will limit the Unit Holder's right to freely redeem their Units in the Funds.</u></p>
21.	Chapter 2: The Target Fund	<p><u>2.1.3 Manulife Global Fund – India Equity Fund</u> <u>First Paragraph:</u> 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.</p>	<p><u>First Paragraph:</u> Manulife India Equity Fund invests into Share class <u>I3 Acc</u> of the Manulife Global Fund - India Equity Fund (MGF-INDF). MGF-INDF was established on 30 November 2006. <u>It is one of the sub-funds of the MGF domiciled in Luxembourg. The regulatory authority of the Target Fund is CSSF.</u></p>
22.	Chapter 2: The Target Fund	<p><u>2.1.4 Manulife Global Fund – U.S. Equity Fund</u> <u>First Paragraph:</u> Manulife Investment U.S. Equity Fund invests into Share Class I3 of the Manulife Global Fund – U.S. Equity Fund (MGF-USEF) (formerly known as Manulife Global Fund – American Growth Fund). MGF-USEF was established on 5 May 2015.</p>	<p><u>First Paragraph:</u> Manulife Investment U.S. Equity Fund invests into Share class <u>I3 Acc</u> of the Manulife Global Fund – U.S. Equity Fund (MGF-USEF). MGF-USEF was established on 10 September 1987. <u>It is one of the sub-funds of the MGF domiciled in Luxembourg. The regulatory authority of the Target Fund is CSSF.</u></p>
23.	Chapter 2: The Target Fund	<p><u>2.1.5 Manulife Global Fund – Global Resources Fund</u> <u>First Paragraph:</u> 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.</p>	<p><u>First Paragraph:</u> Manulife Global Resources Fund invests into Share class <u>I3 Acc</u> of the Manulife Global Fund - Global Resources Fund (MGF-GRF). MGF-GRF was established on 29 January 2007. <u>It is one of the sub-funds of the MGF domiciled in Luxembourg. The regulatory authority of the Target Fund is CSSF.</u></p>
24.	Chapter 2: The Target Fund	<p><u>2.5.1 Manulife Global Fund - Asia Total Return Fund, Manulife Global Fund – Preferred Securities Income Fund, Manulife Global Fund – U.S. Equity Fund, Manulife Global Fund - Global Resources Fund, Manulife Global Fund - India Equity Fund, Manulife Global Fund – Dragon Growth Fund and Manulife Global Fund – Healthcare Fund</u></p> <p><u>Additional Investment Restrictions applicable to Manulife Global Fund – U.S. Equity Fund</u> For the purpose of investment in respect of MGF-USEF, the Investment Manager has confirmed the following: • All investments of MGF-USEF are limited to markets where the regulatory authority is an ordinary or associate member of the IOSCO.</p>	<p><u>Additional Investment Restrictions applicable to MGF-ATRF, MGF-PSIF, MGF-INDF, MGF-USEF, MGF-GRF, MGF-DGF and MGF-HF</u> For the purpose of investment in respect of <u>the Target Fund</u>, the <u>Target Fund</u> has confirmed the following: 1. <u>The Target Fund does not utilise leveraging as part of its investment strategy.</u> 2. <u>The use of derivatives is for hedging purposes only.</u></p>

No	Section	Previous Provision	New Provision in the Master Prospectus
		<ul style="list-style-type: none"> ▪ MGF-USEF's assets may consist of warrants, provided that the warrants carry the right in respect of a security traded in or under the rules of an Eligible Market. ▪ A transaction in OTC derivatives may only be entered where the counterparty is a financial institution with a minimum long-term rating provided by any domestic or global rating agency that indicates strong capacity for timely payment of financial obligations. In the event the rating of the counterparty falls below the minimum required, or the counterparty ceases to be rated, the Investment Manager should, within 6 months or sooner, take the necessary action to ensure that the requirements are complied with. ▪ MGF-USEF does not write option derivatives and does not short futures contracts. The use of derivatives is for hedging purposes only. ▪ MGF-USEF will not invest in structured products. ▪ MGF-USEF will not enter into any securities lending. ▪ The borrowings of MGF-USEF are made on a temporary basis and the borrowing period should not exceed 1 month. MGF-USEF only borrows from financial institutions. ▪ MGF-USEF should not make any further acquisition to which the relevant limit is breached, and the Investment Manager should, within reasonable period of not more than 3 months from the date of breach, take all necessary steps and actions to rectify the breach. ▪ The time frame to rectify the breach due to the right of convertibility is not more than one month. ▪ The value of MGF-USEF's investments in transferable securities and money market instruments issued by any single issuer must not exceed 15% of MGF-USEF's net asset value under any circumstances. ▪ The aggregate value of MGF-USEF's investments in transferable securities, money market instruments, deposits, OTC derivatives and structured products issued or placed with, as the case may be, any single issuer/ financial institution must not exceed 25% of MGF-USEF's net asset value. <p><u>Additional Investment Restrictions applicable to Manulife Global Fund – Preferred Securities Income Fund</u></p> <p>For the purpose of investment in respect of the Target Fund, MGF has confirmed the following:</p> <ol style="list-style-type: none"> 1. The value of a Target Fund's investments in transferable securities and money market instruments issued by any single issuer must not exceed 15% of the Target Fund's net asset value. 2. The transactions in OTC derivatives may only be entered where the counterparty is a financial institution with a minimum long-term rating provided by any domestic or global rating agency that indicates strong capacity for timely payment of financial obligations. In the event the rating of the counterparty falls below the minimum required, or the counterparty ceases to be rated, the Investment Manager of the Target Fund should, within six months or sooner, takes the necessary action to ensure that the requirements are complied with if the Trustee considers it to be in the best interest of the Unit Holders. 	

No	Section	Previous Provision	New Provision in the Master Prospectus
		<p>3. The use of derivatives is for hedging purpose and efficient portfolio management only.</p> <p>4. All investments of the Target Fund are limited to markets where the regulatory authority is an ordinary or associate member of the International Organization of Securities Commissions.</p> <p>5. The time frame to rectify the breach due to the right of convertibility is not more than one month.</p> <p>6. The Target Fund's investments in transferable securities (other than debentures) must not exceed 10% of the securities issued by any single issuer;</p> <p>7. The Target Fund's investments in debentures must not exceed 20% of the debentures issued by any single issuer.</p> <p>8. Other than money market instruments that do not have a pre-determined issue size, the Target fund's investments in money market instruments must not exceed 10% of the instruments issued by any single issuer.</p> <p>9. The Target fund's investments in collective investment schemes must not exceed 25% of the units/ shares in any one collective investment scheme.</p> <p>10. The Target Fund's investments in units of UCITS and undertakings for collective investment ("UCIs") will generally comply with prescribed criteria.</p> <p>11. The borrowing period of the Target Fund should not exceed one month and the Target Fund only borrows from financial institution.</p> <p><u>Additional Investment Restrictions applicable to Manulife Global Fund – Dragon Growth Fund</u></p> <p>For the purpose of investment in respect of the Target Fund, the Target Fund has confirmed the following:</p> <p>1. The value of the Target Fund's investments in transferable securities and money market instruments issued by any single issuer must not exceed 15% of the Target Fund's net asset value.</p> <p>2. The aggregate value of the Target Fund's investments in transferable securities, money market instruments, deposits and OTC Derivatives and structured products issued by or placed with, as the case may be, any single issuer/financial institution must not exceed 25% of the Target Fund's net asset value.</p> <p>3. The credit rating for the counter-party for the OTC Derivatives must be at least investment grade.</p> <p>4. All investments of the Target Fund are limited to markets where the regulatory authority is an ordinary or associate member of the International Organization of Securities Commissions.</p> <p>5. Where the relevant limit is breached (including a breach as a result of subscription of rights issue), the Target Fund should, within reasonable period of not more than three months from the date of breach, take all necessary steps and actions to rectify the breach. The three-month period may be extended if the trustee or the internal compliance of the Target Fund manager is of the view that it is in the best interest of shareholders.</p> <p>6. The Target Fund's investments in transferable securities (other than debentures) must not exceed 10% of the securities issued by any single issuer.</p>	

No	Section	Previous Provision	New Provision in the Master Prospectus
		<p>7. The Target Fund's investments in debentures must not exceed 20% of the debentures issued by any single issuer.</p> <p>8. Other than money market instruments that do not have a pre-determined issue size, the Target Fund's investments in money market instruments must not exceed 10% of the instruments issued by any single issuer.</p> <p>9. The Target Fund's investments in CIS must not exceed 25% of the units/ shares in any one CIS.</p> <p>10. The Target Fund's investments in units of UCITS and UCIs, save for real estate investment trusts or property funds, will generally comply with requirements provided in this section.</p> <p>11. The borrowing period of the Target Fund should not exceed one month, and the Target Fund only borrows from financial institution for the purpose of meeting repurchase requests for units and for short-term bridging requirements only.</p> <p><u>Additional Investment Restrictions applicable to Manulife Global Fund – Healthcare Fund</u></p> <p>For the purpose of investment in respect of the Target Fund, the Target Fund has confirmed the following:</p> <p>1. The value of a Target Fund's investments in transferable securities and money market instruments issued by any single issuer must not exceed 15% of the Target Fund's net asset value.</p> <p>2. The aggregate value of the Target Fund's investments in transferable securities, money market instruments, deposits and OTC derivatives and structured products issued by or placed with, as the case may be, any single issuer/institution must not exceed 25% of the Target Fund's net asset value.</p> <p>3. The transactions in OTC derivatives may only be entered where the counterparty is a financial institution with a minimum long-term rating provided by any domestic or global rating agency that indicates strong capacity for timely payment of financial obligations. In the event the rating of the counterparty falls below the minimum required, or the counterparty ceases to be rated, the Investment Manager of the Target Fund should, within six months or sooner if the Trustee considers it to be in the best interest of the Unit Holders, take the necessary action to ensure that the requirements are complied with.</p> <p>4. The use of derivatives is for hedging purpose and efficient portfolio management only.</p> <p>5. All investments of the Target Fund are limited to markets where the regulatory authority is an ordinary or associate member of the International Organization of Securities Commissions.</p> <p>6. Where the relevant limit is breached, the Target Fund should, within reasonable period of not more than three months from the date of breach, take all necessary steps and action to rectify the breach. The three-month period may be extended if the trustee or the internal compliance of the target fund manager is of the view that it is in the best interests of unit holders.</p> <p>7. The time frame to rectify the breach due to the right of convertibility is not more than one month.</p>	

No	Section	Previous Provision	New Provision in the Master Prospectus
		<p>8. The Target Fund's investments in transferable securities (other than debentures) must not exceed 10% of the securities issued by any single issuer;</p> <p>9. The Target Fund's investments in debentures must not exceed 20% of the debentures issued by any single issuer.</p> <p>10. Other than money market instruments that do not have a pre-determined issue size, the Target fund's investments in money market instruments must not exceed 10% of the instruments issued by any single issuer.</p> <p>11. The Target fund's investments in collective investment schemes must not exceed 25% of the units/shares in any one collective investment scheme.</p> <p>12. The Target Fund's investments in units of UCITS and undertakings for collective investment ("UCIs") will generally comply with GUTF's requirements.</p> <p>13. The borrowing period of the Target Fund should not exceed one month and the Target Fund only borrows from financial institution for the purpose of meeting repurchase requests for units and for short-term bridging requirements only. The Target Fund will not borrow to acquire immovable property.</p>	
25.	Chapter 2: The Target Fund	<p><u>2.5.2 AB SICAV I – Low Volatility Equity Portfolio</u></p> <p><u>Additional Investment Restrictions applicable to AB SICAV I – Low Volatility Equity Portfolio</u></p> <p>For the purpose of investment in respect of the Target Fund, AB SICAV I has confirmed the following:</p> <ol style="list-style-type: none"> 1. The Target Fund confirms that it may borrow cash for the purpose of meeting repurchase requests for units and for short-term bridging requirements, as permitted by the regulatory requirement applicable to the Target Fund. The borrowing should not exceed one month. 2. The Target Fund confirms that all investments of the Target Fund are limited to markets where the regulatory authority is an ordinary or associate member of the IOSCO. 3. The Target Fund may use securities lending for efficient portfolio management purpose only. 4. The Target Fund confirms that a transaction in OTC derivatives may only be entered where the counterparty is a financial institution with a minimum long-term rating provided by any domestic or global rating agency that is investment grade. In the event the rating of the counterparty falls below the minimum required, or the counterparty ceases to be rated, the Target Fund manager should, within six months or sooner, if the trustee considers it to be in the best interest of the unit holders, takes the necessary action to ensure that the requirements are complied with. The use of derivative is for hedging and efficient portfolio management only. 	<p><u>Additional Investment Restrictions applicable to AB SICAV I – Low Volatility Equity Portfolio</u></p> <p>For the purpose of investment in respect of the Target Fund, AB SICAV I has confirmed the following:</p> <ol style="list-style-type: none"> 1. <u>The Target Fund does not utilise leveraging as part of its investment strategy.</u> 2. <u>The use of derivatives is for hedging purposes only including, but not limited to, foreign currency hedging as well as cash equitization and other methods for hedging against market risks.</u> 3. <u>The Target Fund carries out securities lending and repurchase transactions for the purpose of efficient portfolio management which meets the criteria as prescribed below:</u> <ul style="list-style-type: none"> - <u>The Target Fund may undertake securities lending and repurchase transactions provided that these are for the sole purpose of efficient portfolio management. A transaction is deemed to be for the purpose of efficient portfolio management if it meets the following criteria:</u> <ol style="list-style-type: none"> a) <u>Economically appropriate and realised in a cost-effective way;</u> b) <u>Entered into for one or more of the following specific aims:</u> <ol style="list-style-type: none"> i. <u>Reduction of risk;</u> ii. <u>Reduction of cost; or</u> iii. <u>Generation of additional capital or income for the fund with a level of risk which is consistent with the risk profile of the fund and the risk diversification requirements as prescribed in the Guidelines;</u> c) <u>The exposure is fully covered to meet any obligation to pay or deliver; and</u> d) <u>The risks are adequately captured by the risk management policy and procedures of the Target Fund.</u> - <u>The fund manager of the Target Fund has the appropriate policies and practices for the lending of securities and repurchase transactions by the</u>

No	Section	Previous Provision	New Provision in the Master Prospectus
			<p><u>Target Fund, and the fund manager can ensure that the volume of securities lending or repurchase transactions is kept at an appropriate level.</u></p> <ul style="list-style-type: none"> - <u>The securities lending and repurchase transactions must be effected in accordance with good market practice.</u> - <u>The fund manager of the Target Fund must have at least 100% collateralisation in respect of the securities lending and repurchase transactions into which it enters and ensure there is no uncollateralised counterparty risk exposure arising from these transactions.</u> - <u>The counterparty to the securities lending and repurchase transactions must be a establishments:</u> <ul style="list-style-type: none"> a) <u>Authorised by a financial authority;</u> b) <u>Subject to prudential supervision;</u> c) <u>Either located in the European Economic Area (EEA) or in a country belonging to the Group of Ten or have at least an investment grade rating;</u> d) <u>Specialised in such transactions.</u> <p><u>If the counterparty does not fulfil any of the three first criteria, the Target Fund will demonstrate that the prudential rules applicable to such counterparty are equivalent to those laid in European Union Law.</u></p>
26.	Chapter 2: The Target Fund	<p><u>2.5.3 Allianz Global Investors Fund – Allianz Thematica and Allianz Global Investors Fund – Allianz Oriental Income</u></p> <p><u>Additional Investment Restrictions applicable to Allianz Global Investors Fund – Allianz Thematica</u></p> <p>For the purpose of investment in respect of the Target Fund, the Target Fund has confirmed the following:</p> <ol style="list-style-type: none"> 1. All investments of the Target Fund are limited to markets where the regulatory authority is an ordinary or associate member of the IOSCO. 2. The Target Fund only invests in units of other sub-funds of the Company, UCITS and UCI which will generally comply with the investment limits provided in the Guidelines. 3. The use of derivatives is for hedging purpose and efficient portfolio management only. 4. Where the relevant limit is breached (including a breach as a result of subscription of rights issue), the Target Fund should, within reasonable period of not more than three months from the date of breach, take all necessary steps and actions to rectify the breach. The three-month period may be extended if the trustee or the internal compliance of the Target Fund is of the view that it is in the best interest of unit holders. 5. The Target Fund will not enter into any securities lending. 6. The borrowing period of the Target Fund should not exceed one month and the Target Fund only borrows from financial institution for the purpose of meeting repurchase requests for units and for short-term bridging requirements only. 	<p><u>Additional Investment Restrictions applicable to Allianz Global Investors Fund – Allianz Thematica and Allianz Global Investors Fund – Allianz Oriental Income</u></p> <p>For the purpose of investment in respect of the Target Fund, the Target Fund has confirmed the following:</p> <ol style="list-style-type: none"> 1. The use of derivatives is for hedging and efficient portfolio management purposes only. 2. The Target Fund <u>does not utilise</u> leveraging as part of its investment strategy.

No	Section	Previous Provision	New Provision in the Master Prospectus
		<p>The aggregate borrowings of the Target Fund must not exceed 10% of its net assets at the time the borrowing is incurred.</p> <p>7. The Target Fund will not leverage other than for temporary borrowing as per item 6 above.</p> <p><u>Additional Investment Restrictions applicable to Allianz Global Investors Fund – Allianz Oriental Income</u></p> <p>For the purpose of investment in respect of the Target Fund, the Target Fund has confirmed the following:</p> <ol style="list-style-type: none"> 1. If nothing contrary is communicated beforehand, all investments of the Target Fund are limited to markets where the regulatory authority is an ordinary or associate member of the IOSCO. 2. For the purpose of borrowing: <ul style="list-style-type: none"> — The Target Fund will borrow cash for the purpose of meeting repurchase requests for units and for short-term bridging requirements only; — The aggregate borrowings of the Target Fund will not exceed 10% of its net assets at the time the borrowing is incurred; — As long as nothing contrary is communicated beforehand, the borrowing period will not exceed one month; — In the case where the Target Fund is an investment company, borrowing will not be more than 10% of its net assets to enable the acquisition of immovable property essential for the direct pursuit of its business. 3. The Target Fund's investments in transferable securities (other than debentures) must not exceed 10% of the securities issued by any single issuer. 4. Other than money market instruments that do not have a pre-determined issue size, the Target Fund's investments in money market instruments must not exceed 10% of the instruments issued by any single issuer. 5. The Target Fund's investments in CIS must not exceed 25% of the units/shares in any one CIS. 6. In the case where there is a breach of investment limit or restriction (including a breach as a result from subscription of rights issue), the Target Fund manager must take all necessary steps and actions to rectify the breach within a period of not more than three months. The three-month period may be extended if the internal compliance of the Target Fund manager is of the view that it is in the best interest of unit holders. 7. Where the Target Fund invest in another CIS that is operated by the same Target Fund manager or its related corporation, the Target Fund manager will ensure that: <ul style="list-style-type: none"> — As long as nothing contrary is communicated beforehand, there is no cross-holding between the Target Fund and other CIS; — all initial charges on the other CIS is waived; and — the management fee must only be charged once, either at the Target Fund or the other CIS. 8. The Target Fund's investments in other CIS will generally comply with the investment limits provided in this section. 	

No	Section	Previous Provision	New Provision in the Master Prospectus
		<p>9. The Target Fund will only undertake securities lending (including sale and repurchase and reverse repurchase) activities for the purpose of efficient portfolio management.</p>	
27.	Chapter 2: The Target Fund	<p><u>2.5.4 BNP Paribas Funds Aqua</u></p> <p><u>Additional Investment Restrictions applicable to BNP Paribas Funds Aqua</u> For the purpose of investment in respect of the Target Fund, the Target Fund has confirmed the following:</p> <ol style="list-style-type: none"> 1. All investments of the Target Fund are limited to markets where the regulatory authority is an ordinary or associate member of the IOSCO. 2. The credit rating for the counter-party of OTC derivatives will be at least investment grade. 3. For the purpose of borrowing: <ul style="list-style-type: none"> — The Target Fund will borrow cash for the purpose of meeting repurchase requests for units and for short-term bridging requirements only; — The aggregate borrowing of the Target Fund will not exceed 10% of the Target Fund's net asset value at the time the borrowing is incurred; — The borrowing period of the Target Fund will not exceed one month; — In the case where the Target Fund is an investment company, borrowing will not be more than 10% of its assets to enable the acquisition of immovable property essential for the direct pursuit of its business. 4. The value of the Target Fund's investments in transferable securities and money market instruments issued by any single issuer must not exceed 15% of the Target Fund's net asset value. 5. The aggregate value of Target Fund's investments in transferable securities, money market instruments, deposits, OTC derivatives and structured products issued by or placed with, as the case may be, any single issuer/ financial institution must not exceed 25% of the Target Fund's net asset value. 6. Where the Target Fund invests in another CIS that is operated by the Management Company of the Target Fund or its related corporation, the Management Company of the Target Fund will ensure that: <ul style="list-style-type: none"> — there is no cross-holding between the Target Fund and other CIS; — all initial charges on the other CIS are waived; and — the management fee must only be charged once, either at the Target Fund level or the other CIS level. 7. The Target Fund's investments in transferable securities (other than debentures) must not exceed 10% of the transferable securities issued by any single issuer. 8. The Target Fund's investments in debentures must not exceed 20% of the debentures issued by any single issuer. 9. The Target Fund's investments in CIS must not exceed 25% of the units/ shares in any one CIS. 10. Other than money market instruments that do not have a pre-determined issue size, the Target Fund's investments in money market instruments must not exceed 10% of the instruments issued by any single issuer. 	<p><u>Additional Investment Restrictions applicable to BNP Paribas Funds Aqua</u> For the purpose of investment in respect of the Target Fund, the Target Fund has confirmed the following:</p> <ol style="list-style-type: none"> <u>1. The Target Fund does not utilise leveraging as part of its investment strategy.</u>

No	Section	Previous Provision	New Provision in the Master Prospectus
		<p>11. In the case where there is a breach of investment limit or restriction (including a breach as a result from subscription of rights issue), the Investment Manager of the Target Fund must take all necessary steps and action to rectify the breach within a period of not more than three months from the date of the breach. The three-month period may be extended if the internal compliance of the Investment Manager of the Target Fund is of the view that it is in the best interests of investors.</p> <p>12. The Target Fund will only undertake securities lending (including sale and repurchase and reverse repurchase) activities for the purpose of efficient portfolio management.</p> <p>13. The Target Fund will only invest in CIS which will generally comply with the investment limits provided in the Guidelines.</p>	
28.	Chapter 4: Transaction Information	<p><u>4.4.3 Redeeming an Investment</u> <u>Third & Fourth Paragraph:</u></p> <p>Payment of redemption proceeds from the date on which the request to redeem is received by the Manager are as follows:</p> <ul style="list-style-type: none"> ▪ within ten (10) calendar days for RM denominated Funds and Classes, ▪ within ten (10) business days* for USD Classes, and ▪ within eleven (11) business days* for CNH Classes ▪ for Manulife Shariah India Equity Fund, within ten (10) Business Days for A (RM) Class and eleven (11) Business Days for A (USD) Class <p>*Please refer to Section 10.1 Variation/ Exemption from the Guidelines on page 65.</p> <p>The payment period for Feeder Funds may be extended due to redemption limits or suspension of dealing by the Target Fund. Please refer to Section 2.5 Dealing & Redemption on page 44.</p>	<p><u>Third – Fifth Paragraph:</u></p> <p><u>The redemption proceeds for RM denominated Funds and Classes will be paid within seven (7) Business Days from the date on which the request to redeem is received by the Manager at or before the cut-off time (please refer to section 4.3).</u></p> <p><u>For non-RM denominated Funds and Classes, payment of redemption proceeds from the date on which the request to redeem is received by the Manager at or before the cut-off time (please refer to section 4.3) are as follows:</u></p> <ul style="list-style-type: none"> ▪ within ten (10) Business Days for USD, AUD and SGD denominated Classes, ▪ within eleven (11) Business Days for CNH Classes, and ▪ for Manulife Shariah India Equity Fund, within ten (10) Business Days for A (RM) Class and eleven (11) Business Days for A (USD) Class <p><u>The extended payment period for non-RM denominated Funds and Classes stipulated above are due to the respective Funds' investment exposure outside Malaysia and is subject to currency conversion due to the Class available for transaction is denominated in a currency that is different from the Base Currency.</u></p> <p>The payment period for feeder funds may be extended due to redemption limits or suspension of dealing by the Target Fund. Please refer to Section 2.7 Dealing & Redemption on page 71.</p> <p><u>Unit Holders should note that redemption limit may be imposed as part of liquidity risk management, subject to the circumstances as prescribed in Section 1.5.5. When such redemption limit is imposed on Unit Holders, Unit Holders will be given a notice on the deferred redemption. The redemption proceeds to the Unit Holders will be paid within the timeline as stipulated from the date on which the redemption is processed.</u></p> <p><u>Payment cannot be made to bank accounts in the name of third parties. For joint account, the bank account provided could either be in the name of the principal account holder or in the names of both account holders.</u></p>

No	Section	Previous Provision	New Provision in the Master Prospectus
			<u>Payment can only be made in the same currency as per the Class of Fund which you have invested in. For example, if you invest in USD Class, we can only make payment in USD into your designated foreign currency account.</u>