

Product Highlights Sheet dated 12 February 2025

Manulife Global Aqua Fund

Responsibility Statement

This Product Highlights Sheet has been reviewed and approved by the directors and/or persons approved by the Board of Manulife Investment Management (M) Berhad and they collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable inquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements, or omission of other facts which would make any statement in the Product Highlights Sheet false or misleading.

Statement of Disclaimer

The Securities Commission Malaysia has authorised the issuance of Manulife Global Aqua Fund ("the Fund") and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the Fund and lodgment of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the Fund or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of the Manulife Investment Management (M) Berhad, the Manager responsible for the Fund and takes no responsibility for the contents of this Product Highlights Sheet. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Product Highlights Sheet, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

Please note that this Fund is not offered for sale to any U.S. ("United States of America") person. If you are a non-Malaysian, your subscription may be restricted by your local law or regulation. Please observe and comply with such local restrictions, if any. If in doubt, please consult a professional adviser.

MANULIFE GLOBAL AQUA FUND IS A QUALIFIED SUSTAINABLE AND RESPONSIBLE INVESTMENT (SRI) FUND UNDER THE GUIDELINES ON SUSTAINABLE AND RESPONSIBLE INVESTMENT FUNDS ("SRI GUIDELINES").

This product highlights sheet only highlights the key features and risks of this Fund. Investors are advised to request, read and understand the prospectus of the Fund before deciding to invest.

Brief Information on the Product

1. What is the Fund about?

The Fund is a feeder fund that aims to provide capital appreciation by investing in one collective investment scheme with investment focus on companies tackling the water-related challenges and helping to accelerate the transition to a more sustainable world.

Note: Any material change to the Fund's investment objective would require unit holders' approval.

Product Suitability

2. Who is the Fund suitable for?

The Fund is suitable for investors who:

- seek capital appreciation;
- are willing to accept higher level of market risks and tolerate volatility;
- have a medium-term investment horizon (i.e. a period of three (3) years); and
- wish to seek investment exposure in companies within global water value chain.

Key Product Features

3. What am I investing in?

Fund Category	Feeder fund
Investment Strategy and Policy	<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 net asset value ("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'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.</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> <p>As the Fund is a qualified SRI fund, investing in the Target Fund which incorporates sustainable investment policy, investors are advised to refer to Investment Strategy of the Target Fund for a better understanding on the sustainable investment policy of the Target Fund. The Manager will perform regular monthly assessment on the Target Fund's portfolio to ensure the sustainability</p>

	<p>considerations are complied with at all times. A review on the ESG coverage rate and scoring is conducted based on the data available in the Target Fund's monthly fund factsheet. ESG coverage rate represents, within the Target Fund's portfolio, the percentage of securities that have an ESG score or carbon footprint within those that are eligible to have an ESG score or carbon footprint using the Management Company of the Target Fund's internal methodology. The monthly assessment is supplemented by the semi-annual and annual review conducted by the Manager on the overall portfolio of the Target Fund to ensure the Target Fund complies with the SRI Guidelines.</p> <p>Notwithstanding the above, the Manager may, in consultation with the Trustee and with the unit holder's approval, replace the Target Fund with another collective investment scheme ("CIS") of a similar objective if, in the Manager's opinion, the Target Fund no longer meets the Fund's investment objective. The Manager will ensure that the replacement CIS complies with the SRI Guidelines.</p> <p><i>Note: The Manager will notify the Securities Commission Malaysia of any changes to the Fund immediately and use its best efforts to provide, without prior request, as soon as reasonably practicable, the relevant information which may include but is not limited to any events that could impact the Fund's ability to comply with the SRI Guidelines.</i></p>				
Asset Allocation	<u>Asset Class</u> Target Fund Liquid assets such as cash, money market instruments, placement of deposits with financial institutions for liquidity purposes and/or derivatives for hedging purposes.		<u>Allocation (% of the Fund's NAV)</u> At least 85% Remaining NAV of the Fund		
Performance Benchmark	MSCI World (Net Return) Index. Note: The performance benchmark above is only used as a reference for investment performance comparison purpose. The performance benchmark of the Fund is the same as the benchmark of the Target Fund. The risk profile of the Fund is not the same as the risk profile of this performance benchmark. The performance benchmark information is available in www.manulifeim.com.my .				
Base Currency	Euro ("EUR")				
Currency Class(es)	A (RM-Hedged) Class	A (AUD-Hedged) Class	A (SGD-Hedged) Class	A (USD-Hedged) Class	A (RM) Class
Launch Date	26 October 2021				12 February 2025
Financial Year End	31 January				
Distribution Policy	Income distribution, if any, is incidental.				

Target Fund's Information

Name of Target Fund	BNP Paribas Funds Aqua
Management Company of Target Fund	BNP Paribas Asset Management Luxembourg
Investment Manager of Target Fund ("Investment Manager")	Impax Asset Management Limited
Domicile Country	Luxembourg
Regulatory Authority of the Target Fund	Commission de Surveillance du Secteur Financier
Date of Establishment	3 July 2015
Name of Share Class	Share class UI9, which is denominated in EUR
Investment Objective of Target Fund	<p>The Target Fund aims to increase the value of its assets over the medium term* by investing primarily in global companies tackling the water-related challenges and which aim at helping or accelerating the transition to a more sustainable economy.</p> <p><i>*Based on Target Fund's definition, recommended investment horizon of 5 years.</i></p>
Investment Policy and Strategy of Target Fund	<p>Investment Policy</p> <p>The Target Fund is a thematic fund that aims to invest in global companies within the global water value chain. These companies support the protection and efficient use of water as a natural resource.</p> <p>The Target Fund seeks to contribute capital towards specific themes of the transition towards a low-carbon, inclusive economy (e.g. the energy transition, inclusive growth, etc.) and to benefit from future growth anticipated in these themes. The Target Fund invests in companies or projects which products, services or operations positively contribute to the environmental or social challenges addressed by the theme. At all times, the Target Fund invests at least 75% of its assets in equities and/or equity equivalent securities issued by global companies that conduct a significant part of their business in water and related or connected sectors, with sustainable activities and processes. Such sectors include, but are not limited to water infrastructures (network, buildings, and industry equipment, infrastructure services and irrigation), water treatment (filtration, traditional treatment, efficiency, testing and monitoring)</p>

and utilities. Global companies in the water universe must have more than 20% of revenues, profits or invested capital coming from across the water value chain. As well as several pure-play global companies in the water sector, many multi-industry and electrical equipment companies also have a presence that such companies can leverage against the various end markets, geographies and technologies. Global companies whose activities significantly, though not entirely, relate to the water sector make up an important component of the water industry and are often among the leading providers of a key product or technology.

The remaining portion, namely a maximum of 25% of its assets, may be invested in any other transferable securities (including P-Notes), money market instruments and also, within a limit of 15% of the assets, in debt securities of any kind and, within a limit of 10% of the assets, in UCITS or UCIs.

In respect of the above investment limits, the Target Fund's investments into "China A-Shares" via the Stock Connect may reach up to 20% of its assets. The Target Fund may be exposed to emerging markets up to 30% of its assets, including exposure to China.

The Target Fund may hold ancillary liquid assets within the limits and conditions described in the prospectus of the Fund under "Investment Restrictions of the Target Fund"

Sustainable Investment Policy

The Investment Manager of the Target Fund applies BNP Paribas Asset Management's sustainable investment policy, which takes into account ESG criteria in the investment process of the Target Fund to ensure that the Target Fund's investment are in line with the sustainable principles adopted and the overall impact of such investments of the Target Fund is not inconsistent with any other sustainable principles. The Target Fund which applies the responsible business conduct policy (further explained below) establishes a common framework across investments and economic activities through the implementation of United Nations Global Compact Principles. As the United Nations Global Compact establishes broad aspirational principles, a risk-based approach is taken at the issuer level to assess potential breaches of international standards based on available data. This analysis may result in the exclusion of a company from the portfolio of the Target Fund, or it may lead to direct engagement with the issuer to obtain more information or attempt to influence the company's behaviours.

The Investment Manager of the Target Fund will periodically screen to identify companies that are potentially in breach with the sustainability considerations. If the companies become inconsistent with its investment strategies and sustainability principles, the companies are excluded from the Target Fund's investments, and those at risk of breaching them are closely monitored, and may also be excluded. The exclusion list and watchlist are communicated by Sustainability Centre Team to investment teams on a regular basis. As a result, the Investment Manager of the Target Fund should not initiate new investments in excluded companies with immediate effect. The Target Fund should divest the existing investments based on market conditions but not later than three months after communication by Sustainability Centre Team.

The Target Fund is categorized as Article 9 under the Sustainable Finance Disclosure Regulation ("SFDR").

The sustainable investment approach, including the integration of sustainability risk, is incorporated at each step of the investment process of the Target Fund (including the remaining portion of the Target Fund's investments) and includes the following elements:

■ **Responsible business conduct standards:** As defined in the BNP Paribas Asset Management's Responsible Business Conduct policy ("RBC"). They include respecting: 1) norms-based screens, such as the United Nations ("UN") Global Compact principles and OECD Guidelines for Multinational Enterprises, and 2) BNP Paribas Asset Management sector policies.

- 1) Norms-based screens: The United Nations Global Compact (www.unglobalcompact.org) defines 10 principles for businesses to uphold in the areas of human rights, labour standards, environmental stewardship and anti-corruption. Similarly, the OECD Guidelines for Multinational Enterprises sets out principles for the responsible business conduct of businesses. These two shared frameworks are recognized worldwide and applicable to all industry sectors. Companies that violate one or more of the principles are excluded from the Target Fund's investments, and those at risk of breaching them are closely monitored, and may also be excluded.
- 2) BNP Paribas Asset Management has also defined a series of guidelines relating to investments in sensitive sectors, listed in the RBC. Companies from these sensitive sectors that do not comply with the minimum principles specified in these guidelines are excluded from the Target Fund's investments. The sectors concerned include, but are not limited to, palm oil, wood pulp, mining activities, nuclear, coal-fired power generation, tobacco, controversial weapons, unconventional oil and gas and asbestos.

■ **ESG integration:** It involves the evaluation of the below three non-financial criteria at the level of the companies in which the Target Fund invests:

- Environmental: such as energy efficiency, reduction of emissions of greenhouse gases, treatment of waste;
- Social: such as respect of human rights and workers' rights, human resources management (workers' health and safety, diversity);
- Governance: such as board of directors of the investee company's independence, managers' remuneration, respect of minority shareholders rights.

ESG scores, as defined by an internal proprietary framework, can be made available to assist in the ESG evaluation of securities' issuers. ESG integration is systematically applied to all investment strategies. The process to integrate and embed ESG factors in the investment decision-making processes is guided by formal ESG integration guidelines of BNP Paribas Asset Management. However, the way and the extent to which ESG integration, including ESG scores, is embedded in each investment process of the Target Fund is determined by the Investment Manager of the Target Fund, who is fully responsible in this respect.

■ **Stewardship:** It is designed to enhance the long-term value of shareholdings and the management of long-term risk for clients, as part of BNP Paribas Asset Management's commitment to act as an efficient and diligent steward of assets. Stewardship activities include the following categories of engagement:

- Company engagement: the aim is to foster, through dialogue with companies, corporate governance best practices, social responsibility and environmental stewardship. A key component of company engagement is voting at annual general meetings.
- Public policy engagement: BNP Paribas Asset Management aims to embed sustainability considerations more fully into the markets in which it invests and in the rules that guide and govern company behavior.

ESG Scoring Framework

BNP Paribas Asset Management's ESG scoring framework assesses ESG characteristics of an issuer. Specifically, it produces:

- A company-level score based on a firm's performance on material ESG issues relative to peers.
- A global ESG score that aggregates the average ESG scores of the companies in a portfolio.

A four-step process is used in order to score an issuer:

1. ESG metric selection and weighting based on three criteria:
 - Materiality of ESG issues that are material to the business of an issuer.
 - Measurability and insight.
 - Data quality and availability based on data of reasonable quality and that are readily available.

2. ESG assessment vs peers

This assessment is primarily sector-relative, reflecting the fact that ESG risks and opportunities are not always comparable between sectors and regions. For instance, health & safety is less important for an insurance company than a mining company.

Each issuer starts with a baseline 'neutral' score of 50. Each score is then summed for each of the three ESG pillars – Environmental, Social and Governance. An issuer receives a positive score for a pillar if it performs better than the average of its peer group. If it performs below than the average, it receives a negative score.

However, two universal issues that impact all companies are not scored relative to peers, introducing a deliberate 'tilt' for the most exposed sectors. These are:

- Carbon emissions – An absolute carbon emission measure, creating a positive bias towards issuers and sectors with lower carbon emissions, has been implemented.
- Controversies – Sectors that are more prone to ESG controversies have slightly lower scores, reflecting increased risk ('headline', reputational or financial risk).

The overall result is an intermediate quantitative ESG score that ranges from zero to 99, with the ability to see how each ESG pillar has added to or detracted from the issuer's final score.

3. Qualitative review

In addition to proprietary quantitative analysis, the methodology takes into account a qualitative review of issuers with information gathered from third-party sources, internal in-depth research on material issues (e.g. climate change) and knowledge and interaction with issuers.

4. Final ESG score

Combining both qualitative and quantitative inputs, an ESG score is reached ranging from zero to 99, with issuers ranked in deciles against peers. Issuers that are excluded from investment through the RBC policy are assigned a score of 0.

The ESG analysis applies to at least 90% of the issuers in the portfolio (excluding ancillary liquid assets) and along with its thematic focus leads to a reduction of at least 20% of the investment universe, being companies belonging to the global water value chain. This approach is supported by an active program of engagement with companies on a range of ESG factors, as well as proxy voting. Impact measurement and reporting* is also undertaken to provide post-investment evidence of the intention to help accelerate the transition to a more sustainable economy.

**The impact report is available on the following link: <https://www.bnpparibas-am.lu/investisseur-prive-particulier/fundsheets/actions/bnp-paribas-aqua-classic-cl-lu1165135440/?tab=documents>*

More information and documents on BNP Paribas Asset Management approach to sustainable investment may be found on the website at the following address: https://www.bnpparibas-am.com/en/sustainability-bnpp-am/

4. Who am I investing with?

Manager	Manulife Investment Management (M) Berhad
Trustee	HSBC (Malaysia) Trustee Berhad

Key Risks

5. What are the key risks associated with this Fund?

Market Risk

Market risk refers to the possibility that an investment will lose value because of a general decline in financial markets, due to economic, political and/or other factors, which will result in a decline in the Fund's NAV.

Manager's Risk

This risk refers to the day-to-day management of the Fund by the Manager which will impact the performance of the Fund. For example, investment decisions undertaken by the Manager, as a result of an incorrect view of the market or any non-compliance with internal policies, investment mandate, the deed, relevant law or guidelines due to factors such as human error or weaknesses in operational process and systems, may adversely affect the performance of the Fund.

Loan or Financing Risk

This risk occurs when investors take a loan/ financing to finance their investment. The inherent risk of investing with borrowed/ financed money includes investors being unable to service the loan repayments/ financing payments. In the event units are used as collateral, an investor may be required to top-up the investors' existing instalment if the prices of units fall below a certain level due to market conditions. Failing which, the units may be sold at a lower NAV per unit as compared to the NAV per unit at the point of purchase, towards settling the loan/ financing.

Please note that loan/ financing is discouraged.

Suspension/Deferment of Redemption Risk

The Manager may, in consultation with the Trustee and having considered the interests of investors, suspend the dealings in units of the Fund due to exceptional circumstances such as when the market value or fair value of a material portion of the Fund's 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 Fund.

For the purpose of liquidity risk management, the Fund may defer redemption to the next business day if the total net redemption received is more than 10% of the NAV of the Fund on a particular business day. When such redemption limit is triggered, it may jeopardise the Fund's ability to meet unit holders' redemption request and may lead to a delay in repayment of redemption proceeds to investors. Unit holders who are impacted by deferment of redemption are subject to the risks inherent to the Fund which unit holders invested in until the redemption request is processed.

Target Fund Manager Risk

The Target Fund (which the Fund invests in) is managed by the Investment Manager of the Target Fund. It is important to note that the Manager has no control over the investment management techniques and operational controls of the Target Fund. Thus, mismanagement of the Target Fund (i.e. breach of its prescribed investment restriction due to human error) may negatively affect the Fund (as an investor of the Target Fund). Should such a situation arise, the Manager may propose to invest in other alternative CIS that is consistent with the investment objective of the Fund provided always that the approval of the unit holders has been obtained. The replacement CIS must be in compliance with the requirement provided in the SRI Guidelines.

Country Risk

Investments of the Fund (i.e. the Target Fund, which is domiciled in Luxembourg) may be affected by changes in the economic and political climate, restriction on currency repatriation or other developments in the law or regulations of Luxembourg. For example, the deteriorating economic condition of that country may adversely affect the value of the investments undertaken by the Fund. This in turn may cause the NAV of the Fund or prices of units to fall.

Currency Risk

You should be aware that currency risk is applicable to class(es) which is in a different currency than the Base Currency (i.e. EUR). The impact of the exchange rate movement between the Base Currency and the currency denomination of the respective class(es) may result in a depreciation of the value of your holdings. As for a hedged class, the class itself provides mitigation to the currency risk arising from the difference between the currency denomination of the class and the Base Currency. For this purpose, the Manager engages the Trustee to perform currency hedging for hedged class of the Fund, using currency forward contracts on a monthly rollover basis to passively hedge against currency risk. While we aim to fully hedge the currency risk for a hedged class, you should note that it may not entirely eliminate currency risk. In addition, you should note that as a result of hedging, a hedged class will not be able to enjoy the full benefits of the currency movement in the event a favourable movement of the currency denomination of the hedged class against the Base Currency. You should also note that hedging incurs costs, in which will impact the NAV of a hedged class.

Liquidity Risk

Liquidity risk refers to a security which could not be transacted in a timely manner. In the context of the Fund (which invests in the Target Fund), liquidity risk is associated with the Target Fund's ability to meet the Fund's redemption request in a timely manner. If the Target Fund fails to meet the Fund's redemption request, it may jeopardize the Fund's ability to meet its own unit holders' redemption request.

Risk Considerations for Investing in Derivatives

The Manager may use derivatives such as forwards, futures and options to hedge against certain risks such as adverse movements in currency exchange rates or interest rate. This involves special risks, including but not limited to the risk of loss from default by the counterparty, typically as a consequence of insolvency or failed settlement.

The Manager will only enter into hedging transactions where the counterparty is a financial institution with a minimum long-term credit rating of investment grade (including gradation and subcategories) rated by any domestic or global rating agency. In the event where the counterparty's or issuer's rating falls below the minimum required or it ceases to be rated, the Manager will liquidate its position within 6 months or sooner, unless the Trustee considers it to be in the best interest of investors to do otherwise.

To mitigate these risks, all investment in financial derivatives will be closely monitored or efforts will be taken to unwind such positions if there is material adverse change to the counterparty or issuer.

Taxation Risk/ Withholding Tax Risk

Certain income of the Target Fund may be subject to withholding and/or income tax, and any such taxes will reduce the return on the investments held by the Target Fund. The Fund may make tax provisions in respect of income received from its foreign investments. The tax laws, regulations and practice are constantly changing, and they may be changed with retrospective effect. The interpretation and applicability of the tax law and regulations by tax authorities may not be consistent and transparent. In this connection, the Fund may be subject to additional taxation that is not anticipated as at the date hereof or when the relevant investments are made, valued or disposed of. Such taxes will reduce the return on the investments of the Fund. In addition, the Target Fund (through the Management Company of the Target Fund or its agents) may need to receive certain information from an investor for it to avoid certain withholding taxes. In particular, the Foreign Account Tax Compliance Act ("FATCA") adopted in the U.S. will require the Target Fund (or the Management Company of the Target Fund) to obtain certain identifying information about its investors and potentially provide that information to the United States Internal Revenue Service. Subject to certain transition rules, investors that fail to provide the Target Fund, the Management Company of the Target Fund or their agents with the requisite information will be subject to a 30% withholding tax on distributions to them and on proceeds from any sale or disposition or caused the entire Fund to be subject to a 30% withholding tax on income receivable from the Target Fund or on proceeds from any sales or disposition of the Fund. In addition, units held by such investors may be subject to compulsory redemption. Any withholding taxes imposed on the Target Fund could affect the return of investments held by the Fund.

Investors should seek their own tax advice on their tax position with regard to their investment in the relevant Fund.

Specific Risks associated with the Target Fund

- Concentration Risk
- Emerging Markets Risk
- Liquidity Risk
- Risks Related to Investments in Some Countries
- Extra-Financial Criteria Investment Risk
- Risks Related to Investments in CNH Share Categories
- Small Cap, Specialised or Restricted Sectors Risk
- Equity Risk
- PRC Taxation Risk
- Risks Related to Stock Connect
- Swing Pricing Risk

Please refer to the Fund's prospectus for further details on specific risks associated with the Target Fund.

Fees and Charges

6. What are the fees and charges involved?

Charges when buying units of the Fund

Sales Charge	Distributors	Maximum Sales Charge*				
		A (RM-Hedged) Class	A (AUD-Hedged) Class	A (SGD-Hedged) Class	A (USD-Hedged) Class	A (RM) Class
	Unit Trust Consultant	Up to 5.00% of NAV per unit of the Class				
	Manager					
	Institutional Unit Trust Scheme Adviser ("IUTA")					
	*The sales charge is non-negotiable. However, the Manager may at its discretion charge a lower sales charge from time to time.					
	Note: The list of funds qualified under the Employees Provident Fund – Members Investment Scheme ("EPF-MIS") is available on our website at www.manulifeim.com.my or the EPF's website at www.kwsp.gov.my and will be updated as and when EPF revises the list. Funds qualified under the EPF-MIS will be levied a sales charge of up to 0.50% of NAV per unit if subscribed via i-Akaun, otherwise up to 3.00% of NAV per unit.					
Redemption Charge	Nil					
Switching Fee	Subject to the conditions on switching as set out in the prospectus of the Fund.					
Transfer Fee	RM3.00 per transfer					

Fees incurred when investing in the Fund

Management fee	1.80% per annum of NAV of the Fund
Trustee fee	0.04% per annum of NAV of the Fund (including local custodian fees, but excluding foreign custodian fees and charges)

All fees and charges (e.g. sales charge, switching fee, transfer fee, management fee, trustee fee and any other relevant fees and/or charges), where applicable, may be subject to any tax that may be introduced by the government of Malaysia from time to time.

Minimum initial investment	A (RM-Hedged) Class	A (AUD-Hedged) Class	A (SGD-Hedged) Class	A (USD-Hedged) Class	A (RM) Class
Walk-in/ Hardcopy application	RM2,000	AUD2,000	SGD2,000	USD2,000	RM2,000
Online application	RM200	-	-	-	RM200
Minimum additional investment					
Walk-in/ Hardcopy application	RM1,000	AUD1,000	SGD1,000	USD1,000	RM1,000
Online application	RM100	-	-	-	RM100
Cut-off time	<ul style="list-style-type: none"> 3.00 p.m. for walk-in transactions or any other time that may be determined by the Manager, and 4.00 p.m. for online transactions*. 				

*Online transactions include purchase of units and switching between fund/ class denominated in RM only. Online transactions are not applicable for redemption of units currently. You may refer to our online tool for latest updates.

YOU SHOULD NOT MAKE PAYMENT IN CASH TO A UNIT TRUST CONSULTANT OR ISSUE A CHEQUE IN THE NAME OF A UNIT TRUST CONSULTANT.

Valuation and Exiting from Investment

7. How often are valuations available?

The valuation of the Fund is carried out daily at the end of the business day. Funds with exposure to foreign investments shall be valued at or before 5.00 p.m. on the next business day (or T+1) because of the time difference between Malaysia and the country(ies) where the funds invest in. The NAV per unit of the Fund/ class will be published upon valuation conducted. However, delay may occur in updating the NAV per unit of the Fund/ class. The latest prices will be available on the Manager's website at www.manulifeim.com.my or FiMM's website. Alternatively, unit holders may contact the Manager's Customer Service Hotline.

8. How can I exit from this investment and what are the risks and costs involved?

Redeeming an investment

Unit holders may redeem part or all of their investments at any time by completing a "Redemption Form" which is available from 8.45 a.m. to 5.30 p.m. at the office of the Manager and its branches. Redemption proceeds will be paid within seven (7) business days for A (RM-Hedged) Class and A (RM) Class, and nine (9) business days for A (AUD-Hedged) Class, A (SGD-Hedged) Class and A (USD-Hedged) Class from the date on which the redemption request is received by the Manager at or before the cut-off time.

Unit holders should note that redemption limit or suspension of dealing in units of the Fund may be imposed as part of liquidity risk management. These circumstances may lead to delay in payment of redemption proceeds to you. For more information, please refer to the Transaction Information section of the Fund's prospectus.

	A (RM-Hedged) Class	A (AUD-Hedged) Class	A (SGD-Hedged) Class	A (USD-Hedged) Class	A (RM) Class
Minimum redemption amount	500 units or such other lower number of units as the Manager may from time to time decide.				
Minimum holding/ balance	1,000 units or such other lower number of units as the Manager may from time to time decide.				
Cut-off time	<ul style="list-style-type: none"> 3.00 p.m. for walk-in transactions or any other time that may be determined by the Manager, and 4.00 p.m. for online switching. 				

Cooling-off period

The cooling-off period is only applicable to any individual investing for the first time in any unit trust funds managed by the Manager and excludes staff of the Manager and persons registered with a body approved by the SC to deal in unit trust funds. You have the right, within six (6) business days from the day of the receipt by the Manager of your application form, to call for a withdrawal of your investment. The money invested will be refunded to you subject to the conditions as set out in the prospectus of the Fund.

Withdrawal proceeds will only be paid to you once the Manager has received the cleared payments for the original investment.

For purchase/redemption transaction made with IUTAs, the transaction is subject to the terms and conditions of the respective IUTAs. Also, if you invest in units through an IUTA which adopts the nominee system of ownership, you will not be considered as a unit holder under the Fund's deed, and you may consequently not have all the rights ordinarily

exercisable by a unit holder (for example, the right to call for a unit holders' meeting and to vote thereat, and the right to have your particulars appearing in the Fund's register of unit holders).

Fund Performance

Note: The A (RM) Class is launched on 12 February 2025. Hence, performance of the A (RM) Class is not available.

9. Average Total Return for Financial Year Ended 31 January 2024

Basis of calculation

$$\text{Average Total Return} = \frac{\text{Annualised Total Return}}{[(1 + \text{Total return for the period})^{(\text{Actual no. of days in a year} \div \text{No. of days during the period})} - 1] \times 100\%}$$

Returns (%)		Since Inception	1-Year
Manulife Global Aqua Fund	A (USD-Hedged) Class	0.50*	8.78
	Benchmark	3.60	16.97
	A (RM-Hedged) Class	(0.69)*	6.37
	Benchmark	3.60	16.97
	A (AUD-Hedged) Class	(1.65)*	6.90
	Benchmark	3.60	16.97
	A (SGD-Hedged) Class	(0.55)*	7.30
	Benchmark	3.60	16.97

* Since commencement 15 November 2021.

Returns in EUR (%)	Since Inception	1-Year
Target Fund - Share Class UI9 (Euro)	(0.51)*	8.67
Benchmark	3.24*	16.97

* Since inception date of the share class UI9 (Euro) 16 November 2021.

10. Annual Total Return for Financial Year Ended 31 January

Basis of calculation

$$\text{Annual Total Return} = \frac{(\text{NAV}_t - \text{NAV}_{t-1})}{\text{NAV}_{t-1}} \quad \begin{array}{l} \text{NAV}_t \text{ denotes NAV at the end of the period.} \\ \text{NAV}_{t-1} \text{ denotes NAV at the beginning of the period.} \end{array}$$

Returns (%)		2022*	2023	2024
Manulife Global Aqua Fund	A (USD-Hedged) Class	(7.44)	0.41	8.78
	Benchmark	(3.23)	(4.47)	16.97
	A (RM-Hedged) Class	(7.04)	(0.41)	6.37
	Benchmark	(3.23)	(4.47)	16.97
	A (AUD-Hedged) Class	(8.00)	(1.98)	6.90
	Benchmark	(3.23)	(4.47)	16.97
	A (SGD-Hedged) Class	(7.54)	(0.43)	7.30
	Benchmark	(3.23)	(4.47)	16.97

For the financial year ended 31 January 2024, the Fund's A (USD-Hedged) Class return increased by 8.78%, A (RM-Hedged) Class return increased by 6.37%, A (AUD-Hedged) Class return increased by 6.90%, while the Fund's A (SGD-Hedged) Class return increased by 7.30%, compared with its benchmark return which increased by 16.97%.

* For the period from 15 November 2021 (commencement date) to 31 January 2022.

Returns in EUR (%)	2022	2023	2024
Target Fund - Share Class UI9 (Euro)	(9.02)	(1.39)	8.67
Benchmark	(8.28)	(4.41)	16.97

* period from 16 November 2021 (inception date of the share class UI9 (Euro)) to 31 January 2022.

PAST PERFORMANCE OF THE FUND IS NOT AN INDICATION OF ITS FUTURE PERFORMANCE.

11. Portfolio Turnover Ratio and Income Distribution per Unit

Financial Year End (FYE)	2023#	2024
Portfolio Turnover Ratio ("PTR")	0.92	0.44
The PTR for FYE2024 was 0.44 times and was lower than FYE2023 mainly due to the decrease in trading activities.		
Gross distribution per unit (sen) – A (USD) Class	-	-
Net distribution per unit (sen) – A (USD) Class	-	-
Gross distribution per unit (sen) – A (RM-Hedged) Class	-	-
Net distribution per unit (sen) – A (RM-Hedged) Class	-	-
Gross distribution per unit (sen) – A (AUD-Hedged) Class	-	-
Net distribution per unit (sen) – A (AUD-Hedged) Class	-	-
Gross distribution per unit (sen) – A (SGD-Hedged) Class	-	-

Net distribution per unit (sen) – A (SGD-Hedged) Class	-	-
There was no income distribution during the financial year ended 31 January 2024.		
#Financial period from 26 October 2021 (date of launch) to 31 January 2023		

Contact Information

12. Who should I contact for further information or to lodge a complaint?

- i) For internal dispute resolution, you may contact us:

Manulife Investment Management (M) Berhad

13th Floor, Menara Manulife
No. 6, Jalan Gelenggang
Damansara Heights
50490 Kuala Lumpur.

Customer Service Hotline : 03-2719 9271
General Line : 03-2719 9228
Email : MY_CustomerService@manulife.com
Website : www.manulifeim.com.my

- ii) If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Financial Markets Ombudsman Service (FMOS):

Financial Markets Ombudsman Service (FMOS)

Level 14, Main Block Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur.

Phone : 03-2272 2811
Online complaint form available at www.fmos.org.my

- iii) Even if you have initiated a dispute resolution process with FMOS, you may also direct your complaint to the SC. To make a complaint, please contact the SC's Consumer & Investor Office:

**Consumer & Investor Office
Securities Commission Malaysia**

No. 3, Persiaran Bukit Kiara
Bukit Kiara
50490 Kuala Lumpur.

Phone : 03-6204 8999 (Aduan Hotline)
Fax : 03-6204 8991
Email : aduan@seccom.com.my
Online complaint form available at www.sc.com.my

- iv) Federation of Investment Managers Malaysia (FiMM)'s Complaints Bureau:

**Legal, Secretariat & Regulatory Affairs
Federation of Investment Managers Malaysia**

19-06-1, 6th Floor, Wisma Tune
No. 19, Lorong Dungun
Damansara Heights
50490 Kuala Lumpur.

Phone : 03-7890 4242 (Press 3)
Fax : 03-2093 2700
Email : complaints@fimm.com.my
Online complaint form available at www.fimm.com.my