

Manulife Singapore Equity 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 Singapore Equity 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.

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 aims to provide capital appreciation and income by investing in one collective investment scheme (“CIS”), with investment focus in equity and equity-related securities in the Singapore market.

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 and income;
- have a long-term investment horizon (i.e. at least five (5) years); and
- wish to seek investment exposure in the Singapore market.

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 Class B-MDis SGD of the Manulife Singapore Opportunities Income Fund (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 short-term 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>Currently, the Fund invests in Class B-MDis SGD of the Target Fund, which is a share class denominated in SGD. The Fund may change its entire investment into another class of the Target Fund denominated in the same currency, if the Manager is of the opinion that the change is in the interest of the Unit Holders. Prior to effect such change, the Manager will seek concurrence from the Trustee and the Unit Holders will be notified before the implementation.</p>

	Notwithstanding the above, the Manager may, in consultation with the Trustee and with the Unit Holders' approval, replace the Target Fund with another fund of a similar objective if, in the Manager's opinion, the Target Fund no longer meet this Fund's investment objective, or when the Target Fund no longer acts in the interest of the Unit Holders.		
Asset Allocation	<u>Asset Class</u>		<u>Allocation (% of the Fund's NAV)</u>
	Target Fund		At least 85%
	Liquid assets such as cash, money market instruments, placement of short-term deposits with financial institutions for liquidity purposes and/or derivatives for hedging purposes.		Remaining NAV of the Fund
Performance Benchmark	The Fund adheres to the benchmark of the Target Fund for performance comparison only. Note: The performance benchmark 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 at www.manulifeim.com.my .		
Base Currency	Singapore Dollar ("SGD")		
Currency Class(es)	A4 (SGD) Inc Class	A4 (RM) Inc Class	A4 (RM-Hedged) Inc Class
Initial Offer Price	SGD 0.5000	RM 0.5000	RM 0.5000
Launch Date	10 June 2026		
Initial Offer Period	Twenty-one (21) days from 10 June 2026 to 30 June 2026 or such other shorter period as may be determined by the Manager. The Manager may shorten the Initial Offer Period if the Manager is of the view that it is timely to commence the investment of the Fund, e.g., to enable it to purchase assets for the Fund due to market conditions.		
Financial Year End	31 December		
Distribution Policy	For each Class, distribution, if any, is on a quarterly basis. We reserve the right to vary the frequency of distributions.		
	The payment of distributions, if any, from each Class may vary from period to period, taking into account factors such as prevailing market conditions, the performance of the respective Class and the Target Fund. The Manager has the discretion to determine whether any distribution is to be made and the amount of such distribution to Unit Holders.		
	Distribution may comprise of realised gains, realised income and/ or capital (including unrealised income and unrealised capital gains). Distribution out of capital is to allow the Class the ability to distribute income according with its distribution policy and/or when there is insufficient realised gains or realised income.		
	Distributions paid out of capital may erode the Fund's capital base. Where this occurs, the amount of capital available for future investment may be reduced, which may in turn limit the Fund's potential for future returns and capital growth. You should be aware that distributions paid from capital represent a return of part of your original investment and may result in a reduction in the value of the Fund/ Class held by you. Repeated distributions out of capital may diminish the Fund's ability to generate future returns.		

Target Fund's Information

Name of Target Fund	Manulife Funds - Manulife Singapore Opportunities Income Fund
Investment Manager/ Manager of the Target Fund	Manulife Investment Management (Singapore) Pte. Ltd.
Domicile Country	Singapore
Regulatory Authority of the Target Fund	Monetary Authority of Singapore ("MAS")
Date of Establishment	2 March 2026
Name of Share Class	Class B-MDis SGD
Investment Objective of Target Fund	The Target Fund aims to provide investors with long-term capital appreciation and income.
Investment Policy and Strategy of Target Fund	<p>The Target Fund aims to meet its objective by investing primarily in equity and equity-related securities, including REITs, currently listed or to be listed on the Singapore Exchange Securities Trading Limited ("SGX-ST"). The Target Fund targets an allocation of 40% of its net asset value in small-cap and mid-cap Singapore equities. This target allocation may vary from time to time at the discretion of the Investment Manager of the Target Fund in response to prevailing market conditions, liquidity considerations, and other relevant factors deemed appropriate by the Investment Manager of the Target Fund.</p> <p>In order to minimise downside risks, especially when the equity markets are volatile in the opinion of the Investment Manager of the Target Fund, the Target Fund may invest up to 20% of its NAV in Singapore Dollar-denominated fixed income which include, but are not limited to,</p>

	<p>Singapore government securities, statutory board securities and corporate bonds issued by Singapore-incorporated companies.</p> <p>The Target Fund will seek to take advantage of what the investment team believes are stocks with strong fundamentals that are under-appreciated by the market as well as opportunistic situations for undervalued securities.</p> <p>Stock consideration is a function of fundamental bottom-up research centered on the GCMV + catalyst investment framework, which stands for Growth, Cash Flow, Management, and Valuation. A “catalyst” or price trigger is identified for each stock. The investment team identifies what has been reflected in the current valuation and focus on change at the margin for each stock to determine what value can be realized that will eventually lead to a share price re-rating.</p> <p>This framework is applied for all company analysis and helps to identify companies with competitive advantages, strong financial profiles, earnings catalysts, and management teams that have created cash value for shareholders.</p> <p>From a qualitative perspective, the investment team focuses on areas related to, but not limited to, management track record, management change, corporate governance, business strength and weaknesses, restructuring, product innovation, and competitive landscape.</p>
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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.

Liquidity Risk

Liquidity risk refers to the ease of liquidating an asset depending on the asset's volume traded in the market. If the Fund holds assets that are illiquid, or are difficult to dispose of, the value of the Fund and investments of the Unit Holders will be negatively affected when it has to sell such assets at unfavourable prices.

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.

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. SGD). 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.

Country Risk

Investments of the Fund (i.e. the Target Fund, which is domiciled in Singapore) may be affected by changes in the economic and political climate, restriction on currency repatriation or other developments in the law or regulations of Singapore. 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.

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 and/ or capital gains 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 and/ or capital gains 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 Fund/ Target Fund (through the Manager/ Manager 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 Fund/ Target Fund (or the Manager / Manager 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 Manager or its agents / the Target Fund, the Manager 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

- Currency Risk
- Securities Risk
- Unlisted Securities Risk
- Geographical Concentration Risk
- Financial Derivative Instruments Risk
- Counterparty Risk
- Small-Cap/ Mid-Cap Risk
- Liquidity and Volatility Risks
- Risks Associated with Investment in REITs
- Tax Exposure

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

	Distributors	Maximum Sales Charge*		
		A4 (SGD) Inc Class	A4 (RM) Inc Class	A4 (RM-Hedged) Inc Class
Sales Charge	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, and these rates may be revised in line with EPF directives.				
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.

	A4 (SGD) Inc Class	A4 (RM) Inc Class	A4 (RM-Hedged) Inc Class
Minimum initial investment			
Walk-in/ Hardcopy application	SGD2,000	RM2,000	RM2,000
Online application	-	RM200	RM200
Minimum additional investment			
Walk-in/ Hardcopy application	SGD1,000	RM1,000	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 invested 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 at the office of the Manager and its branches. There is no redemption charge levied on the redemption of units. Redemption proceeds will be paid within ten (10) Business Days for A4 (SGD) Inc Class, A4 (RM) Inc Class and A4 (RM-Hedged) Inc Class from the date on which the request to redeem 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.

	A4 (SGD) Inc Class	A4 (RM) Inc Class	A4 (RM-Hedged) Inc Class
Minimum redemption amount	500 units		
Minimum holding/ balance	1,000 units		
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 Fund is launched on 10 June 2026. Hence, the Fund performance is not available.

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

Contact Information

9. 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
Email : comms@fmos.org.my
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

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