

Date: 12 June 2025

Dear Valued Customer,

Issuance of the Third Supplemental Master Prospectus (the “Third Supplemental Master Prospectus”) in relation to:

Manulife Investment Asia-Pacific ex Japan Fund	Manulife Global Low Volatility Equity Fund
Manulife Investment Asia-Pacific REIT Fund	Manulife Global Healthcare Fund
Manulife Investment Greater China Fund	Manulife Global Thematic Fund
Manulife Investment U.S. Equity Fund	Manulife Global Aqua Fund
Manulife Bond Plus Fund	Manulife Asia Pacific Opportunities Fund
Manulife Diversified Real Asset Fund (formerly known as Manulife Global Resources Fund)	Manulife Investment Shariah Asia-Pacific ex Japan Fund
Manulife India Equity Fund	Manulife Shariah - Dana Ekuiti
Manulife Cash Management Fund	Manulife Shariah Global REIT Fund
Manulife Dragon Growth Fund	Manulife Shariah India Equity Fund
Manulife Asia Total Return Bond Fund	Manulife Shariah China Equity Fund
Manulife Preferred Securities Income Fund	

(Collectively referred to as the “Funds”)

We would like to inform you that the Third Supplemental Master Prospectus has been issued on 3 June 2025 to reflect the following updates and/or changes:

1. the addition of A (USD) Class for Manulife India Equity Fund, and all consequential changes due to the addition of the Class;
2. the addition of the A (RM-Hedged) Class for the following Funds, and all consequential changes due to the addition of the Classes:
 - Manulife Shariah China Equity Fund;
 - Manulife Shariah India Equity Fund; and
 - Manulife Shariah Global REIT Fund;
3. the revision made to the Manulife Global Resources Fund with effect from 3 June 2025, following the passing of resolutions at the Unit Holders’ meeting held on 22 January 2025, which include the following:
 - the replacement of the Target Fund, Manulife Global Fund – Global Resources Fund with Manulife Global Fund – Diversified Real Asset Fund (“MGF-DRA”) and the consequential amendments arising thereto;
 - the change of the Fund’s name to “Manulife Diversified Real Asset Fund”;
 - the changes to the Fund’s investment objective, investment strategy and performance benchmark;
 - the change of the Fund’s base currency from RM to USD; and
 - the Fund is now a multi-class fund and offers A (RM) Class, A (RM-Hedged) Class, A (USD) Class and A (SGD-Hedged) Class;
4. the inclusion of “India Tax Risk” to the specific risks of Manulife Investment Asia-Pacific ex Japan Fund, Manulife Investment Shariah Asia-Pacific ex Japan Fund and Manulife Shariah India Equity Fund;
5. an update to the disclosure of “Liquidity and Volatility Risks” and “Collateralised/ Securitised Products Risk”, the specific risks associated with the Target Funds under Manulife Global Fund;
6. the inclusion of “Subordinated Debt Risk” to the specific risks of the Target Fund of Manulife Preferred Securities Income Fund, i.e. MGF-PSIF.
7. an update to the ESG Scoring Framework of the Target Fund of Manulife Global Aqua Fund, i.e. BNP Paribas Funds Aqua;
8. the inclusion of “use of techniques and instruments” to the investment restrictions of the Target Fund of Manulife Global Thematic Fund, i.e. Allianz Global Investors Fund – Allianz Thematica;
9. an increase in the fee charged by the Management Company of the Target Funds under Manulife Global Fund;
10. an update to the timeline for payment of redemption proceeds; and
11. other general and administrative updates.

Please refer the detailed list of amendments from our website at <https://www.manulifeim.com.my/resources/company-announcement.html> under the title “Issuance of Third Supplemental Master Prospectus dated 3 June 2023” for further information.

With the issuance of the Third Supplemental Master Prospectus, should you be of the view that the changes would have affected your decision to invest in the Fund(s), you may withdraw or switch to other funds managed by us by 3 July 2025.

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

Should you require any further information or clarification, please do not hesitate to contact Manulife's Customer Service Hotline at 03-2719 9271 or email at My_CustomerService@Manulife.com.

Thank you for your support.

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

List of Amendments (“LOA”) for the Third Supplemental Master Prospectus dated 3 June 2025 (“Third Supplemental Master Prospectus dated 3 June 2025”). This Third Supplemental Master Prospectus has to be read in conjunction with the Master Prospectus dated 15 May 2023, the First Supplemental Master Prospectus dated 20 October 2023, and the Second Supplemental Master Prospectus dated 12 February 2025.

Please refer to the table below on the list highlighting the original statements from the previously registered master prospectus and supplemental master prospectuses and the amended statements:

No	Section	Previous provision	Revised provision in the Third Supplemental Master Prospectus	Remarks																																																																						
1	Definitions	<p>(i) Class(es) means any class of Units representing similar interest in the assets of a Fund although a class of Units of a Fund may have different features from another class of Units of the same Fund.</p> <p>Note: The Manulife Investment Asia-Pacific ex Japan Fund, Manulife Investment Asia-Pacific REIT Fund, Manulife Investment U.S. Equity Fund, Manulife Bond Plus Fund, Manulife India Equity Fund, Manulife Dragon Growth Fund, Manulife Asia Total Return Bond Fund, Manulife Preferred Securities Income Fund, Manulife Global Low Volatility Equity Fund, Manulife Global Healthcare Fund, Manulife Global Thematic Fund, Manulife Global Aqua Fund, Manulife Asia Pacific Opportunities Fund, Manulife Investment Shariah Asia-Pacific ex Japan Fund, Manulife Shariah Global REIT Fund, Manulife Shariah China Equity Fund and Manulife Shariah India Equity Fund, are allowed to establish new Class(es) from time to time.</p>	<p>(i) Class(es) means any class of Units representing similar interest in the assets of a Fund although a class of Units of a Fund may have different features from another class of Units of the same Fund.</p> <p>Note: The Manulife Investment Asia-Pacific ex Japan Fund, Manulife Investment Asia-Pacific REIT Fund, Manulife Investment U.S. Equity Fund, Manulife Bond Plus Fund, Manulife Diversified Real Asset Fund, Manulife India Equity Fund, Manulife Dragon Growth Fund, Manulife Asia Total Return Bond Fund, Manulife Preferred Securities Income Fund, Manulife Global Low Volatility Equity Fund, Manulife Global Healthcare Fund, Manulife Global Thematic Fund, Manulife Global Aqua Fund, Manulife Asia Pacific Opportunities Fund, Manulife Investment Shariah Asia-Pacific ex Japan Fund, Manulife Shariah Global REIT Fund, Manulife Shariah China Equity Fund and Manulife Shariah India Equity Fund, are allowed to establish new Class(es) from time to time.</p>	Editorial amendments in view that Manulife Diversified Real Asset Fund is now a multi-class fund.																																																																						
2	Definitions	<p>(ii) List of Funds in this Second Supplemental Master Prospectus:</p> <table> <tr> <th>Fund Category</th><th>Conventional Funds</th><th>Class(es), if any</th><th>Applicable Fund No.</th><th>Applicable Fund Code</th></tr> <tr> <td>Money Market</td><td>Manulife Cash Management Fund</td><td></td><td>35</td><td>MCMF</td></tr> <tr> <td rowspan="4">Equity</td><td>Manulife Investment Greater China Fund</td><td rowspan="2">Not applicable</td><td>23</td><td>MGCF</td></tr> <tr> <td>Manulife Investment Indonesia Equity Fund</td><td>25</td><td>MIEF</td></tr> <tr> <td>Manulife Investment Asia-Pacific ex Japan Fund</td><td>RM Class</td><td>12</td><td>PC</td></tr> <tr> <td>Manulife Bond Plus Fund</td><td>A1 (RM) Inc Class C12 (RM) Inc Class</td><td>28 153</td><td>MMBF MBPMI</td></tr> <tr> <td rowspan="2">Feeder Fund</td><td>Manulife Asia Total Return Bond Fund</td><td>CNH-Hedged Class RM-Hedged Class USD Class A (RM) Class</td><td>100 98 99 155</td><td>MABCH MABRH MABUS MABRM</td></tr> <tr> <td>Manulife</td><td>Not applicable</td><td>31</td><td>MIGRE</td></tr> </table>	Fund Category	Conventional Funds	Class(es), if any	Applicable Fund No.	Applicable Fund Code	Money Market	Manulife Cash Management Fund		35	MCMF	Equity	Manulife Investment Greater China Fund	Not applicable	23	MGCF	Manulife Investment Indonesia Equity Fund	25	MIEF	Manulife Investment Asia-Pacific ex Japan Fund	RM Class	12	PC	Manulife Bond Plus Fund	A1 (RM) Inc Class C12 (RM) Inc Class	28 153	MMBF MBPMI	Feeder Fund	Manulife Asia Total Return Bond Fund	CNH-Hedged Class RM-Hedged Class USD Class A (RM) Class	100 98 99 155	MABCH MABRH MABUS MABRM	Manulife	Not applicable	31	MIGRE	<p>(ii) List of Funds in this Third Supplemental Master Prospectus:</p> <table> <tr> <th>Fund Category</th><th>Conventional Funds</th><th>Class(es), if any</th><th>Applicable Fund No.</th><th>Applicable Fund Code</th></tr> <tr> <td>Money Market</td><td>Manulife Cash Management Fund</td><td></td><td>35</td><td>MCMF</td></tr> <tr> <td rowspan="4">Equity</td><td>Manulife Investment Greater China Fund</td><td rowspan="2">Not applicable</td><td>23</td><td>MGCF</td></tr> <tr> <td>Manulife Investment Indonesia Equity Fund</td><td>25</td><td>MIEF</td></tr> <tr> <td>Manulife Investment Asia-Pacific ex Japan Fund</td><td>RM Class</td><td>12</td><td>PC</td></tr> <tr> <td>Manulife Bond Plus Fund</td><td>A1 (RM) Inc Class C12 (RM) Inc Class</td><td>28 153</td><td>MMBF MBPMI</td></tr> <tr> <td rowspan="2">Feeder Fund</td><td>Manulife Asia Total Return Bond Fund</td><td>CNH-Hedged Class RM-Hedged Class USD Class A (RM) Class</td><td>100 98 99 155</td><td>MABCH MABRH MABUS MABRM</td></tr> <tr> <td>Manulife</td><td>A (USD) Class</td><td>XX</td><td>XXX</td></tr> </table>	Fund Category	Conventional Funds	Class(es), if any	Applicable Fund No.	Applicable Fund Code	Money Market	Manulife Cash Management Fund		35	MCMF	Equity	Manulife Investment Greater China Fund	Not applicable	23	MGCF	Manulife Investment Indonesia Equity Fund	25	MIEF	Manulife Investment Asia-Pacific ex Japan Fund	RM Class	12	PC	Manulife Bond Plus Fund	A1 (RM) Inc Class C12 (RM) Inc Class	28 153	MMBF MBPMI	Feeder Fund	Manulife Asia Total Return Bond Fund	CNH-Hedged Class RM-Hedged Class USD Class A (RM) Class	100 98 99 155	MABCH MABRH MABUS MABRM	Manulife	A (USD) Class	XX	XXX	<ul style="list-style-type: none"> The name of Manulife Global Resources Fund has been changed to Manulife Diversified Real Asset Fund, pursuant to the change of Target Fund (please refer to item 9 of the LOA). Now it is a multi-class fund, which is offered in A (RM) Class, A (RM-Hedged) Class, A (USD) Class and A (SGD-Hedged) Class. This is a consequential effect to item 9 of the LOA. Inclusion of A (USD) Class for Manulife India Equity Fund. This is a consequential effect to
Fund Category	Conventional Funds	Class(es), if any	Applicable Fund No.	Applicable Fund Code																																																																						
Money Market	Manulife Cash Management Fund		35	MCMF																																																																						
Equity	Manulife Investment Greater China Fund	Not applicable	23	MGCF																																																																						
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	Manulife Investment Asia-Pacific ex Japan Fund	RM Class	12	PC																																																																						
	Manulife Bond Plus Fund	A1 (RM) Inc Class C12 (RM) Inc Class	28 153	MMBF MBPMI																																																																						
Feeder Fund	Manulife Asia Total Return Bond Fund	CNH-Hedged Class RM-Hedged Class USD Class A (RM) Class	100 98 99 155	MABCH MABRH MABUS MABRM																																																																						
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Fund Category	Conventional Funds	Class(es), if any	Applicable Fund No.	Applicable Fund Code																																																																						
Money Market	Manulife Cash Management Fund		35	MCMF																																																																						
Equity	Manulife Investment Greater China Fund	Not applicable	23	MGCF																																																																						
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Feeder Fund	Manulife Asia Total Return Bond Fund	CNH-Hedged Class RM-Hedged Class USD Class A (RM) Class	100 98 99 155	MABCH MABRH MABUS MABRM																																																																						
	Manulife	A (USD) Class	XX	XXX																																																																						

No	Section	Previous provision				Revised provision in the Third Supplemental Master Prospectus					Remarks
		Global Resources Fund				Diversified Real Asset Fund	A (RM-Hedged) Class	XX	XXX		item 8 of the LOA. • Inclusion of A (RM-Hedged) Class for the following funds: - Manulife Shariah China Equity Fund; - Manulife Shariah India Equity Fund; and - Manulife Shariah Global REIT Fund This is a consequential effect to item 10-12 of the LOA.
		Manulife India Equity Fund	RM Class	30	MIIEF	Manulife India Equity Fund	RM Class	30	MIIEF		
			RM-Hedged Class	95	MIIEH		RM-Hedged Class	95	MIIEH		
		Manulife Investment U.S. Equity Fund	RM Class	24	MUEF		A (USD) Class	XX	XXX		
			RM-Hedged Class	96	MUEFH	Manulife Investment U.S. Equity Fund	RM Class	24	MUEF		
			USD Class	97	MUEFU		RM-Hedged Class	96	MUEFH		
							USD Class	97	MUEFU		
		Manulife Global Low Volatility Equity Fund	A (USD) Class	114	MGLVU	Manulife Global Low Volatility Equity Fund	A (USD) Class	114	MGLVU		
			A (RM-Hedged) Class	113	MGLVH		A (RM-Hedged) Class	113	MGLVH		
			A (RM) Class	156	MGLVM		A (RM) Class	156	MGLVM		
		Manulife Preferred Securities Income Fund	A (USD) Class	115	MPSUS	Manulife Preferred Securities Income Fund	A (USD) Class	115	MPSUS		
			A (RM-Hedged) Class	116	MPSRH		A (RM-Hedged) Class	116	MPSRH		
			A (RM) Class	157	MPSRM		A (RM) Class	157	MPSRM		
		Manulife Global Healthcare Fund	A (RM-Hedged) Class	117	MGHRH	Manulife Global Healthcare Fund	A (RM-Hedged) Class	117	MGHRH		
			A (RM) Class	158	MGHRM		A (RM) Class	158	MGHRM		
		Manulife Global Thematic Fund	A (USD) Class	119	MGTUS	Manulife Global Thematic Fund	A (USD) Class	119	MGTUS		
			A (RM-Hedged) Class	118	MGTRH		A (RM-Hedged) Class	118	MGTRH		
			A (RM) Class	159	MGTRM		A (RM) Class	159	MGTRM		
		Manulife Dragon Growth Fund	RM-Hedged Class	43	MDG	Manulife Dragon Growth Fund	RM-Hedged Class	43	MDG		
			USD Class	44	MDGU		USD Class	44	MDGU		
			A (RM) Class	154	MDGRM		A (RM) Class	154	MDGRM		
		Manulife Global Aqua Fund	A (RM-Hedged) Class	126	MGARH	Manulife Global Aqua Fund	A (RM-Hedged) Class	126	MGARH		
			A (AUD-Hedged) Class	127	MGAH		A (AUD-Hedged) Class	127	MGAH		
			A (SGD-Hedged) Class	128	MGASH		A (SGD-Hedged) Class	128	MGASH		
			A (USD-Hedged) Class	129	MGAUH		A (USD-Hedged) Class	129	MGAUH		
			A (RM) Class	160	MGARM		A (RM) Class	160	MGARM		
		Manulife Asia Pacific Opportunities Fund	A (USD) Class	135	MAOUS	Manulife Asia Pacific Opportunities Fund	A (USD) Class	135	MAOUS		
			A (RM-Hedged) Class	132	MAORH		A (RM-Hedged) Class	132	MAORH		
			A (AUD-Hedged) Class	133	MAOAH		A (AUD-Hedged) Class	133	MAOAH		
			A (SGD-Hedged) Class	134	MAOSH		A (SGD-Hedged) Class	134	MAOSH		
			A (RM) Class	161	MAORM		A (RM) Class	161	MAORM		
	Fund-of Funds	Manulife Investment Asia-Pacific REIT Fund	RM Class	19	PR	Fund-of Funds	Manulife Investment Asia-Pacific REIT Fund	RM Class	19	PR	
	Fund Category	Islamic Funds	Class(es), if any	Applicable Fund No.	Applicable Fund Code	Fund Category	Islamic Funds	Class(es), if any	Applicable Fund No.	Applicable Fund Code	
	Equity	Manulife Investment Shariah Asia-Pacific ex Japan Fund	RM Class	22	PS	Equity	Manulife Investment Shariah Asia-Pacific ex Japan Fund	RM Class	22	PS	
		Manulife Shariah - Dana Ekuiti	Not applicable	33	MSDE		Manulife Shariah - Dana Ekuiti	Not applicable	33	MSDE	
		Manulife Shariah China Equity Fund	A (RM) Class	124	MSCEM		Manulife Shariah China Equity Fund	A (RM) Class	124	MSCEM	
			A (USD) Class	125	MSCEU			A (USD) Class	125	MSCEU	
								A (RM-Hedged) Class	XX	XXX	
		Manulife Shariah India Equity Fund	A (RM) Class	130	MSIEM		Manulife Shariah India Equity Fund	A (RM) Class	130	MSIEM	
			A (USD) Class	131	MSIEU			A (USD) Class	131	MSIEU	
								A (RM-Hedged) Class	XX	XXX	
	Fund-of-Funds	Manulife Shariah	RM Class	103	MSGRM		Manulife Shariah	RM Class	103	MSGRM	
			USD Class	104	MSGRU			USD Class	104	MSGRU	

No	Section	Previous provision	Revised provision in the Third Supplemental Master Prospectus					Remarks
		Global REIT Fund	Fund-of-Funs	Manulife Shariah Global REIT Fund	RM Class USD Class A (RM-Hedged) Class	103 104 XX	MSGRM MSGRU XXX	
3	Definitions	(iii) Investment Manager of the Target Fund refers to: <ul style="list-style-type: none">AllianceBernstein (Luxembourg) S.à r.l. for Manulife Global Low Volatility Equity Fund; orAllianz Global Investors GmbH for Manulife Global Thematic Fund; orImpax Asset Management Limited for Manulife Global Aqua Fund; orAllianz Global Investors Asia Pacific Limited for Manulife Asia Pacific Opportunities Fund; orManulife Investment Management (Hong Kong) Limited for Manulife Dragon Growth Fund, Manulife Asia Total Return Bond Fund (co-investment manager); orManulife Investment Management (Hong Kong) Limited and Manulife Investment Management (Singapore) Pte. Ltd. (Sub-Investment Manager) for Manulife India Equity Fund; orManulife Investment Management (Europe) Limited for Manulife Asia Total Return Bond Fund (co-investment manager); orManulife Investment Management (US) LLC for Manulife Investment U.S. Equity Fund, Manulife Global Resources Fund, Manulife Preferred Securities Income Fund and Manulife Global Healthcare Fund.	(iii) Investment Manager of the Target Fund refers to: <ul style="list-style-type: none">AllianceBernstein (Luxembourg) S.à r.l. for Manulife Global Low Volatility Equity Fund; orAllianz Global Investors GmbH for Manulife Global Thematic Fund; orImpax Asset Management Limited for Manulife Global Aqua Fund; orAllianz Global Investors Asia Pacific Limited for Manulife Asia Pacific Opportunities Fund; orManulife Investment Management (Hong Kong) Limited for Manulife Dragon Growth Fund; orManulife Investment Management (Hong Kong) Limited (co-investment manager) and Manulife Investment Management (Europe) Limited for Manulife Asia Total Return Bond Fund (co-investment manager); orManulife Investment Management (Hong Kong) Limited and Manulife Investment Management (Singapore) Pte. Ltd. (sub-investment manager) for Manulife India Equity Fund; orManulife Investment Management (Hong Kong) Limited (co-investment manager), Manulife Investment Management (US) LLC (co-investment manager) and Manulife Investment Management Limited (sub-investment manager) for Manulife Diversified Real Asset Fund; orManulife Investment Management (US) LLC for Manulife Investment U.S. Equity Fund, Manulife Preferred Securities Income Fund and Manulife Global Healthcare Fund.	<ul style="list-style-type: none">Merged bullet points 5 and 7 into one statement (bullet point 6) for Manulife Asia Total Return Bond Fund, this is for clarity purposes.Inclusion of Manulife Investment Management (Hong Kong) Limited, Manulife Investment Management (US) LLC and Manulife Investment Management Limited for Manulife Diversified Real Asset Fund. This is a consequential effect to item 9 of the LOA.				
4	Definitions	(iv) Management Company of the Target Fund refers to: <ul style="list-style-type: none">Manulife Investment Management (Ireland) Limited and its successors-in-title for Manulife Asia Total Return Bond Fund, Manulife India Equity Fund, Manulife U.S. Equity Fund, Manulife Global Resources Fund, Manulife Dragon Growth Fund, Manulife Preferred Securities Income Fund and Manulife Global Healthcare Fund; orAllianz Global Investors GmbH for Manulife Global Thematic Fund and Manulife Asia Pacific Opportunities Fund; orBNP Paribas Asset Management Luxembourg for Manulife Global Aqua Fund.	(iv) Management Company of the Target Fund refers to: <ul style="list-style-type: none">Manulife Investment Management (Ireland) Limited and its successors-in-title for Manulife Asia Total Return Bond Fund, Manulife India Equity Fund, Manulife U.S. Equity Fund, Manulife Diversified Real Asset Fund, Manulife Dragon Growth Fund, Manulife Preferred Securities Income Fund and Manulife Global Healthcare Fund; orAllianz Global Investors GmbH for Manulife Global Thematic Fund and Manulife Asia Pacific Opportunities Fund; orBNP Paribas Asset Management Luxembourg for Manulife Global Aqua Fund.	Amended the name of Manulife Global Resources Fund to Manulife Diversified Real Asset Fund, as this is the consequential amendment to item 9 of the LOA.				

No	Section	Previous provision	Revised provision in the Third Supplemental Master Prospectus	Remarks														
5	Definitions	(v) MGF-GRF means Manulife Global Fund - Global Resources Fund .	(v) MGF-DRA means Manulife Global Fund – Diversified Real Asset Fund .	Amended the defined name of MGF-GRF to MGF-DRA, as this is the consequential amendment pursuant to the change of Target Fund which mentioned in item 9 of the LOA.														
6	Definitions	(vi) Share(s) means a share or shares of any class of a Target Fund. For MGF-ATRF, MGF-PSIF, MGF-INDF, MGF USEF, MGF-GRF , MGF-DGF and MGF-HF, Share(s) means fully paid shares of no par value comprised within the separate MGF's sub-funds (including the Target Fund) representing the capital of MGF.	(vi) Share(s) means a share or shares of any class of a Target Fund. For MGF-ATRF, MGF-PSIF, MGF-INDF, MGF USEF, MGF-DRA , MGF-DGF and MGF-HF, Share(s) means fully paid shares of no par value comprised within the separate MGF's sub-funds (including the Target Fund) representing the capital of MGF.	Amended the defined name of MGF-GRF to MGF-DRA, as this is the consequential amendment pursuant to the change of Target Fund, which mentioned in item 9 of the LOA.														
7	Definitions	(vii) Share Class I3 Acc means one of the share classes offered by the Target Fund of Manulife Investment U.S. Equity Fund/ Manulife Global Healthcare Fund/ Manulife India Equity Fund/ Manulife Dragon Growth Fund/ Manulife Global Resources Fund . It is also the share class that the Manulife Investment U.S. Equity Fund/ Manulife Global Healthcare Fund/ Manulife India Equity Fund/ Manulife Dragon Growth Fund/ Manulife Global Resources Fund seeks to invest into, which is in USD.	(vii) Share class I3 Acc means one of the share classes offered by the Target Fund of Manulife Investment U.S. Equity Fund/ Manulife Global Healthcare Fund/ Manulife India Equity Fund/ Manulife Dragon Growth Fund/ Manulife Diversified Real Asset Fund . It is also the share class that the Manulife Investment U.S. Equity Fund/ Manulife Global Healthcare Fund/ Manulife India Equity Fund/ Manulife Dragon Growth Fund/ Manulife Diversified Real Asset Fund seeks to invest into, which is in USD.	Amended the name of Manulife Global Resources Fund to Manulife Diversified Real Asset Fund, as this is the consequential amendment to item 9 of the LOA. Share class I3 Acc is also the share class offered by the Target Fund of Manulife Diversified Real Asset Fund.														
8	Chapter 1: Fund Information – 1.1.7 Manulife India Equity Fund	1.1.7 Manulife India Equity Fund <table><tr><td>Currency Class</td><td>RM Class</td><td>RM-Hedged Class Hedged against the Target Fund's base currency which is in USD.</td></tr><tr><td>Launch Date</td><td>7 January 2010</td><td>3 December 2018</td></tr></table>	Currency Class	RM Class	RM-Hedged Class Hedged against the Target Fund's base currency which is in USD.	Launch Date	7 January 2010	3 December 2018	1.1.7 Manulife India Equity Fund <table><tr><td>Currency Class</td><td>RM Class</td><td>RM-Hedged Class Hedged against the Target Fund's base currency which is in USD.</td><td>A (USD) Class</td></tr><tr><td>Launch Date</td><td>7 January 2010</td><td>3 December 2018</td><td>3 June 2025 Note: The initial offer period for the Class is 3 June 2025, with an initial offer price at USD 0.5000 per</td></tr></table>	Currency Class	RM Class	RM-Hedged Class Hedged against the Target Fund's base currency which is in USD.	A (USD) Class	Launch Date	7 January 2010	3 December 2018	3 June 2025 Note: The initial offer period for the Class is 3 June 2025, with an initial offer price at USD 0.5000 per	Inclusion of the A (USD) Class for Manulife India Equity Fund. Hence, update the launch date and the initial offer period for the Class.
Currency Class	RM Class	RM-Hedged Class Hedged against the Target Fund's base currency which is in USD.																
Launch Date	7 January 2010	3 December 2018																
Currency Class	RM Class	RM-Hedged Class Hedged against the Target Fund's base currency which is in USD.	A (USD) Class															
Launch Date	7 January 2010	3 December 2018	3 June 2025 Note: The initial offer period for the Class is 3 June 2025, with an initial offer price at USD 0.5000 per															

No	Section	Previous provision	Revised provision in the Third Supplemental Master Prospectus	Remarks																																									
			<table><tr><td></td><td></td><td></td><td>Unit*.</td></tr></table> <p><i>*If the Class(es) has no subscription during the initial offer period, the initial offer price will be used for the first subscription into the Class(es) after the initial offer period.</i></p>				Unit*.																																						
			Unit*.																																										
9	<u>Chapter 1: Fund Information - 1.1.9 Manulife Diversified Real Asset Fund (formerly known as Manulife Global Resources Fund)</u>	1.1.9 Manulife Global Resources Fund <table><tr><td>Base Currency</td><td>MYR</td></tr><tr><td>Currency Class</td><td>Nil</td></tr><tr><td>Launch Date</td><td>7 January 2010</td></tr><tr><td>Investment Objective</td><td><p>The Fund invests in the MGF-GRF which aims to achieve long-term capital growth mainly through equities and equity related investments of companies involved in resources such as gas, oil, coffee, sugar and related industries globally which are listed on any stock exchange.</p><p>Note: Any material change to the Fund's investment objective would require Unit Holders' approval.</p></td></tr><tr><td>Investment Policy and Strategy</td><td><p>The Fund will invest at least 85% of the Fund's NAV in Share class I3 Acc of the Manulife Global Fund—Global Resources Fund (the "Target Fund"), while the balance of the Fund's NAV will be invested in money market instruments (including fixed income securities which have a remaining maturity period of less than 365 days), placement of deposits with financial</p></td></tr></table>	Base Currency	MYR	Currency Class	Nil	Launch Date	7 January 2010	Investment Objective	<p>The Fund invests in the MGF-GRF which aims to achieve long-term capital growth mainly through equities and equity related investments of companies involved in resources such as gas, oil, coffee, sugar and related industries globally which are listed on any stock exchange.</p> <p>Note: Any material change to the Fund's investment objective would require Unit Holders' approval.</p>	Investment Policy and Strategy	<p>The Fund will invest at least 85% of the Fund's NAV in Share class I3 Acc of the Manulife Global Fund—Global Resources Fund (the "Target Fund"), while the balance of the Fund's NAV will be invested in money market instruments (including fixed income securities which have a remaining maturity period of less than 365 days), placement of deposits with financial</p>	1.1.9 Manulife Diversified Real Asset Fund <table><tr><td>Base Currency</td><td colspan="4">USD</td></tr><tr><td>Currency Class</td><td>A (RM) Class</td><td>A (USD) Class</td><td>A (RM-Hedged) Class</td><td>A (SGD-Hedged) Class</td></tr><tr><td rowspan="3">Launch Date</td><td rowspan="3">7 January 2010</td><td colspan="3">3 June 2025</td></tr><tr><td>Note: The initial offer period for the Class is 3 June 2025, with an initial offer price at USD0.5000 per Unit*.</td><td>Note: The initial offer period for the Class is 3 June 2025, with an initial offer price at RM0.5000 per Unit*.</td><td>Note: The initial offer period for the Class is 3 June 2025, with an initial offer price at SGD0.5000 per Unit*.</td></tr><tr><td colspan="3">Note: The Fund was launched on 7 January 2010 as a non-multi class fund under the name "Manulife Global Resources Fund". It was subsequently converted into a multi-class fund and renamed as "Manulife Diversified Real Asset Fund" on XXX following the approval obtained from Unit Holders at a Unit Holders' meeting.</td></tr><tr><td>Investment Objective</td><td colspan="4"><p>The Fund aims to maximize return and generate income by investing in one (1) collective investment scheme with investment focus in real asset-related companies.</p><p>Note: Any material change to the Fund's investment objective would require Unit Holders' approval.</p></td></tr><tr><td>Investment Policy and Strategy</td><td colspan="4"><p>The Fund will invest at least 85% of the Fund's NAV in Share class I3 Acc of the Manulife Global Fund - Diversified Real Asset 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</p></td></tr></table>	Base Currency	USD				Currency Class	A (RM) Class	A (USD) Class	A (RM-Hedged) Class	A (SGD-Hedged) Class	Launch Date	7 January 2010	3 June 2025			Note: The initial offer period for the Class is 3 June 2025, with an initial offer price at USD0.5000 per Unit*.	Note: The initial offer period for the Class is 3 June 2025, with an initial offer price at RM0.5000 per Unit*.	Note: The initial offer period for the Class is 3 June 2025, with an initial offer price at SGD0.5000 per Unit*.	Note: The Fund was launched on 7 January 2010 as a non-multi class fund under the name "Manulife Global Resources Fund". It was subsequently converted into a multi-class fund and renamed as "Manulife Diversified Real Asset Fund" on XXX following the approval obtained from Unit Holders at a Unit Holders' meeting.			Investment Objective	<p>The Fund aims to maximize return and generate income by investing in one (1) collective investment scheme with investment focus in real asset-related companies.</p> <p>Note: Any material change to the Fund's investment objective would require Unit Holders' approval.</p>				Investment Policy and Strategy	<p>The Fund will invest at least 85% of the Fund's NAV in Share class I3 Acc of the Manulife Global Fund - Diversified Real Asset 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</p>				<ul style="list-style-type: none">Amended the name of Manulife Global Resources Fund to Manulife Diversified Real Asset Fund, as this is the consequential amendment pursuant to the change of Target Fund.Amended pursuant to the Change of Base Currency of the Fund from MYR to USD.Amended pursuant to the Establishment and Issuance of Classes of Units, Manulife Diversified Real Asset Fund is now a multi-class fund, which is offered in A (RM) Class, A (USD) Class, A (RM-Hedged) Class, and A (SGD-Hedged) Class. Hence, updated the launch date and the initial offer price for the issuance of new Classes of Units.Amended the investment objective of the Fund pursuant to the consequential amendment due to the Change of Target Fund.The proposed amendment in the first paragraph of the Investment Strategy and Policy of the Fund pursuant to the consequential
Base Currency	MYR																																												
Currency Class	Nil																																												
Launch Date	7 January 2010																																												
Investment Objective	<p>The Fund invests in the MGF-GRF which aims to achieve long-term capital growth mainly through equities and equity related investments of companies involved in resources such as gas, oil, coffee, sugar and related industries globally which are listed on any stock exchange.</p> <p>Note: Any material change to the Fund's investment objective would require Unit Holders' approval.</p>																																												
Investment Policy and Strategy	<p>The Fund will invest at least 85% of the Fund's NAV in Share class I3 Acc of the Manulife Global Fund—Global Resources Fund (the "Target Fund"), while the balance of the Fund's NAV will be invested in money market instruments (including fixed income securities which have a remaining maturity period of less than 365 days), placement of deposits with financial</p>																																												
Base Currency	USD																																												
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		Note: The Fund was launched on 7 January 2010 as a non-multi class fund under the name "Manulife Global Resources Fund". It was subsequently converted into a multi-class fund and renamed as "Manulife Diversified Real Asset Fund" on XXX following the approval obtained from Unit Holders at a Unit Holders' meeting.																																											
Investment Objective	<p>The Fund aims to maximize return and generate income by investing in one (1) collective investment scheme with investment focus in real asset-related companies.</p> <p>Note: Any material change to the Fund's investment objective would require Unit Holders' approval.</p>																																												
Investment Policy and Strategy	<p>The Fund will invest at least 85% of the Fund's NAV in Share class I3 Acc of the Manulife Global Fund - Diversified Real Asset 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</p>																																												

No	Section	Previous provision		Revised provision in the Third Supplemental Master Prospectus		Remarks
			<p>institutions for liquidity purposes and/or derivative for hedging 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 85% 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>Notwithstanding the above, the Manager may, in consultation with the Trustee and with the Unit Holder's approval, replace the Target Fund with another fund of a similar objective if, in the Manager's opinion, the Target Fund no longer meets this Fund's investment objective, or when the Target Fund no longer acts in the interest of the Unit Holders.</p>		<p>of short-term deposits with financial institutions for liquidity purposes and/or derivative for hedging 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 85% 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>Notwithstanding the above, the Manager may, in consultation with the Trustee and with the Unit Holder's approval, replace the Target Fund with another fund of a similar objective if, in the Manager's opinion, the Target Fund no longer meets this Fund's investment objective, or when the Target Fund no longer acts in the interest of the Unit Holders.</p>	<p>amendment due to the Change of Target Fund.</p> <ul style="list-style-type: none"> • The proposed amendment to the disclosures of the Performance Benchmark pursuant to the consequential amendment due to the Change of Target Fund. • The proposed amendment in the third bullet point of the investor profile is pursuant to the change of Investment Objective of the Fund. • The referencing to the section number has been updated in the Risk Management Strategies and Techniques.
	Performance Benchmark	<p>1/3 MSCI World Energy + 1/3 MSCI World Materials + 1/3 FTSE Gold Mines, which is also the performance benchmark of the Target Fund.</p> <p>Note: The performance benchmark above is only used as a reference for investment performance comparison purpose. 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.</p>		<p>Performance Benchmark</p> <p>There is no benchmark for the Fund. As the Fund is a feeder fund, the Fund aims to mirror the performance of the Target Fund. The Target Fund does not compare its performance against nor is it managed in reference to any benchmark. It may freely select the securities in which it will invest.</p>		
	Investor Profile	<p>This Fund is suitable for investors who:</p> <ul style="list-style-type: none"> • wish to capitalise on the opportunities offered by the natural resources sector; • are willing to invest in diversified global market; and • are willing to accept higher risk in their investments in order to achieve long-term capital growth. 		<p>Investor Profile</p> <p>The Fund is suitable for investors who:</p> <ul style="list-style-type: none"> • wish to capitalise on the opportunities offered by the real asset-related companies; • are willing to invest in diversified global market; and • are willing to accept higher risk in their investments in order to maximize return and generate income. 		
	Risk Management Strategies and Techniques	<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 2.1.5 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> <p>The Fund may also engage in financial derivatives with the aim to hedge the currency exposure of the Class(es). 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</p>		<p>Risk Management Strategies and Techniques</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 2.1.5 of the Master Prospectus (as set out in this Third Supplemental 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> <p>The Fund may also engage in financial derivatives with the aim to hedge the currency exposure of the Class(es). 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</p>		

No	Section	Previous provision		Revised provision in the Third Supplemental Master Prospectus			Remarks
			Manager will liquidate its position within six months or sooner, unless the Trustee considers it to be in the best interest of the Unit Holders to do otherwise.		rated, the Manager will liquidate its position within six months or sooner, unless the Trustee considers it to be in the best interest of the Unit Holders to do otherwise.		• The disclosure in the Other Fund Details has been updated pursuant to the Change of Target Fund.
		Other Fund Details	Please refer to Section 2.1.5 Manulife Global Fund – Global Resources Fund for more information on the Target Fund.	Other Fund Details	Please refer to Section 2.1.5 Manulife Global Fund – Diversified Real Asset Fund for more information on the Target Fund.		
		*If the Class(es) has no subscription during the initial offer period, the initial offer price will be used for the first subscription into the Class(es) after the initial offer period.					
10	<u>Chapter 1: Fund Information - 1.2.4 Manulife Shariah China Equity Fund</u>	1.2.4 Manulife Shariah China Equity Fund		1.2.4 Manulife Shariah China Equity Fund			Inclusion of the A(RM-Hedged) Class for Manulife Shariah China Equity Fund. Hence, update the launch date and the initial offer period for the Class.
		Currency Class	A (RM) Class A (USD) Class	Currency Class	A (RM) Class A (USD) Class	A (RM-Hedged) Class	
		Launch Date	24 August 2021	Launch Date	24 August 2021	3 June 2025 Note: The initial offer period for the Class is 3 June 2025, with an initial offer price at RM0.5000 per Unit*.	
		*If the Class(es) has no subscription during the initial offer period, the initial offer price will be used for the first subscription into the Class(es) after the initial offer period.					
11	<u>Chapter 1: Fund Information - 1.2.5 Manulife Shariah India Equity Fund</u>	1.2.5 Manulife Shariah India Equity Fund		1.2.5 Manulife Shariah India Equity Fund			Inclusion of the A(RM-Hedged) Class for Manulife Shariah India Equity Fund. Hence, update the launch date and the initial offer period for the Class.
		Currency Class	A (RM) Class A (USD) Class	Currency Class	A (RM) Class A (USD) Class	A (RM-Hedged) Class	
		Launch Date	26 October 2021	Launch Date	26 October 2021	3 June 2025 Note: The initial offer period for the Class is 3 June 2025, with an initial offer price at RM0.5000 per Unit*.	
		*If the Class(es) has no subscription during the initial offer period, the initial offer price will be used for the first subscription into the Class(es) after the initial offer period.					

No	Section	Previous provision	Revised provision in the Third Supplemental Master Prospectus	Remarks																		
12	<u>Chapter 1: Fund Information - 1.2.6 Manulife Shariah Global REIT Fund</u>	1.2.6 Manulife Shariah Global REIT Fund <table><tr><td>Currency Class</td><td>USD Class</td><td>RM Class</td></tr><tr><td>Launch Date</td><td>12 March 2019</td><td></td></tr></table>	Currency Class	USD Class	RM Class	Launch Date	12 March 2019		1.2.6 Manulife Shariah Global REIT Fund <table><tr><td>Currency Class</td><td>USD Class</td><td>RM Class</td><td>A (RM-Hedged) Class</td></tr><tr><td>Launch Date</td><td>12 March 2019</td><td></td><td>3 June 2025</td></tr><tr><td colspan="4">Note: The initial offer period for the Class is 3 June 2025, with an initial offer price at RM0.5000 per Unit*.</td></tr></table> <p>*If the Class(es) has no subscription during the initial offer period, the initial offer price will be used for the first subscription into the Class(es) after the initial offer period.</p>	Currency Class	USD Class	RM Class	A (RM-Hedged) Class	Launch Date	12 March 2019		3 June 2025	Note: The initial offer period for the Class is 3 June 2025, with an initial offer price at RM0.5000 per Unit*.				Inclusion of the A(RM-Hedged) Class for Manulife Shariah Global REIT Fund. Hence, update the launch date and the initial offer period for the Class.
Currency Class	USD Class	RM Class																				
Launch Date	12 March 2019																					
Currency Class	USD Class	RM Class	A (RM-Hedged) Class																			
Launch Date	12 March 2019		3 June 2025																			
Note: The initial offer period for the Class is 3 June 2025, with an initial offer price at RM0.5000 per Unit*.																						

No	Section	Previous provision	Revised provision in the Third Supplemental Master Prospectus	Remarks																																																																																					
13	Chapter 1: Fund Information - 1.3.2 Specific Risks	<p>1.3.2 Specific Risks</p> <p>Table on risk associated with the Conventional Fund (for Manulife Investment Asia-Pacific ex Japan Fund)</p> <table><tr><th>Fund Category</th><th>Risk Associated with the Conventional Fund</th><th>Manulife Investment Asia-Pacific ex Japan Fund</th></tr><tr><td rowspan="5">Equity</td><td>Concentration risk</td><td>✓</td></tr><tr><td>Stock specific risk</td><td>✓</td></tr><tr><td>Country risk</td><td>✓</td></tr><tr><td>Currency risk</td><td>✓</td></tr><tr><td>Risk considerations for investing in derivatives and warrants</td><td>✓</td></tr></table> <p>Table on risk associated with the Islamic Fund (for Manulife Investment Shariah Asia-Pacific ex Japan Fund and Manulife Shariah India Equity Fund)</p> <table><tr><th>Fund Category</th><th>Risk Associated with the Islamic Fund</th><th>Manulife Investment Shariah Asia-Pacific ex Japan Fund</th><th>Manulife Shariah India Equity Fund</th></tr><tr><td rowspan="7">Equity</td><td>Fund Manager/ Investment Manager/ Target Fund manager risk</td><td></td><td>✓</td></tr><tr><td>Concentration risk</td><td>✓</td><td></td></tr><tr><td>Stock specific risk</td><td>✓</td><td>✓</td></tr><tr><td>Country risk</td><td>✓</td><td>✓</td></tr><tr><td>Currency risk</td><td>✓</td><td>✓</td></tr><tr><td>Risk considerations for investing in Islamic hedging instruments and Shariah-compliant warrants</td><td>✓</td><td>✓</td></tr><tr><td>Reclassification of Shariah status risk</td><td>✓</td><td>✓</td></tr></table> <p>India Tax Risk Nil</p>	Fund Category	Risk Associated with the Conventional Fund	Manulife Investment Asia-Pacific ex Japan Fund	Equity	Concentration risk	✓	Stock specific risk	✓	Country risk	✓	Currency risk	✓	Risk considerations for investing in derivatives and warrants	✓	Fund Category	Risk Associated with the Islamic Fund	Manulife Investment Shariah Asia-Pacific ex Japan Fund	Manulife Shariah India Equity Fund	Equity	Fund Manager/ Investment Manager/ Target Fund manager risk		✓	Concentration risk	✓		Stock specific risk	✓	✓	Country risk	✓	✓	Currency risk	✓	✓	Risk considerations for investing in Islamic hedging instruments and Shariah-compliant warrants	✓	✓	Reclassification of Shariah status risk	✓	✓	<p>1.3.2 Specific Risks</p> <p>Table on risk associated with the Conventional Fund (for Manulife Investment Asia-Pacific ex Japan Fund)</p> <table><tr><th>Fund Category</th><th>Risk Associated with the Conventional Fund</th><th>Manulife Investment Asia-Pacific ex Japan Fund</th></tr><tr><td rowspan="6">Equity</td><td>Concentration risk</td><td>✓</td></tr><tr><td>Stock specific risk</td><td>✓</td></tr><tr><td>Country risk</td><td>✓</td></tr><tr><td>Currency risk</td><td>✓</td></tr><tr><td>Risk considerations for investing in derivatives and warrants</td><td>✓</td></tr><tr><td>India Tax Risk</td><td>✓</td></tr></table> <p>Table on risk associated with the Islamic Fund (for Manulife Investment Shariah Asia-Pacific ex Japan Fund and Manulife Shariah India Equity Fund)</p> <table><tr><th>Fund Category</th><th>Risk Associated with the Islamic Fund</th><th>Manulife Investment Shariah Asia-Pacific ex Japan Fund</th><th>Manulife Shariah India Equity Fund</th></tr><tr><td rowspan="9">Equity</td><td>Fund Manager/ Investment Manager/ Target Fund manager risk</td><td></td><td>✓</td></tr><tr><td>Concentration risk</td><td>✓</td><td></td></tr><tr><td>Stock specific risk</td><td>✓</td><td>✓</td></tr><tr><td>Country risk</td><td>✓</td><td>✓</td></tr><tr><td>Currency risk</td><td>✓</td><td>✓</td></tr><tr><td>Risk considerations for investing in Islamic hedging instruments and Shariah-compliant warrants</td><td>✓</td><td>✓</td></tr><tr><td>Reclassification of Shariah status risk</td><td>✓</td><td>✓</td></tr><tr><td>India Tax Risk</td><td>✓</td><td>✓</td></tr></table> <p>India Tax Risk The Fund may invest in India listed securities. Capital gains (exceeding Indian Rupee 125,000) realised from the sale of direct investments in India equity investments which are held for a period of more than 12 months are subject to a long-term capital gains tax at a rate of 12.5%. Long term capital losses are available to be set off against long</p>	Fund Category	Risk Associated with the Conventional Fund	Manulife Investment Asia-Pacific ex Japan Fund	Equity	Concentration risk	✓	Stock specific risk	✓	Country risk	✓	Currency risk	✓	Risk considerations for investing in derivatives and warrants	✓	India Tax Risk	✓	Fund Category	Risk Associated with the Islamic Fund	Manulife Investment Shariah Asia-Pacific ex Japan Fund	Manulife Shariah India Equity Fund	Equity	Fund Manager/ Investment Manager/ Target Fund manager risk		✓	Concentration risk	✓		Stock specific risk	✓	✓	Country risk	✓	✓	Currency risk	✓	✓	Risk considerations for investing in Islamic hedging instruments and Shariah-compliant warrants	✓	✓	Reclassification of Shariah status risk	✓	✓	India Tax Risk	✓	✓	<p>The inclusion of “India Tax Risk” to the specific risks of Manulife Investment Asia-Pacific ex Japan Fund, Manulife Investment Shariah Asia-Pacific ex Japan Fund and Manulife Shariah India Equity Fund. India Capital Gain Tax is applicable as and when the capital gains are realized from the sale of Indian equity investments. The expense accrual for Indian capital gains taxes is expected to smoothen the impact to NAV of the Fund. The purpose of disclosure is for transparency and clarity purposes.</p>
Fund Category	Risk Associated with the Conventional Fund	Manulife Investment Asia-Pacific ex Japan Fund																																																																																							
Equity	Concentration risk	✓																																																																																							
	Stock specific risk	✓																																																																																							
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	Currency risk	✓																																																																																							
	Risk considerations for investing in derivatives and warrants	✓																																																																																							
Fund Category	Risk Associated with the Islamic Fund	Manulife Investment Shariah Asia-Pacific ex Japan Fund	Manulife Shariah India Equity Fund																																																																																						
Equity	Fund Manager/ Investment Manager/ Target Fund manager risk		✓																																																																																						
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	Currency risk	✓	✓																																																																																						
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Fund Category	Risk Associated with the Conventional Fund	Manulife Investment Asia-Pacific ex Japan Fund																																																																																							
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Fund Category	Risk Associated with the Islamic Fund	Manulife Investment Shariah Asia-Pacific ex Japan Fund	Manulife Shariah India Equity Fund																																																																																						
Equity	Fund Manager/ Investment Manager/ Target Fund manager risk		✓																																																																																						
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	Currency risk	✓	✓																																																																																						
	Risk considerations for investing in Islamic hedging instruments and Shariah-compliant warrants	✓	✓																																																																																						
	Reclassification of Shariah status risk	✓	✓																																																																																						
	India Tax Risk	✓	✓																																																																																						

No	Section	Previous provision	Revised provision in the Third Supplemental Master Prospectus	Remarks												
			<p>term capital gains. Capital gains realized from the sale of equity investments which are held for a period of less than or equal to 12 months are subject to a short-term capital gains tax at a rate of 20%. Short term capital losses can be set off against both short and long-term capital gains.</p> <p>For reference and completeness, tax rates applicable to the Fund (registered as FPI on income earned from equity investments are summarised below:</p> <table><tr><th>Nature of income</th><th>Rates of tax^{1 & 2}</th></tr><tr><td colspan="2">Capital gains on sale of shares and units of equity oriented funds (subject to Securities Transaction Tax)</td></tr><tr><td>Short-term capital gains</td><td>20</td></tr><tr><td>Long-term capital gains</td><td>12.5</td></tr><tr><td></td><td></td></tr><tr><td>Dividend income</td><td>20³</td></tr></table> <p>¹ To be increased by applicable surcharge and cess. ² Tax rates in force are for information purpose only. These rates may change from time to time. ³ To be reduced by applicable tax treaty rates between India-Malaysia (currently 5%).</p> <p>The expense accrual for Indian capital gains taxes applicable to India equity securities involves significant judgement and uncertainty as to the taxes that will ultimately be owed by the Fund given changing market conditions, trading activity, the different rate structure between long-term and short-term gains, and the netting of investment losses. Where the Fund has investment in India securities and the future disposition of such securities may result in material capital gains taxes, an estimate of the potential tax liability is included in the NAV of the Fund. Such estimate may turn out to be excessive or insufficient to settle the final tax liabilities in India and can impact the NAV of the Fund, depending on the final tax liabilities, the actual amount of provision and the time of the purchase and/or sale of the India securities held by the Fund. In particular, if the actual provisions are less than the final tax liabilities, this gap shall be covered by the assets of the Fund and, consequently, the current Unit Holders; in any case, the NAV of the Fund is not recalculated during the period of the insufficient or excessive provisions.</p>	Nature of income	Rates of tax ^{1 & 2}	Capital gains on sale of shares and units of equity oriented funds (subject to Securities Transaction Tax)		Short-term capital gains	20	Long-term capital gains	12.5			Dividend income	20 ³	
Nature of income	Rates of tax ^{1 & 2}															
Capital gains on sale of shares and units of equity oriented funds (subject to Securities Transaction Tax)																
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Dividend income	20 ³															

No	Section	Previous provision	Revised provision in the Third Supplemental Master Prospectus	Remarks																																						
14	Chapter 1: Fund Information - 1.3.2 Specific Risks	<p>1.3.2 Specific Risks</p> <p>Table on risk associated with the Conventional Fund (for Manulife Global Resources Fund)</p> <table><tr><th>Fund Category</th><th>Risk Associated with the Conventional Fund</th><th>Manulife Global Resources Fund</th></tr><tr><td rowspan="7">Equity</td><td>Concentration risk</td><td>✓</td></tr><tr><td>Stock specific risk</td><td>✓</td></tr><tr><td>Country risk</td><td>✓</td></tr><tr><td>Currency risk</td><td>✓</td></tr><tr><td>Risk considerations for investing in derivatives and warrants</td><td>✓</td></tr><tr><td>Taxation risk/ Withholding tax risk</td><td>✓</td></tr><tr><td></td><td></td><td></td></tr></table>	Fund Category	Risk Associated with the Conventional Fund	Manulife Global Resources Fund	Equity	Concentration risk	✓	Stock specific risk	✓	Country risk	✓	Currency risk	✓	Risk considerations for investing in derivatives and warrants	✓	Taxation risk/ Withholding tax risk	✓				<p>1.3.2 Specific Risks</p> <p>Table on risk associated with the Conventional Fund (for Manulife Diversified Real Fund)</p> <table><tr><th>Fund Category</th><th>Risk Associated with the Conventional Fund</th><th>Manulife Diversified Real Asset Fund</th></tr><tr><td rowspan="7">Equity</td><td>Concentration risk</td><td>✓</td></tr><tr><td>Stock specific risk</td><td>✓</td></tr><tr><td>Country risk</td><td>✓</td></tr><tr><td>Currency risk</td><td>✓</td></tr><tr><td>Risk considerations for investing in derivatives and warrants</td><td>✓</td></tr><tr><td>Taxation risk/ Withholding tax risk</td><td>✓</td></tr><tr><td></td><td></td><td></td></tr></table>	Fund Category	Risk Associated with the Conventional Fund	Manulife Diversified Real Asset Fund	Equity	Concentration risk	✓	Stock specific risk	✓	Country risk	✓	Currency risk	✓	Risk considerations for investing in derivatives and warrants	✓	Taxation risk/ Withholding tax risk	✓				Amendment to the Fund name per item 9 of the LOA.
Fund Category	Risk Associated with the Conventional Fund	Manulife Global Resources Fund																																								
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15	Chapter 1: Fund Information - 1.3.3 Specific Risks of the Target Funds	<p>1.3.3 Specific Risks of the Target Funds</p> <p>4. FDIs other than for Investment Purpose</p> <p>The Target Fund may from time to time use FDIs such as warrants, futures, options, forwards and other derivative instruments or contracts for the purposes of meeting the investment objective or as part of the investment strategy, as well as for efficient portfolio management and hedging purposes.</p> <p>Although the use of FDIs in general may be beneficial or advantageous, such use of FDIs exposes the Target Fund to additional risks such as management risk, market risk, credit risk, liquidity risk and leverage risk. Please refer to the Target Fund's prospectus for more details, which is available on the website at www.manulifeglobalfund.com.</p> <p>The eventuation of any of the above risks could have an adverse effect on the net asset value of the Target Fund. In adverse situations, the Target Fund's use of FDI may become ineffective in efficient portfolio management or hedging and the Target Fund may suffer significant losses.</p>	<p>1.3.3 Specific Risks of the Target Funds</p> <p>4. FDIs Risks</p> <p>The Target Fund may from time to time use FDIs such as warrants, futures, options, forwards, swap contracts and other derivative instruments or contracts for the purposes of meeting the investment objective or as part of the investment strategy of the Target Fund, as well as for efficient portfolio management and hedging purposes.</p> <p>Although the use of FDIs in general may be beneficial or advantageous, such use of FDIs exposes the Target Fund to additional risks such as management risk, market risk, credit risk, liquidity risk and leverage risk. Please refer to the Target Fund's prospectus for more details, which is available on the website at www.manulifeglobalfund.com.</p> <p>The eventuation of any of the above risks could have an adverse effect on the net asset value of the Target Fund. In adverse situations, the Target Fund's use of FDI may become ineffective in efficient portfolio management or hedging and the Target Fund may suffer significant losses.</p>	Updated the sub-title of the item 4. FDI Risks, which to be consistent with the table on specific risks associated with the Target Fund. Besides, updated the risk disclosure for the Target Fund to be consistent with Target Fund's prospectus.																																						
16	Chapter 1: Fund Information - 1.3.3	<p>1.3.3 Specific Risks of the Target Funds</p> <p>6. <u>Liquidity and Volatility Risks</u></p> <p>The trading volume on some of the markets through which the Target Fund may invest may be substantially less than that in the world's leading stock markets.</p>	<p>1.3.3 Specific Risks of the Target Funds</p> <p>6. <u>Liquidity and Volatility Risks</u></p> <p>The trading volume on some of the markets through which the Target Fund may invest may be substantially less than that in more developed markets. Accordingly,</p>	Updated the risk disclosures for the Target Fund to be consistent with Target Fund's prospectus.																																						

No	Section	Previous provision	Revised provision in the Third Supplemental Master Prospectus	Remarks
	<u>Specific Risks of the Target Funds</u>	<p>Accordingly, the accumulation and disposal of holdings in some investments may be time-consuming and may need to be conducted at unfavourable prices. Liquidity may also be less and volatility of prices greater than in the leading markets as a result of a high degree of concentration of market capitalisation and trading volume in a small number of companies.</p> <p>The Target Fund may invest in companies which are less well established in their early stages of development. These companies may often experience significant price volatility and potential lack of liquidity due to the low trading volume of their securities.</p> <p>The absence of adequate liquidity may also arise when a particular security is difficult to sell at the desired moment during particular periods or in particular market conditions. In a down market, higher-risk securities and derivatives could become harder to value or sell at a fair price. Liquidity risk tends to compound other risks. For example, if a-Target Fund has a position in an illiquid asset, its limited ability to liquidate that position at short notice will compound its market risk.</p> <p>Investors of the Target Fund should also note that if sizable redemption requests are received, the Target Fund may need to liquidate its investments at a substantial discount in order to satisfy such requests and the Target Fund may suffer losses in trading such investments. As a result, this may have adverse impact on the Target Fund and its investors.</p> <p>Where the Target Fund focuses on a specific geographic region, or market/ industry sector, it may be subject to greater concentration risks than funds which have broadly diversified investments.</p> <p>As such, investors should note that investments in the Target Fund is not a bank deposit and is not insured or guaranteed by any deposit insurance or government agency. Prices may fall in value as rapidly as they may rise and it may not always be possible to dispose of such securities during such falls.</p>	<p>the accumulation and disposal of holdings in some investments may be time-consuming and may need to be conducted at unfavourable prices. Liquidity may also be less and volatility of prices greater than in the leading markets as the prices of securities traded in such markets may be subject to fluctuations as a result of a high degree of concentration of market capitalisation and trading volume in a small number of companies.</p> <p>The Target Fund may invest in companies which are less well established in their early stages of development. These companies may often experience significant price volatility and potential lack of liquidity due to the low trading volume of their securities.</p> <p>The absence of adequate liquidity may also arise when a particular security is difficult to sell at the desired moment during particular periods or in particular market conditions. In a down market, higher-risk securities and derivatives could become harder to value or sell at a fair price. Liquidity risk tends to compound other risks. For example, if the Target Fund has a position in an illiquid asset, its limited ability to liquidate that position at short notice will compound its market risk.</p> <p>Investors of the Target Fund should also note that if sizable redemption requests are received, the Target Fund may need to liquidate its investments at a substantial discount in order to satisfy such requests and the Target Fund may suffer losses in trading such investments. As a result, this may have adverse impact on the Target Fund and its investors.</p> <p>Where the Target Fund focuses on a specific geographic region, or market/ industry sector, it may be subject to greater concentration risks than funds which have broadly diversified investments.</p> <p>As such, investors should note that investments in the Target Fund are not bank deposits and are not insured or guaranteed by any deposit insurance or government agency. Prices may fall in value as rapidly as they may rise and it may not always be possible to dispose of such securities during such falls.</p>	
17	<u>Chapter 1: Fund Information - 1.3.3 Specific Risks of the Target Funds</u>	<p>1.3.3 Specific Risks of the Target Funds</p> <p>27. Debt Instruments Risks</p> <p>f) Collateralised/ Securitised Products Risk</p> <p>For collateralised/ securitised products, please see the following statements which are intended to provide investors with information on the basic features of, and the risks associated with investment in asset-backed securities, mortgage-backed securities, commercial mortgage-backed securities, collateralised mortgage obligations and pass through securities.</p> <p>Asset-Backed Securities ("ABS")</p> <p>ABSs are securities that are backed (or securitised) by a discrete pool of self liquidating financial assets. Asset-backed securitisation is a financing technique in which financial assets, in many cases themselves less liquid, are pooled and converted into instruments that may be offered and sold in the capital markets.</p>	<p>1.3.3 Specific Risks of the Target Funds</p> <p>27. Debt Instruments Risks/ Bond Funds Risks</p> <p>f) Collateralised/ Securitised Products Risk</p> <p>For collateralised/ securitised products, please see the following statements which are intended to provide investors with information on the basic features of, and the risks associated with investment in asset-backed securities, mortgage-backed securities, commercial mortgage-backed securities, collateralised mortgage obligations, collateralised loan obligations and pass-through securities.</p> <p>Asset-Backed Securities ("ABS")</p> <p>ABSs are securities that are backed (or securitised) by a discrete pool of self liquidating financial assets. Asset-backed securitisation is a financing technique in which financial assets, in many cases themselves less liquid, are pooled and converted into instruments that may be offered and sold in the</p>	<p>Updated the sub-title for item 27, by including the "Bond Funds Risks", which is to be consistent with the Target Fund's prospectus.</p> <p>Updated the disclosures of collateralised/ securitised products risk by adding the "collateralised loan obligations", which is another example of collateralized/ securitized products under the specific risks of the Target Fund, to be consistent</p>

No	Section	Previous provision	Revised provision in the Third Supplemental Master Prospectus	Remarks
		<p>In a basic securitisation structure, an entity (often a financial institution and commonly known as a sponsor), originates or otherwise acquires a pool of financial assets (such as mortgage loans) either directly or through an affiliate. It then sells the financial assets, again either directly or through an affiliate, to a specially created investment vehicle that issues securities “backed” or supported by those financial assets, hence the term “asset backed securities”.</p> <p>Mortgage-Backed Securities (“MBS”) MBSs are debt obligations that represent claims to the cash flows from pools of mortgage loans, most commonly on residential property. Mortgage loans are purchased from banks, mortgage companies, and other originators and then assembled into pools by a governmental, quasi-governmental, or private entity. The securitisation process is as described above, and the securities issued by the entity represent claims on the principal and interest payments made by borrowers on the loans in the pool.</p> <p>Most MBSs available in the U.S. are issued by U.S. Government National Mortgage Association (Ginnie Mae), or U.S. Federal National Mortgage Association (Fannie Mae) and U.S. Federal Home Loan Mortgage Corporation (Freddie Mac). Ginnie Mae, backed by the U.S. government, guarantees that investors receive timely payments. Fannie Mae and Freddie Mac also provide certain guarantees and, while not backed by the U.S. government, have special authority to borrow from the U.S. Treasury. Some private institutions, such as brokerage firms, banks, and homebuilders, also securitised mortgages, known as “private-label” mortgage securities.</p> <p>Collateralised Mortgage Obligations (“CMO”) CMOs, a type of MBS, are bonds that represent claims to specific cash flows from large pools of home mortgages. The streams of principal and interest payments on the mortgages are segregated to the different classes of CMO interests known as tranches. Each tranche may have different credit ratings, principal balances, coupon rates, prepayment risks, and maturity dates (ranging from a few months to twenty years). Commercial Mortgage-Backed Securities (“CMBS”) Unlike residential MBSs, CMBSs are backed by income-producing commercial real estate. In a CMBS transaction, many single mortgage loans of varying size, property type and location are pooled and transferred to a trust. The trust issues a series of bonds that may vary in yield, duration and payment priority. Nationally recognized rating agencies then assign credit ratings to the various bond classes ranging from investment grade (AAA/Aaa through BBB-/Baa3) to below investment grade (BB+/Ba1 through B-/B3) and an unrated class which is subordinate to the lowest rated bond class.</p> <p>Pass-Through Securities These securities are issued under a structure where various mortgages are pooled together and used as collateral to back pass-through securities which “passes through” to the holder a pro rata share of the cash flow (net of fees) produced by the collateral pool. These securities could be issued by various agencies such as Ginnie Mae, Fannie Mae and Freddie Mac.</p>	<p>capital markets.</p> <p>In a basic securitisation structure, an entity (often a financial institution and commonly known as a sponsor), originates or otherwise acquires a pool of financial assets (such as mortgage loans) either directly or through an affiliate. It then sells the financial assets, again either directly or through an affiliate, to a specially created investment vehicle that issues securities “backed” or supported by those financial assets, hence the term “asset backed securities”.</p> <p>Mortgage-Backed Securities (“MBS”) MBSs are debt obligations that represent claims to the cash flows from pools of mortgage loans, most commonly on residential property. Mortgage loans are purchased from banks, mortgage companies, and other originators and then assembled into pools by a governmental, quasi-governmental, or private entity. 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Nationally recognized rating agencies then assign credit ratings to the various bond classes ranging from investment grade (AAA/Aaa through BBB-/Baa3) to below investment grade (BB+/Ba1 through B-/B3) and an unrated class which is subordinate to the lowest rated bond class.</p> <p>Collateralised Loan Obligations (“CLO”) CLOs are securities that are backed (or securitised) by a pool of loans. With a CLO, debt payments from the underlying loans are pooled together and distributed to investors of various tranches in the CLO. Based on the risk/return profile, the Target Fund can choose to invest in whichever tranche. The higher rated the tranche, the less risky and lower the return. The underlying loans of</p>	<p>with Target Fund's prospectus.</p>

No	Section	Previous provision	Revised provision in the Third Supplemental Master Prospectus	Remarks
		<p>The above securities provide exposure, synthetically or otherwise, to underlying assets and the risk/return profile is determined by the cash flows derived from such assets. They are, by nature, not necessarily homogenous and the underlying assets can take many forms including, but not limited to, residential or commercial mortgages. They may employ leverage which can cause the instruments to be more volatile than if they had not employed leverage. During periods of market volatility, these securities may have a heightened risk of exposure to liquidity or credit downgrade issues.</p> <p>The structure of asset-backed securities (ABS, MBS and CMBS) is intended, among other things, to insulate investors from the corporate credit risk of the sponsor that originated or acquired the financial assets. However, payment under such structures depends primarily on the cash flows generated by the assets in the underlying pool and other rights designed to ensure timely payment, such as liquidity facilities, guarantees or other features generally known as credit enhancements. For example, MBS loans are repaid by homeowners while CMBS loans are repaid by real estate investors who rely on tenants and customers to provide the cash flow to repay the mortgages. As such, any factor which could potentially affect general economic activity or the cash flows from borrowers and properties creates a risk (e.g. credit risk of the borrower and property).</p> <p>Structures such as CMBS and CMOs may employ tranching of the underlying cash flows based on the levels of credit risk/ yield/ duration. This creates a sequential payment structure generally referred to as the “waterfall”. Each month the cash flows received from all of the pooled loans is paid to the investors, starting with those investors holding the highest rated securities, until all accrued interest on those securities is paid. Then interest is paid to the holders of the next highest rated securities and so on. The same process occurs with principal as payments are received. If there is a shortfall in contractual loan payments from the borrowers or if loan collateral is liquidated and does not generate sufficient proceeds to meet payments on all tranches, the investors in the most subordinate tranche class will incur a loss with further losses impacting more senior tranches in reverse order of priority.</p> <p>Generally, rising interest rates tend to extend the duration of fixed rate mortgage-related securities making them more sensitive to changes in interest rates. As a result, in a period of rising interest rates, the Target Fund holding mortgage-related securities may exhibit additional volatility (extension risk). Mortgage-related securities are also subject to prepayment risk. When interest rates decline, borrowers may pay off their mortgages sooner than expected. Absent protection, such prepayments would return principal to investors precisely when their options for reinvesting the Target Fund may be relatively unattractive. This can reduce the returns of the Target Fund because the Target Fund may need to reinvest those funds at the lower prevailing interest rates.</p> <p>In addition, investments in securitised or structured credit products may be less liquid than other securities. The lack of liquidity may cause the current market price of assets to become disconnected from the underlying asset value and, consequently, the Target Fund investing in securitised products may be more susceptible to liquidity risk.</p>	<p>a CLO may be comprised of senior-secured and/or unsecured bank loans. The CLO securities may also constitute a subordinated tranche of a CLO and payments of principal and interest on such CLO securities may be subordinated to more senior tranches. Interest and principal payments are not fixed but are based on residual amounts available to make such payments. As a result, payments on CLO securities will be made by the CLO to the extent of available funds. CLO securities are a limited recourse obligation and amounts payable on CLO securities are payable solely from amounts received in respect of the collateral of the CLO. If distributions are insufficient to make payments of principal and interest on the CLO, no other assets of the CLO will be available for payment of the deficiency and following realisation of the collateral and the application of the proceeds thereof, the obligations of the CLO to pay such deficiency shall be extinguished. The secondary market for CLO securities may be less liquid and, as a result, the Target Fund which invested in CLO securities may have to hold such CLO securities for a longer period of time or until their early redemption date or maturity date.</p> <p>Pass-Through Securities These securities are issued under a structure where various mortgages are pooled together and used as collateral to back pass-through securities which “passes through” to the holder a pro rata share of the cash flow (net of fees) produced by the collateral pool. These securities could be issued by various agencies such as Ginnie Mae, Fannie Mae and Freddie Mac.</p> <p>The above securities provide exposure, synthetically or otherwise, to underlying assets and the risk/return profile is determined by the cash flows derived from such assets. They are, by nature, not necessarily homogenous and the underlying assets can take many forms including, but not limited to, residential or commercial mortgages. They may employ leverage which can cause the instruments to be more volatile than if they had not employed leverage. During periods of market volatility, these securities may have a heightened risk of exposure to liquidity or credit downgrade issues.</p> <p>The structure of asset-backed securities (ABS, MBS and CMBS and CLO) is intended, among other things, to insulate investors from the corporate credit risk of the sponsor that originated or acquired the financial assets. However, payment under such structures depends primarily on the cash flows generated by the assets in the underlying pool and other rights designed to ensure timely payment, such as liquidity facilities, guarantees or other features generally known as credit enhancements. For example, MBS loans are repaid by homeowners while CMBS loans are repaid by real estate investors who rely on tenants and customers to provide the cash flow to repay the mortgages. As such, any factor which could potentially affect general economic activity or the cash flows from borrowers and properties creates a risk (e.g. credit risk of the borrower and property).</p> <p>Structures such as CMBS and CMOs and CLOs may employ tranching of the underlying cash flows based on the levels of credit risk/ yield/ duration. This creates a sequential payment structure generally referred to as the “waterfall”. Each month the cash flows received from all of the pooled loans is paid to the investors, starting with those investors holding the highest rated securities,</p>	

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		<p>In a down market, higher-risk securities could become harder to value or sell at a fair price.</p>	<p>until all accrued interest on those securities is paid. Then interest is paid to the holders of the next highest rated securities and so on. The same process occurs with principal as payments are received. If there is a shortfall in contractual loan payments from the borrowers or if loan collateral is liquidated and does not generate sufficient proceeds to meet payments on all tranches, the investors in the most subordinate tranche class will incur a loss with further losses impacting more senior tranches in reverse order of priority.</p> <p>Generally, rising interest rates tend to extend the duration of fixed rate mortgage-related securities and asset-backed securities (including CLOs) making them more sensitive to changes in interest rates. As a result, in a period of rising interest rates, the Target Fund holding mortgage-related securities and asset-backed securities (including CLOs) may exhibit additional volatility (extension risk). Mortgage-related securities and asset-backed securities (including CLOs) are also subject to prepayment risk. When interest rates decline, borrowers may pay off their loans/mortgages sooner than expected. Absent protection, such prepayments would return principal to investors precisely when their options for reinvesting the Target Fund may be relatively unattractive. This can reduce the returns of the Target Fund because the Target Fund may need to reinvest those funds at the lower prevailing interest rates.</p> <p>In addition, investments in securitised or structured credit products may be less liquid than other securities. The lack of liquidity may cause the current market price of assets to become disconnected from the underlying asset value and, consequently, the Target Fund investing in securitised products may be more susceptible to liquidity risk.</p> <p>In a down market, higher-risk securities could become harder to value or sell at a fair price.</p>																																															
18	<p><u>Chapter 1: Fund Information - 1.3.3 Specific Risks of the Target Funds</u></p>	<p>1.3.3 Specific Risks of the Target Funds</p> <p><u>Table on risk associated with the Target Funds (for Manulife Global Fund)</u></p> <table><tr><th>Risk Associated with the Target Funds</th><th>Manulife Global Fund Preferred Securities Income Fund</th></tr><tr><td>1. Currency Risk</td><td>✓</td></tr><tr><td>4. FDIs Risks</td><td>✓</td></tr><tr><td>6. Liquidity and Volatility Risks</td><td>✓</td></tr><tr><td>10. Taxation Risks</td><td>✓</td></tr><tr><td>15. Political and Regulatory Risks</td><td>✓</td></tr><tr><td>27. Debt Instruments Risk</td><td></td></tr><tr><td>a) Credit and Counterparty Risk</td><td>✓</td></tr><tr><td>b) Interest Rate Risk</td><td>✓</td></tr><tr><td>c) High-Yield Bonds Risk/ Debt Securities Rated Below Investment Grade or Unrated Risk</td><td>✓</td></tr><tr><td>d) Sovereign Debt Risk</td><td>✓</td></tr><tr><td>e) Valuation Risk</td><td>✓</td></tr></table>	Risk Associated with the Target Funds	Manulife Global Fund Preferred Securities Income Fund	1. Currency Risk	✓	4. FDIs Risks	✓	6. Liquidity and Volatility Risks	✓	10. Taxation Risks	✓	15. Political and Regulatory Risks	✓	27. Debt Instruments Risk		a) Credit and Counterparty Risk	✓	b) Interest Rate Risk	✓	c) High-Yield Bonds Risk/ Debt Securities Rated Below Investment Grade or Unrated Risk	✓	d) Sovereign Debt Risk	✓	e) Valuation Risk	✓	<p>1.3.3 Specific Risks of the Target Funds</p> <p><u>Table on risk associated with the Target Funds (for Manulife Global Fund)</u></p> <table><tr><th>Risk Associated with the Target Funds</th><th>Manulife Global Fund Preferred Securities Income Fund</th></tr><tr><td>1. Currency Risk</td><td>✓</td></tr><tr><td>4. FDIs Risks</td><td>✓</td></tr><tr><td>6. Liquidity and Volatility Risks</td><td>✓</td></tr><tr><td>10. Taxation Risks</td><td>✓</td></tr><tr><td>15. Political and Regulatory Risks</td><td>✓</td></tr><tr><td>27. Debt Instruments Risks/ Bond Funds Risks</td><td></td></tr><tr><td>a) Credit and Counterparty Risk</td><td>✓</td></tr><tr><td>b) Interest Rate Risk</td><td>✓</td></tr><tr><td>c) High-Yield Bonds Risk/ Debt Securities Rated Below Investment Grade or Unrated Risk</td><td>✓</td></tr><tr><td>d) Sovereign Debt Risk</td><td>✓</td></tr></table>	Risk Associated with the Target Funds	Manulife Global Fund Preferred Securities Income Fund	1. Currency Risk	✓	4. FDIs Risks	✓	6. Liquidity and Volatility Risks	✓	10. Taxation Risks	✓	15. Political and Regulatory Risks	✓	27. Debt Instruments Risks/ Bond Funds Risks		a) Credit and Counterparty Risk	✓	b) Interest Rate Risk	✓	c) High-Yield Bonds Risk/ Debt Securities Rated Below Investment Grade or Unrated Risk	✓	d) Sovereign Debt Risk	✓	<p>Updated by including the “Bond Funds Risks” for item 27, which to be consistent with the Target Fund’s prospectus.</p>
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19	<u>Chapter 1: Fund Information - 1.3.3 Specific Risks of the Target Funds</u>	1.3.3 Specific Risks of the Target Funds <u>Table on risk associated with the Target Funds (for Manulife Global Fund)</u> <table><tr><th>Risk Associated with the Target Funds</th><th>Manulife Global Fund Global Resources Fund</th></tr><tr><td>1. Currency Risk</td><td>✓</td></tr><tr><td>2. RMB Currency and Conversion Risks</td><td></td></tr><tr><td>4. FDIs Risks</td><td>✓</td></tr><tr><td>5. Small-Cap/ Mid-Cap Risks</td><td>✓</td></tr><tr><td>6. Liquidity and Volatility Risks</td><td>✓</td></tr><tr><td>7. Natural Resources Sector Risk</td><td>✓</td></tr><tr><td>10. Taxation Risks</td><td>✓</td></tr><tr><td>11. Mainland China Tax Risk</td><td></td></tr><tr><td>15. Political and Regulatory Risks</td><td></td></tr><tr><td>17. Changes resulting from the United Kingdom's exit from the EU</td><td>✓</td></tr><tr><td>18. Emerging Markets Risks</td><td></td></tr><tr><td>27. Debt Instruments Risks</td><td></td></tr><tr><td>a) Credit and Counterparty Risk</td><td></td></tr><tr><td>b) Interest Rate Risk</td><td></td></tr><tr><td>c) High-Yield Bonds Risk/ Debt Securities Rated Below Investment Grade or Unrated Risk</td><td></td></tr><tr><td>d) Sovereign Debt Risk</td><td></td></tr><tr><td>e) Valuation Risk</td><td></td></tr></table>		Risk Associated with the Target Funds	Manulife Global Fund Global Resources Fund	1. Currency Risk	✓	2. RMB Currency and Conversion Risks		4. FDIs Risks	✓	5. Small-Cap/ Mid-Cap Risks	✓	6. Liquidity and Volatility Risks	✓	7. Natural Resources Sector Risk	✓	10. Taxation Risks	✓	11. Mainland China Tax Risk		15. Political and Regulatory Risks		17. Changes resulting from the United Kingdom's exit from the EU	✓	18. Emerging Markets Risks		27. Debt Instruments Risks		a) Credit and Counterparty Risk		b) Interest Rate Risk		c) High-Yield Bonds Risk/ Debt Securities Rated Below Investment Grade or Unrated Risk		d) Sovereign Debt Risk		e) Valuation Risk		1.3.3 Specific Risks of the Target Funds <u>Table on risk associated with the Target Funds (for Manulife Global Fund)</u> <table><tr><th>Risk Associated with the Target Funds</th><th>Manulife Global Fund Diversified Real Asset Fund</th></tr><tr><td>2. Currency Risk</td><td>✓</td></tr><tr><td>3. RMB Currency and Conversion Risks</td><td>✓</td></tr><tr><td>4. FDIs Risks</td><td>✓</td></tr><tr><td>5. Small-Cap/ Mid-Cap Risks</td><td>✓</td></tr><tr><td>6. Liquidity and Volatility Risks</td><td>✓</td></tr><tr><td>10. Taxation Risks</td><td>✓</td></tr><tr><td>11. Mainland China Tax Risk</td><td>✓</td></tr><tr><td>15. Political and Regulatory Risks</td><td>✓</td></tr><tr><td>18. Emerging Markets Risks</td><td>✓</td></tr><tr><td>27. Debt Instruments Risks/ Bond Funds Risks</td><td></td></tr><tr><td>a) Credit and Counterparty Risk</td><td>✓</td></tr><tr><td>b) Interest Rate Risk</td><td>✓</td></tr><tr><td>c) High-Yield Bonds Risk/ Debt Securities Rated Below Investment Grade or Unrated Risk</td><td>✓</td></tr><tr><td>d) Sovereign Debt Risk</td><td>✓</td></tr><tr><td>e) Valuation Risk</td><td>✓</td></tr><tr><td>f) Collateralised/ Securitised Products Risk</td><td>✓</td></tr><tr><td>g) Inflation Indexed Bonds Risk</td><td>✓</td></tr><tr><td>h) Bank Obligations Risk</td><td>✓</td></tr></table>		Risk Associated with the Target Funds	Manulife Global Fund Diversified Real Asset Fund	2. Currency Risk	✓	3. RMB Currency and Conversion Risks	✓	4. FDIs Risks	✓	5. Small-Cap/ Mid-Cap Risks	✓	6. Liquidity and Volatility Risks	✓	10. Taxation Risks	✓	11. Mainland China Tax Risk	✓	15. Political and Regulatory Risks	✓	18. Emerging Markets Risks	✓	27. Debt Instruments Risks/ Bond Funds Risks		a) Credit and Counterparty Risk	✓	b) Interest Rate Risk	✓	c) High-Yield Bonds Risk/ Debt Securities Rated Below Investment Grade or Unrated Risk	✓	d) Sovereign Debt Risk	✓	e) Valuation Risk	✓	f) Collateralised/ Securitised Products Risk	✓	g) Inflation Indexed Bonds Risk	✓	h) Bank Obligations Risk	✓	Amendment pursuant to item 9 of the LOA. Thus, the consequential amendment to the name of the Manulife Global Resources Fund to Manulife Diversified Real Asset Fund in the table of specific risks associated with the Target Fund.
Risk Associated with the Target Funds	Manulife Global Fund Global Resources Fund																																																																															
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No	Section	Previous provision	Revised provision in the Third Supplemental Master Prospectus	Remarks
			characteristics similar to both debt and equity securities. The value of convertible securities tends to decline as interest rates rise and, because of the conversion feature, tends to vary with fluctuations in the market value of the underlying securities. Convertible securities of an issuer are usually subordinated to comparable non-convertible securities of that same issuer. While convertible securities generally do not participate directly in any dividends of the underlying securities, market prices may be affected by any dividend changes or other changes in the underlying securities.	
20.	<u>Chapter 1: Fund Information - 1.5.1 Permitted Investments</u>	<p>1.5.1 Permitted Investments</p> <p>Manulife Global Resources Fund This Fund may invest in units of the MGF-GRF or such other CISs having a similar objective, liquid assets including money market instruments (including fixed income securities of not more than 365 days) and deposits with any financial institutions and any other forms of investments as may be permitted by the SC from time to time.</p>	<p>1.5.1 Permitted Investments</p> <p><u>Manulife Diversified Real Asset Fund</u> The Fund may invest in the following investments:</p> <ul style="list-style-type: none"> ▪ units or shares of one (1) CIS; ▪ money market instruments (including fixed income securities which have a remaining maturity period of not more than 365 days); ▪ deposits with any financial institutions; and ▪ derivatives for hedging purposes only. 	Updated disclosure of Permitted Investments to be consistent with the disclosure of the supplemental deed.

No	Section	Previous provision	Revised provision in the Third Supplemental Master Prospectus	Remarks																		
21	<u>Chapter 1: Fund Information - 1.5.2 Investment Limits and Restrictions</u>	<p>1.5.2 Investment Limits and Restrictions</p> <p>Manulife Asia Total Return Bond Fund, Manulife Global Resources Fund, Manulife India Equity Fund, Manulife Investment U.S. Equity Fund, Manulife Dragon Growth Fund, Manulife Preferred Securities Income Fund, Manulife Global Low Volatility Equity Fund, Manulife Global Healthcare Fund, Manulife Global Thematic Fund, Manulife Global Aqua Fund and Manulife Asia Pacific Opportunities Fund</p> <p>(a) The Fund will not hold more than 15% of its NAV in liquid assets such as cash, placement in short-term deposits with financial institutions, money market instruments that are dealt in or under the rules of an Eligible Market and whose residual maturity does not exceed 12 months and/ or derivatives for the sole purpose of hedging arrangement.</p> <p>(b) The Fund will not invest in a fund-of-funds, feeder fund and any sub-fund of an umbrella scheme which is a fund-of-funds or a feeder fund.</p> <p>(c) The Fund's global exposure* from derivatives position must not exceed the Fund's NAV at all times;</p> <p>(d) the maximum exposure of the Fund to the counterparty of the Fund's OTC derivative must not exceed 10% of the Fund's NAV.</p>	<p>1.5.2 Investment Limits and Restrictions</p> <p>Manulife Asia Total Return Bond Fund, Manulife Diversified Real Asset Fund, Manulife India Equity Fund, Manulife Investment U.S. Equity Fund, Manulife Dragon Growth Fund, Manulife Preferred Securities Income Fund, Manulife Global Low Volatility Equity Fund, Manulife Global Healthcare Fund, Manulife Global Thematic Fund, Manulife Global Aqua Fund and Manulife Asia Pacific Opportunities Fund</p> <p>(a) The Fund will not hold more than 15% of its NAV in liquid assets such as cash, placement in short-term deposits with financial institutions, money market instruments that are dealt in or under the rules of an Eligible Market and whose residual maturity does not exceed 12 months and/or derivatives for the sole purpose of hedging arrangement.</p> <p>(b) The Fund will not invest in a fund-of-funds, feeder fund and any sub-fund of an umbrella scheme which is a fund-of-funds or a feeder fund.</p> <p>(c) The Fund's global exposure* from derivatives position must not exceed the Fund's NAV at all times;</p> <p>(d) The maximum exposure of the Fund to the counterparty of the Fund's OTC derivative must not exceed 10% of the Fund's NAV.</p>	Amended the name of Manulife Global Resources Fund to Manulife Diversified Real Asset Fund per item 9 of the LOA.																		
22	<u>Chapter 1: Fund Information - 1.5.4 List of Deeds</u>	<p>1.5.4 List of Deeds</p> <table><tr><th>Fund Name</th><th>Trustee</th><th>List of Deeds</th></tr><tr><td>• Manulife Global Resources Fund</td><td>HSBC (Malaysia) Trustee Berhad</td><td>• Deed dated 27 October 2009 • 1st Supplemental Deed dated 11 November 2014 • 2nd Supplemental Deed dated 27 October 2022</td></tr><tr><td>• Manulife India Equity Fund</td><td>HSBC (Malaysia) Trustee Berhad</td><td>• Deed dated 27 October 2009 • 1st Supplemental Deed dated 11 November 2014 • 2nd Supplemental Deed dated 21 August 2018 • 3rd Supplemental Deed dated 27 October 2022</td></tr></table>	Fund Name	Trustee	List of Deeds	• Manulife Global Resources Fund	HSBC (Malaysia) Trustee Berhad	• Deed dated 27 October 2009 • 1st Supplemental Deed dated 11 November 2014 • 2nd Supplemental Deed dated 27 October 2022	• Manulife India Equity Fund	HSBC (Malaysia) Trustee Berhad	• Deed dated 27 October 2009 • 1st Supplemental Deed dated 11 November 2014 • 2nd Supplemental Deed dated 21 August 2018 • 3rd Supplemental Deed dated 27 October 2022	<p>1.5.4 List of Deeds</p> <table><tr><th>Fund Name</th><th>Trustee</th><th>List of Deeds</th></tr><tr><td>• Manulife Diversified Real Asset Fund</td><td>HSBC (Malaysia) Trustee Berhad</td><td>• Deed dated 27 October 2009 • 1st Supplemental Deed dated 11 November 2014 • 2nd Supplemental Deed dated 27 October 2022 • 3rd Supplemental Deed dated 4 March 2025</td></tr><tr><td>• Manulife India Equity Fund</td><td>HSBC (Malaysia) Trustee Berhad</td><td>• Deed dated 27 October 2009 • 1st Supplemental Deed dated 11 November 2014 • 2nd Supplemental Deed dated 21 August 2018 • 3rd Supplemental Deed dated 27 October 2022 • 4th Supplemental Deed dated 4 March 2025</td></tr></table>	Fund Name	Trustee	List of Deeds	• Manulife Diversified Real Asset Fund	HSBC (Malaysia) Trustee Berhad	• Deed dated 27 October 2009 • 1st Supplemental Deed dated 11 November 2014 • 2nd Supplemental Deed dated 27 October 2022 • 3rd Supplemental Deed dated 4 March 2025	• Manulife India Equity Fund	HSBC (Malaysia) Trustee Berhad	• Deed dated 27 October 2009 • 1st Supplemental Deed dated 11 November 2014 • 2nd Supplemental Deed dated 21 August 2018 • 3rd Supplemental Deed dated 27 October 2022 • 4th Supplemental Deed dated 4 March 2025	Updated the list of supplemental master deeds/ supplemental deed that have been recently registered with the Securities Commission Malaysia ("SC").
Fund Name	Trustee	List of Deeds																				
• Manulife Global Resources Fund	HSBC (Malaysia) Trustee Berhad	• Deed dated 27 October 2009 • 1st Supplemental Deed dated 11 November 2014 • 2nd Supplemental Deed dated 27 October 2022																				
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No	Section	Previous provision	Revised provision in the Third Supplemental Master Prospectus	Remarks
		<ul style="list-style-type: none"> • Master Deed dated 16 August 2017 • 2nd Supplemental Master Deed dated 8 June 2018 (applicable to Manulife Asia Total Return Bond Fund) • 3rd Supplemental Master Deed dated 27 June 2018 (applicable to Manulife Shariah Global REIT Fund) • 4th Supplemental Master Deed dated 2 March 2020 (applicable to Manulife Preferred Securities Income Fund) • 5th Supplemental Master Deed dated 6 May 2020 (applicable to Manulife Global Low Volatility Equity Fund) • 6th Supplemental Master Deed dated 3 June 2020 (applicable to Manulife Global Healthcare Fund) • 7th Supplemental Master Deed dated 29 September 2020 (applicable to Manulife Global Thematic Fund) • 8th Supplemental Master Deed dated 10 February 2021 (applicable to Manulife Shariah Income Management Fund) • 9th Supplemental Master Deed dated 7 April 2021 (applicable to Manulife Shariah India Equity Fund) • 10th Supplemental Master Deed dated 17 June 2021 (applicable to Manulife Shariah China Equity Fund) • 11th Supplemental Master Deed dated 4 August 2021 (applicable to Manulife Global Aqua Fund) • 12th Supplemental Master Deed dated 14 September 2021 (applicable to Manulife Asia Pacific Opportunities Fund) • 13th Supplemental Master Deed dated 27 June 2022 • 14th Supplemental Master Deed dated 23 April 2024 <div> <div> <ul style="list-style-type: none"> • Manulife Asia Total Return Bond Fund • Manulife Shariah Global REIT Fund • Manulife Preferred Securities Income Fund • Manulife Global Low Volatility Equity Fund • Manulife Global Healthcare Fund • Manulife Global Thematic Fund • Manulife Shariah China Equity Fund • Manulife Shariah India Equity Fund • Manulife Global Aqua Fund • Manulife Asia Pacific Opportunities Fund </div> <div> <div>HSBC (Malaysia) Trustee Berhad</div> </div> </div>	<ul style="list-style-type: none"> • Master Deed dated 16 August 2017 • 2nd Supplemental Master Deed dated 8 June 2018 (applicable to Manulife Asia Total Return Bond Fund) • 3rd Supplemental Master Deed dated 27 June 2018 (applicable to Manulife Shariah Global REIT Fund) • 4th Supplemental Master Deed dated 2 March 2020 (applicable to Manulife Preferred Securities Income Fund) • 5th Supplemental Master Deed dated 6 May 2020 (applicable to Manulife Global Low Volatility Equity Fund) • 6th Supplemental Master Deed dated 3 June 2020 (applicable to Manulife Global Healthcare Fund) • 7th Supplemental Master Deed dated 29 September 2020 (applicable to Manulife Global Thematic Fund) • 8th Supplemental Master Deed dated 10 February 2021 • 9th Supplemental Master Deed dated 7 April 2021 (applicable to Manulife Shariah India Equity Fund) • 10th Supplemental Master Deed dated 17 June 2021 (applicable to Manulife Shariah China Equity Fund) • 11th Supplemental Master Deed dated 4 August 2021 (applicable to Manulife Global Aqua Fund) • 12th Supplemental Master Deed dated 14 September 2021 (applicable to Manulife Asia Pacific Opportunities Fund) • 13th Supplemental Master Deed dated 27 June 2022 • 14th Supplemental Master Deed dated 23 April 2024 • 15th Supplemental Master Deed dated 4 March 2025 (Manulife Shariah Global REIT Fund, Manulife Shariah China Equity Fund and Manulife Shariah India Equity Fund) <div> <div> <ul style="list-style-type: none"> • Manulife Asia Total Return Bond Fund • Manulife Shariah Global REIT Fund • Manulife Preferred Securities Income Fund • Manulife Global Low Volatility Equity Fund • Manulife Global Healthcare Fund • Manulife Global Thematic Fund • Manulife Shariah China Equity Fund • Manulife Shariah India Equity Fund • Manulife Global Aqua Fund • Manulife Asia Pacific Opportunities Fund </div> <div> <div>HSBC (Malaysia) Trustee Berhad</div> </div> </div>	
23	<u>Chapter 2: The Target</u>	2.1.5 Manulife Global Fund – Global Resources Fund Manulife Global Resources Fund invests into Share class I3 Acc of the Manulife	2.1.5 Manulife Global Fund – Diversified Real Asset Fund Manulife Diversified Real Asset Fund invests into Share class I3 Acc of the Manulife	Amended the information of the Target Fund pursuant to item 9 of the LOA.

No	Section	Previous provision	Revised provision in the Third Supplemental Master Prospectus	Remarks
	<u>Fund – 2.1.5 Manulife Global Fund – Diversified Real Asset Fund</u>	<p>Global Fund - Global Resources Fund (MGF-GRF). MGF-GRF was established on 29 January 2007. It is one of the sub-funds of the MGF domiciled in Luxembourg. The regulatory authority of the Target Fund is CSSF.</p> <p>The Investment Manager of MGF-GRF is Manulife IM (US), which is regulated by the Securities and Exchange Commission in the U.S. Please refer to Section 6.1.2 Manulife Investment Management (US) LLC for Manulife IM (US)'s corporate profile, experience and expertise.</p> <p><u>Investment Objective of MGF-GRF-</u> MGF-GRF's primary objective is to provide long-term capital growth for those who hold a long-term investment view and who are prepared to accept significant fluctuations in the value of their investments in order to achieve long-term returns. It is intended that the investments will be made on a diversified basis. The underlying investment portfolio will mainly consist of equity and equity-related securities of companies involved in global resources such as gas, oil, coffee, sugar and related industries throughout the world and which are listed on any stock exchange. MGF-GRF may invest in companies which derive a significant portion of their earnings from business activities in global resources sectors. The remaining assets of MGF-GRF may include bonds and deposits.</p> <p><u>Investment Strategy of MGF-GRF-</u> MGF-GRF normally invests at least 70% of its net assets in the equity and equity-related securities of companies within the natural resources sector. Consistent with its investment objective, MGF-GRF may invest internationally in the various industries of the natural resource sector, such as hydrocarbon, precious metals, and basic products. Such equity and equity-related securities include common stocks, preferred stocks and depositary receipts.</p> <p>While MGF-GRF will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, MGF-GRF is not otherwise subject to any limitation on the portion of its net assets that may be invested in any one country and in issuers of any market capitalization. Hence, MGF-GRF may invest more than 30% of its net assets in issuers located in any of the U. S. and Canada. MGF-GRF's investments may be denominated in any currency.</p>	<p>Global Fund - Diversified Real Asset Fund (MGF-DRA). MGF-DRA was established on 11 December 2024. It is one of the sub-funds of the MGF domiciled in Luxembourg. The regulatory authority of the Target Fund is CSSF.</p> <p>The Investment Manager of MGF-DRA is Manulife IM (US) and Manulife IM (HK) (jointly managed). Manulife IM (US) is regulated by the Securities and Exchange Commission in the U.S. Please refer to Section 6.1.2 Manulife Investment Management (US) LLC for Manulife IM (US)'s corporate profile, experience and expertise. Manulife IM (HK) is regulated by the SFC. Please refer to Section 6.1.1 Manulife Investment Management (Hong Kong) Limited for Manulife IM (HK)'s corporate profile, experience and expertise.</p> <p>The sub-investment manager of MGF-DRA is Manulife Investment Management Limited ("Manulife IM Limited"), which is regulated by the Ontario Securities Commission in Canada. Manulife IM Limited is an indirect, wholly-owned subsidiary of Manulife. It was formed by an amalgamation on July 1 2015 of Manulife owned entities including Manulife Asset Management Limited (formerly named Elliott & Page Limited) and the former Standard Life Mutual Funds Ltd. Elliott and Page Limited was first organized in 1949 in Toronto, Ontario, incorporated on December 28 1954, and acquired by Manulife in 1996. Manulife IM Limited has been regulated as a Federal corporation since 2015. The investment professionals of Manulife IM Limited form part of Manulife Investment Management's global network of more than 360 professionals in 18 geographies, including 10 markets and 120 years of on-the-ground experience in Asia.</p> <p><u>Investment Objective of MGF-DRA</u> MGF-DRA aims to maximize inflation-adjusted return (primarily relative to U.S. inflation) and generate income over the long term by investing primarily in a diversified portfolio of securities issued by companies operating within or generating a significant portion of their revenues from the sourcing, development, processing and/or management of real assets.</p> <p><u>Investment Strategy of MGF-DRA</u> To meet its objective, MGF-DRA will invest at least 70% of its net assets in the transferable equity, equity related, fixed income and/or fixed income related securities of companies with significant business interests in real asset-related sectors and industries. Such real asset-related sectors and industries include, but are not limited to, real estate, infrastructure, energy, materials, metals and mining, timber, water, agriculture and commodities. The companies in question may be located, listed or traded in any country, including the emerging markets, and may be of any market capitalization. The remaining assets of the Target Fund may be invested in inflation-linked fixed income and/or fixed income related securities issued by any government entity or company globally and cash and/or cash equivalents.</p> <p>Equity and equity-related securities may include common stocks, preferred stocks, convertible securities (including convertible bonds and/or debentures) which may</p>	<p>Updated the investment objective of the Target Fund, to be consistent to the Target Fund's prospectus.</p> <p>Updated the investment strategy of the Target Fund, to be consistent to the Target Fund's prospectus.</p>

No	Section	Previous provision	Revised provision in the Third Supplemental Master Prospectus	Remarks
		<p>In selecting investments, Manulife IM (US) applies a “top-down” approach to look for the optimal sector allocation and a “bottom-up” approach to look for companies with sound fundamentals. As part of the top-down approach, Manulife IM (US) evaluates the global macro-economic environment, including current natural resources supply and demand fundamentals; short-term opportunities or risks; and the development and application of new technologies in the medium-term. For its bottom-up selection strategy, Manulife IM (US) looks at a company’s management and strategy, cost structure, growth potential and geographic presence. Additionally, Manulife IM (US) also considers historical, current and forecasted valuation, valuation multiples to earnings and cash flow, current and expected net-asset value, balance sheet quality, working capital needs and overall profitability measured by returns on invested capital.</p> <p>As Manulife IM (US) puts these two processes together, it can select securities that it believes meet MGF-GRF investment objective. Manulife IM (US) will regularly review its security selection process and its forecast to keep current with changing market conditions.</p> <p>It is not the intention of the MGF-GRF to invest more than 10% of its net assets in securities issued, or guaranteed, by any single sovereign (including the relevant government, public or local authority) which has a credit rating that is below investment grade (i.e. below Baa3 by Moody’s Investors Service or BBB- by Standard & Poor’s or Fitch Ratings).</p> <p><u>Benchmark of MGF-GRF</u> Composite benchmark comprising MSCI World Energy (1/3), MSCI World Material (1/3) and FTSE Gold Mines (1/3).</p>	<p>be converted into such equity instruments, depositary receipts and REITs. The Target Fund may invest 30% or more of its net assets in REITs. Fixed income and fixed income related securities include but are not limited to bonds, commercial paper, short-term bills, certificate of deposits and negotiated term deposits, and may be issued by governments, agencies, supra-nationals and corporate issuers.</p> <p>The asset allocation of the Target Fund will change according to its co-investment managers’ views of fundamental economic and market conditions and investment trends across the world, taking into consideration factors such as liquidity, costs, timing of execution, relative attractiveness of individual securities and issuers available in the market.</p> <p>While the Target Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Target Fund is not otherwise subject to any limitation on the portion of its net assets that may be invested in any one country or sector and in issuers of any market capitalisation. Hence, the Target Fund may invest more than 30% of its net assets in issuers located in the U.S. The Target Fund’s investments may be denominated in any currency.</p> <p>The Target Fund will invest less than 30% of its net assets in fixed income and fixed income related securities rated lower than investment grade (i.e. below Baa3 by Moody’s Investors Service or BBB- by Standard & Poor’s or Fitch Ratings) or if unrated, determined to be of comparable quality. For the purpose of the Target Fund, “unrated” debt securities refer to debt securities which neither the securities nor their issuers have a credit rating.</p> <p>The Target Fund may also invest directly in certain China A-Shares listed on the SSE or the SZSE via Stock Connect. In any event where the Target Fund invests in China A-Shares, it is expected that the Target Fund will hold less than 30% of its net assets in China A-Shares. The Target Fund may also invest up to 10% of its net assets in fixed income securities, denominated in any currency, that are circulated in the CIBM via Bond Connect.</p> <p>It is not the intention of the Target Fund to invest more than 10% of its net assets in securities issued, or guaranteed, by any single sovereign (including the relevant government, public or local authority) which has a credit rating that is below investment grade (i.e. below Baa3 by Moody’s Investors Service or BBB- by Standard & Poor’s or Fitch Ratings).</p> <p>In times of extreme market volatility or during severe adverse market conditions, the Target Fund’s co-investment managers may temporarily hold a substantial portion (up to 40%) of the Target Fund’s assets in cash or cash equivalents, or invest in short-term money market instruments for the preservation of the value of the assets in the investment portfolio.</p> <p>MGF-DRA does not compare its performance against nor is it managed in reference to any benchmark. It may freely select the securities in which it will invest.</p>	<p>Removal the benchmark of the Target Fund as MGF-DRA does have performance benchmark.</p> <p>Updated the name of</p>

No	Section	Previous provision	Revised provision in the Third Supplemental Master Prospectus	Remarks
		<p><u>Risk Management of MGF-GRF</u></p> <p>The Management Company of the Target Fund must employ a risk-management process which enables it to monitor and measure at any time the risk of the positions of the Target Fund and their contribution to the overall risk profile of the portfolio; which enables it to monitor and manage the global exposure from financial derivative instruments ("global exposure") which the Target Fund gains as a result of its strategy.</p> <p>The Management Company of the Target Fund uses the "Commitment Approach" methodology in order to measure the global exposure of the Target Fund and manage the potential loss to them due to market risk. The Commitment Approach is a methodology that aggregates the underlying market or notional values of financial derivative instruments to determine the degree of global exposure of the Target Fund to financial derivative instruments. The global exposure for the Target Fund under the Commitment Approach must not exceed 100% of the Target Fund's net asset value.</p> <p>The Management Company of the Target Fund also monitors the net exposure to FDIs (the "Net Derivative Exposure") of the Target Fund. In calculating the Net Derivative Exposure, FDIs acquired for investment purposes that would generate incremental leverage at the portfolio level of the Target Fund are converted into their equivalent positions in their underlying assets. The expected maximum Net Derivative Exposure of the Target Fund is up to 50%. The actual level of leverage may be higher than such expected level in exceptional circumstances, for example when there are sudden movements in markets and/or investment prices.</p> <p>In addition, MGF-GRF may borrow up to 10% of its net assets, as long as these are temporary borrowings and that such borrowings may not be used for investment purposes.</p>	<p><u>Risk Management of MGF-DRA</u></p> <p>The Management Company of the Target Fund must employ a risk-management process which enables it to monitor and measure at any time the risk of the positions of the Target Fund and their contribution to the overall risk profile of the portfolio; which enables it to monitor and manage the global exposure from financial derivative instruments ("global exposure") which the Target Fund gains as a result of its strategy.</p> <p>The Management Company of the Target Fund uses the "Commitment Approach" methodology in order to measure the global exposure of the Target Fund and manage the potential loss to them due to market risk. The Commitment Approach is a methodology that aggregates the underlying market or notional values of financial derivative instruments to determine the degree of global exposure of the Target Fund to financial derivative instruments. The global exposure for the Target Fund under the Commitment Approach must not exceed 100% of the Target Fund's net asset value.</p> <p>The Management Company of the Target Fund also monitors the net exposure to FDIs (the "Net Derivative Exposure") of the Target Fund. In calculating the Net Derivative Exposure, FDIs acquired for investment purposes that would generate incremental leverage at the portfolio level of the Target Fund are converted into their equivalent positions in their underlying assets. The expected maximum Net Derivative Exposure of the Target Fund is up to 50%. The actual level of leverage may be higher than such expected level in exceptional circumstances, for example when there are sudden movements in markets and/or investment prices.</p> <p>In addition, MGF-DRA may borrow up to 10% of its net assets, as long as these are temporary borrowings and that such borrowings may not be used for investment purposes.</p>	<p>Target Fund under risk management of the Target Fund.</p> <p>The above-mentioned amendments are the consequential amendments due to the change of Target Fund, which unit holders' approval have been obtained via unit holder's meeting held on 22 January 2025.</p>
24	<p><u>Chapter 2: The Target Fund – 2.4 About BNP Paribas Funds</u></p>	<p>2.4.1 BNP Paribas Funds Aqua</p> <p><u>Investment Strategy of BNP Paribas Funds Aqua</u></p> <p>Second Paragraph:</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) 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</p>	<p>2.4.1 BNP Paribas Funds Aqua</p> <p><u>Investment Strategy of BNP Paribas Funds Aqua</u></p> <p>Second Paragraph:</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. The Target Fund is categorised as Article 9 under the Sustainable Finance Disclosure Regulation ("SFDR") which requires to have a minimum 85% 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) 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</p>	<p>Updated the disclosure in investment strategy as confirmed the information with the target fund's management company for clarity purposes.</p>

No	Section	Previous provision	Revised provision in the Third Supplemental Master Prospectus	Remarks
		<p>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.</p> <p><u>Sustainable Investment Policy</u> Third paragraph: The Target Fund is categorized as Article 9 under the Sustainable Finance Disclosure Regulation ("SFDR").</p> <p><u>ESG Scoring Framework</u> BNP Paribas Asset Management's ESG scoring framework assesses ESG characteristics of an issuer. Specifically, it produces:</p> <ul style="list-style-type: none"> • 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. <p>A four-step process is used in order to score an issuer:</p> <ol style="list-style-type: none"> 1. ESG metric selection and weighting based on three criteria: <ul style="list-style-type: none"> • 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. <p>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.</p> <p>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:</p> <ul style="list-style-type: none"> • 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). <p>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</p>	<p>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.</p> <p><u>Sustainable Investment Policy</u> Third paragraph: The disclosure of the third paragraph is hereby deleted.</p> <p><u>ESG Scoring Framework</u> BNP Paribas Asset Management's ESG scoring framework assesses ESG characteristics of an issuer. Specifically, it produces:</p> <ul style="list-style-type: none"> • 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. <p>A four-step process is used in order to score an issuer:</p> <ol style="list-style-type: none"> 1. ESG metric selection and weighting based on three criteria: <ul style="list-style-type: none"> • 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. <p>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.</p> <p>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:</p> <ul style="list-style-type: none"> • 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). <p>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</p>	<p>The third paragraph of the "Sustainable Investment Policy" is deleted, as the statement is repeated in the second paragraph in the "Investment Strategy of BNP Paribas Funds Aqua" above.</p> <p>Disclosures in the ESG Scoring Framework are updated to be consistent with Target Fund's prospectus.</p>

No	Section	Previous provision	Revised provision in the Third Supplemental Master Prospectus	Remarks
		<p>the issuer's final score.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>*The impact report is available on the following link: https://www.bnpparibas-am.lu/investisseur-prive-particulier/fundsheets/actions/bnpparibas-aqua-classic-c-lu1165135440/?tab=documents</p> <p>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/</p>	<p>from the issuer's final score.</p> <p>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.</p> <p>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.</p> <p>The ESG analysis applies at all times 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 25% 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.</p> <p>In addition, the Target Fund complies with the following criteria:</p> <ul style="list-style-type: none"> the GreenHouse Gas ("GHG") intensity of the investee companies in portfolio is lower than that of the extra-financial investment universe; the Target Fund portfolio's ratio of investments in investee companies without a supplier code of conduct is lower than that of the extra-financial investment universe. <p>Environmental contribution and reporting is also undertaken to provide post-investment evidence of the intention to help accelerate the transition to a more sustainable economy.</p>	<p>Disclosures in the ESG analysis updated to be consistent with Target Fund's prospectus. Updated the minimum percentage of thematic focus leads to a reduction of the investment universe, which increased from 20% to 25%.</p>
25	<u>Chapter 2: The Target Fund – Investment Restrictions of the Target Fund</u>	<p>2.5 Investment Restrictions of the Target Fund</p> <p>The sub-title of section 2.5.1: Manulife Global Fund - Asia Total Return Fund, Manulife Global Fund – Preferred Securities Income Fund, Manulife Global Fund - India Equity Fund, Manulife Global Fund – U.S. Equity Fund, Manulife Global Fund – Global Resources Fund, Manulife Global Fund – Dragon Growth Fund and Manulife Global Fund – Healthcare Fund</p>	<p>2.5 Investment Restrictions of the Target Fund</p> <p>The sub-title of section 2.5.1: Manulife Global Fund - Asia Total Return Fund, Manulife Global Fund – Preferred Securities Income Fund, Manulife Global Fund - India Equity Fund, Manulife Global Fund – U.S. Equity Fund, Manulife Global Fund – Diversified Real Asset Fund, Manulife Global Fund – Dragon Growth Fund and Manulife Global Fund – Healthcare Fund</p>	<p>This is a consequential effect to item 9 and 23 of the LOA, the changes pursuant to the change of the Target Fund from MGF-GRF to MGF-DRF.</p>

No	Section	Previous provision	Revised provision in the Third Supplemental Master Prospectus	Remarks																																								
26	<u>Chapter 2: The Target Fund – 2.5 Investment Restrictions of the Target Fund</u>	<p>2.5.3 Allianz Global Investors Fund – Allianz Thematica and Allianz Global Investors Fund – Allianz Oriental Income</p> <p>Nil</p>	<p>2.5.3 Allianz Global Investors Fund – Allianz Thematica and Allianz Global Investors Fund – Allianz Oriental Income</p> <p>7. Use of techniques and instruments</p> <p>In respect of Allianz Global Investors Fund – Allianz Thematica, the use of techniques and instruments is included as the investment restriction to better reflect the Target Fund's derivative usage. The Target Fund's expected maximum net derivative exposure remains as up to 50% of the net asset value of the Target Fund. Techniques and instruments refer to the purchase of listed and non-listed (OTC) derivatives, including, without limitation, futures, options, forward transactions, financial instruments with embedded derivatives (structured products), credit default swaps, other swaps and instruments which provides returns based on other investments, securities, money market instruments, funds, other derivatives, financial indices, basket of securities, currencies, exchanges rates, interest rates, commodities, and other eligible so called "underlyings" etc. The use of techniques and instruments is restricted to the purpose of efficient portfolio management.</p> <p>In the case of efficient portfolio management, techniques and instruments are used where:</p> <p>(a) they are cost-effective;</p> <p>(b) they are entered into to reduce risk or cost or to generate additional capital or income with risk levels which is consistent with the risk profile of the Target Fund and applicable risk diversification rules; and</p> <p>(c) their risks are adequately captured by the risk management process of the Management Company of the Target Fund.</p>	An additional investment restriction on use of techniques and instruments to be added to better reflect the Target Fund's derivative usage.																																								
27	<u>Chapter 2: The Target Fund – 2.6 Fees, Charges & Expenses of the Target Fund</u>	<p>2.6 Fees, Charges & Expenses of the Target Fund</p> <p><u>MGF-ATRF, MGF-USEF, MGF-GRF, MGF-INDF, MGF-DGF, MGF-HF and MGF-PSIF</u></p> <table><thead><tr><th></th><th colspan="3">MGF-ATRF, MGF-USEF, MGF-GRF, MGF-INDF, MGF-DGF, MGF-HF and MGF-PSIF</th><th>Remarks</th></tr></thead><tbody><tr><td>Initial Charge</td><td>Share classes I3 Inc and I3 Acc</td><td>:</td><td>Not applicable (MGF-ATRF, MGF-USEF, MGF-HF, MGF-INDF, MGF-GRF and MGF-DGF)</td><td>Waived for MGF-PSIF.</td></tr><tr><td></td><td>Share class R (USD) MDIST (G)</td><td>:</td><td>Up to 5% of subscription amount (MGF-PSIF)</td><td></td></tr><tr><td>Redemption Charge</td><td>Share classes R (USD) MDIST (G), I3 Inc and I3 Acc</td><td>:</td><td>Not applicable</td><td>Not applicable</td></tr></tbody></table>		MGF-ATRF, MGF-USEF, MGF-GRF, MGF-INDF, MGF-DGF, MGF-HF and MGF-PSIF			Remarks	Initial Charge	Share classes I3 Inc and I3 Acc	:	Not applicable (MGF-ATRF, MGF-USEF, MGF-HF, MGF-INDF, MGF-GRF and MGF-DGF)	Waived for MGF-PSIF.		Share class R (USD) MDIST (G)	:	Up to 5% of subscription amount (MGF-PSIF)		Redemption Charge	Share classes R (USD) MDIST (G), I3 Inc and I3 Acc	:	Not applicable	Not applicable	<p>2.6 Fees, Charges & Expenses of the Target Fund</p> <p><u>MGF-ATRF, MGF-USEF, MGF-DRA, MGF-INDF, MGF-DGF, MGF-HF and MGF-PSIF</u></p> <table><thead><tr><th></th><th colspan="3">MGF-ATRF, MGF-USEF, MGF-GRF, MGF-INDF, MGF-DGF, MGF-HF and MGF-PSIF</th><th>Remarks</th></tr></thead><tbody><tr><td>Initial Charge</td><td>Share classes I3 Inc and I3 Acc</td><td>:</td><td>Not applicable (MGF-ATRF, MGF-USEF, MGF-HF, MGF-INDF, MGF-DRA and MGF-DGF)</td><td>Waived for MGF-PSIF.</td></tr><tr><td></td><td>Share class R (USD) MDIST (G)</td><td>:</td><td>Up to 5% of subscription amount (MGF-PSIF)</td><td></td></tr><tr><td>Redemption Charge</td><td>Share classes R (USD) MDIST (G), I3 Inc and I3 Acc</td><td>:</td><td>Not applicable</td><td>Not applicable</td></tr></tbody></table>		MGF-ATRF, MGF-USEF, MGF-GRF, MGF-INDF, MGF-DGF, MGF-HF and MGF-PSIF			Remarks	Initial Charge	Share classes I3 Inc and I3 Acc	:	Not applicable (MGF-ATRF, MGF-USEF, MGF-HF, MGF-INDF, MGF-DRA and MGF-DGF)	Waived for MGF-PSIF.		Share class R (USD) MDIST (G)	:	Up to 5% of subscription amount (MGF-PSIF)		Redemption Charge	Share classes R (USD) MDIST (G), I3 Inc and I3 Acc	:	Not applicable	Not applicable	This is a consequential effect to item 9 and 23 of the LOA, pursuant to the change of the Target Fund from MGF-GRF to MGF-DRF.
	MGF-ATRF, MGF-USEF, MGF-GRF, MGF-INDF, MGF-DGF, MGF-HF and MGF-PSIF			Remarks																																								
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No	Section	Previous provision		Revised provision in the Third Supplemental Master Prospectus		Remarks
		Management Fee	<p>Share classes I3 Inc and I3 Acc : Nil (MGF-ATRF, MGF-USEF, MGF-HF, MGF-INDF, MGF-GRF and MGF-DGF)</p> <p>Share class R (USD) MDIST (G) : 1.10% p.a. of the net asset value (MGF-PSIF)</p> <p>Please note that management fee charged by the Target Fund will be borne by the Manager. There is no double charging of management fee.</p>	Management Fee	<p>Share classes I3 Inc and I3 Acc : Nil (MGF-ATRF, MGF-USEF, MGF-HF, MGF-INDF, MGF-DRA and MGF-DGF)</p> <p>Share class R (USD) MDIST (G) : 1.10% p.a. of the net asset value (MGF-PSIF)</p> <p>Please note that management fee charged by the Target Fund will be borne by the Manager. There is no double charging of management fee.</p>	The fee charged by the Management Company of the Target Funds under Manulife Global Fund will be increased from 0.013% p.a. to 0.04% p.a.
		Management Company of the Target Fund's Fee	Maximum of 0.013% p.a. per Target Fund	Management Company of the Target Fund's Fee	<p>Maximum of 0.04% p.a. per Target Fund.</p> <p>Note: With effect from 1 June 2025, the Management Company of the Target Fund's Fee will increase from a maximum of 0.013% p.a. to a maximum of 0.04% p.a. per Target Fund.</p>	
		Depository Fee	0.003% - 0.40% p.a. of the value of the assets of the Target Fund depending on the country where the assets are kept. Settlement charges of USD6 to USD130 per transaction, depending on the countries of which the securities are settled.	Depository Fee	0.003% - 0.40% p.a. of the value of the assets of the Target Fund depending on the country where the assets are kept. Settlement charges of USD6 to USD130 per transaction, depending on the countries of which the securities are settled.	
		Fund Administration Fee	Up to 0.5% p.a. of the Target Fund's net asset value (excluding reasonable out-of-pocket expenses).	Fund Administration Fee	Up to 0.5% p.a. of the Target Fund's net asset value (excluding reasonable out-of-pocket expenses).	
			Net asset value of Target Fund is net of these fees.		Net asset value of Target Fund is net of these fees.	

No	Section	Previous provision				Revised provision in the Third Supplemental Master Prospectus				Remarks			
		Formation Expenses	Share class I3 Inc and Share class I3 Acc	:	None specifically attributed for MGF-ATRF, MGF-USEF, MGF-HF, MGF-INDF, MGF-GRF and MGF-DGF	Formation Expenses	Share class I3 Inc and Share class I3 Acc	:	None specifically attributed for MGF-ATRF, MGF-USEF, MGF-HF, MGF-INDF and MGF-DGF For MGF-DRA, approximately USD12,000 (along with other share classes of the Target Fund) and will be amortised over a 5-year period commencing from the inception date.	<p>This is a consequential effect to item 9 and 23 of the LOA, pursuant to the change of the Target Fund from MGF-GRF to MGF-DRF. Amendment made to reflect the latest status as per the Target Fund's prospectus.</p> <p>A written notice will be given to existing unit holders at least 14 days prior to effective date of change, in compliance with paragraph 9.71 (a) of the GUTF.</p>			
			Share class R (USD) MDIST (G)	:	For MGF-PSIF, approximately USD2,200 (along with other MGF funds) and are amortised over a 5-year period commencing from the inception date, or such other period as the MGF board may determine.		Share class R (USD) MDIST (G)	:	For MGF-PSIF, approximately USD2,200 (along with other MGF funds) and are amortised over a 5-year period commencing from the inception date, or such other period as the MGF board may determine.				
		Other Expenses, Fees and Charges	The Target Fund will pay all other expenses incurred in its operations including the fees of its auditors, legal advisers and consultants, the costs of printing and distributing prospectuses and annual reports. It will also meet all brokerage, taxes and governmental duties and charges, MGF director's fees and their reasonable out-of-pocket expenses and other incidental operating expenses, as well as any reasonable out-of-pocket expenses and other incidental operating expenses of the Management Company of the Target Fund.			Other Expenses, Fees and Charges	The Target Fund will pay all other expenses incurred in its operations including the fees of its auditors, legal advisers and consultants, the costs of printing and distributing prospectuses and annual reports. It will also meet all brokerage, taxes and governmental duties and charges, MGF director's fees and their reasonable out-of-pocket expenses and other incidental operating expenses, as well as any reasonable out-of-pocket expenses and other incidental operating expenses of the Management Company of the Target Fund.						
28	<u>Chapter 3: Fees, Charges and Expenses – 3.1.1 Sales Charge</u>	3.1.1 Sales Charge				3.1.1 Sales Charge				<p>This is a consequential effect to item 9, amended the name of Manulife Global Resources Fund to Manulife Diversified Real Asset Fund.</p>			
		Fund Category	Conventional Funds	Sales Charge (as a % of NAV per Unit of the Fund)		Fund Category	Conventional Funds	Sales Charge (as a % of NAV per Unit of the Fund)					
				UTC	Manager	IUTA	EPF#	UTC	Manager		IUTA	EPF#	
		Feeder Fund	Manulife Global Resources Fund	Up to 6.00%	Up to 5.50%	Up to 5.50%	Up to 0.50% with i-Akaun (Member) otherwise 3.00%	Feeder Fund	Manulife Diversified Real Asset Fund	Up to 6.00%	Up to 5.50%	Up to 5.50%	Up to 0.50% with i-Akaun (Member) otherwise 3.00%

No	Section	Previous provision	Revised provision in the Third Supplemental Master Prospectus	Remarks																																																																												
29	Chapter 3: Fees, Charges and Expenses – 3.2 Fees Indirectly Incurred	3.2.1 Annual Management Fee <table><tr><th>Fund Category</th><th>Conventional Funds</th><th>Annual Management Fee (as a % p.a. of NAV)</th></tr><tr><td>Feeder Fund</td><td>Manulife Global Resources-Fund</td><td>Up to 1.80%</td></tr></table>	Fund Category	Conventional Funds	Annual Management Fee (as a % p.a. of NAV)	Feeder Fund	Manulife Global Resources-Fund	Up to 1.80%	3.2.1 Annual Management Fee <table><tr><th>Fund Category</th><th>Conventional Funds</th><th>Annual Management Fee (as a % p.a. of NAV)</th></tr><tr><td>Feeder Fund</td><td>Manulife Diversified Real Asset Fund</td><td>Up to 1.80%</td></tr></table>	Fund Category	Conventional Funds	Annual Management Fee (as a % p.a. of NAV)	Feeder Fund	Manulife Diversified Real Asset Fund	Up to 1.80%	This is a consequential effect to item 9, amended the name of Manulife Global Resources Fund to Manulife Diversified Real Asset Fund.																																																																
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Feeder Fund	Manulife Diversified Real Asset Fund	Up to 1.80%																																																																														
30	Chapter 3: Fees, Charges and Expenses – 3.2 Fees Indirectly Incurred	3.2.2 Annual Trustee Fee <table><tr><th>Fund Category</th><th>Conventional Funds</th><th>Annual Trustee Fee (as a % p.a. of NAV)</th></tr><tr><td>Feeder Fund</td><td>Manulife Global Resources-Fund</td><td>0.08%, subject to a minimum fee of RM18,000 p.a.#</td></tr></table>	Fund Category	Conventional Funds	Annual Trustee Fee (as a % p.a. of NAV)	Feeder Fund	Manulife Global Resources-Fund	0.08%, subject to a minimum fee of RM18,000 p.a.#	3.2.2 Annual Trustee Fee <table><tr><th>Fund Category</th><th>Conventional Funds</th><th>Annual Trustee Fee (as a % p.a. of NAV)</th></tr><tr><td>Feeder Fund</td><td>Manulife Diversified Real Asset Fund</td><td>0.04%</td></tr></table>	Fund Category	Conventional Funds	Annual Trustee Fee (as a % p.a. of NAV)	Feeder Fund	Manulife Diversified Real Asset Fund	0.04%	This is a consequential effect to item 9, amended the name of Manulife Global Resources Fund to Manulife Diversified Real Asset Fund. Updated the actual annual trustee fee charged which is for clarity purposes.																																																																
Fund Category	Conventional Funds	Annual Trustee Fee (as a % p.a. of NAV)																																																																														
Feeder Fund	Manulife Global Resources-Fund	0.08%, subject to a minimum fee of RM18,000 p.a.#																																																																														
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Feeder Fund	Manulife Diversified Real Asset Fund	0.04%																																																																														
31	Chapter 4: Transaction Information – 4.4 Opening an Account and Making an Investment	4.4 Opening an Account and Making an Investment <table><tr><th rowspan="3">Fund Category</th><th rowspan="3">Conventional Funds</th><th rowspan="3">Class(es)</th><th colspan="4">Minimum Investment Amount</th></tr><tr><th colspan="2">Walk-in/ Hardcopy application</th><th colspan="2">Online application</th></tr><tr><th>Initial</th><th>Additional</th><th>Initial</th><th>Additional</th></tr><tr><td rowspan="2">Feeder Fund</td><td>Manulife India Equity Fund</td><td>RM Class RM-Hedged Class</td><td></td><td></td><td></td><td></td></tr><tr><td>Manulife Global Resources-Fund</td><td>Not applicable</td><td>RM2,000</td><td>RM1,000</td><td>RM200</td><td>RM100</td></tr></table>	Fund Category	Conventional Funds	Class(es)	Minimum Investment Amount				Walk-in/ Hardcopy application		Online application		Initial	Additional	Initial	Additional	Feeder Fund	Manulife India Equity Fund	RM Class RM-Hedged Class					Manulife Global Resources-Fund	Not applicable	RM2,000	RM1,000	RM200	RM100	4.4 Opening an Account and Making an Investment <table><tr><th rowspan="3">Fund Category</th><th rowspan="3">Conventional Funds</th><th rowspan="3">Class(es)</th><th colspan="4">Minimum Investment Amount</th></tr><tr><th colspan="2">Walk-in/ Hardcopy application</th><th colspan="2">Online application</th></tr><tr><th>Initial</th><th>Additional</th><th>Initial</th><th>Additional</th></tr><tr><td rowspan="6">Feeder Fund</td><td rowspan="2">Manulife India Equity Fund</td><td>RM Class RM-Hedged Class</td><td>RM2,000</td><td>RM1,000</td><td>RM200</td><td>RM100</td></tr><tr><td>A (USD) Class</td><td>USD2,000</td><td>USD1,000</td><td>-</td><td>-</td></tr><tr><td rowspan="4">Manulife Diversified Real Asset Fund</td><td>A (RM) Class</td><td>RM2,000</td><td>RM1,000</td><td>RM200</td><td>RM100</td></tr><tr><td>A (RM-Hedged) Class</td><td>RM2,000</td><td>RM1,000</td><td>RM200</td><td>RM100</td></tr><tr><td>A (USD) Class</td><td>USD2,000</td><td>USD1,000</td><td>-</td><td>-</td></tr><tr><td>A (SGD-Hedged) Class</td><td>SGD2,000</td><td>SGD1,000</td><td>-</td><td>-</td></tr></table>	Fund Category	Conventional Funds	Class(es)	Minimum Investment Amount				Walk-in/ Hardcopy application		Online application		Initial	Additional	Initial	Additional	Feeder Fund	Manulife India Equity Fund	RM Class RM-Hedged Class	RM2,000	RM1,000	RM200	RM100	A (USD) Class	USD2,000	USD1,000	-	-	Manulife Diversified Real Asset Fund	A (RM) Class	RM2,000	RM1,000	RM200	RM100	A (RM-Hedged) Class	RM2,000	RM1,000	RM200	RM100	A (USD) Class	USD2,000	USD1,000	-	-	A (SGD-Hedged) Class	SGD2,000	SGD1,000	-	-	<ul style="list-style-type: none">Inclusion A (USD) Class for Manulife India Equity Fund in the minimum investment amount table. This is not a significant change to the existing investors, as this is about launch of a new Class which provides an option to investors.Besides, the name of Manulife Global Resources Fund has been changed to Manulife Diversified Real Asset Fund, per item 9 of the LOA. As establishment and issuance of Classes of Units, so the following new Classes added in the minimum investment
Fund Category	Conventional Funds	Class(es)				Minimum Investment Amount																																																																										
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		A (SGD-Hedged) Class	SGD2,000	SGD1,000	-	-																																																																										

No	Section	Previous provision						Revised provision in the Third Supplemental Master Prospectus						Remarks		
														amount table: - A (RM) Class, - A (RM-Hedged) Class, - A (USD) Class and - A (SGD-Hedged) Class. • Inclusion A (RM-Hedged) Class for the following funds in the minimum investment amount table. - Manulife Shariah China Equity Fund; - Manulife Shariah India Equity Fund; and - Manulife Shariah Global REIT Fund		
		Fund Category	Islamic Funds	Class(es)	Minimum Investment Amount				Fund Category	Islamic Funds	Class(es)	Minimum Investment Amount				
					Walk-in/ Hardcopy application		Online application					Walk-in/ Hardcopy application			Online application	
					Initial	Additional	Initial	Additional				Initial	Additional		Initial	Additional
		Equity	Manulife Shariah China Equity Fund	A (RM) Class	RM2,000	RM1,000	RM200	RM100	Equity	Manulife Shariah China Equity Fund	A (RM) Class	RM2,000	RM1,000		RM200	RM100
			Manulife Shariah India Equity Fund	A (USD) Class	USD2,000	USD1,000	-	-		Manulife Shariah India Equity Fund	A (RM-Hedged) Class	RM2,000	RM1,000		RM200	RM100
		Fund-of-Funds	Manulife Shariah Global REIT Fund	RM Class USD Class	RM2,000 USD2,000	RM1,000 USD1,000	RM200	RM100	Fund-of-Funds	Manulife Shariah Global REIT Fund	RM Class USD Class	RM2,000 USD2,000	RM1,000 USD1,000		RM200	RM100
Note: online application is not applicable for foreign currency Classes.						Note: online application is not applicable for foreign currency Classes.										
32	Chapter 4: 4.4.3 Redeeming an Investment	4.4.3 Redeeming an Investment						4.4.3 Redeeming an Investment						• Inclusion of A (USD) Class for Manulife India Equity Fund in the minimum redemption amount and holding/balance table. • The name of Manulife Global Resources Fund has been changed to Manulife Diversified Real Asset Fund (per item 9 of the LOA). As establishment and issuance of Classes of Units, so the following new Classes added in the minimum redemption amount and holding/balance table: - A (RM) Class, - A (RM-Hedged) Class,		
		Fund Category	Conventional Funds	Class(es)	Minimum Redemption Amount	Minimum Holding/ Balance	Fund Category	Conventional Funds	Class(es)	Minimum Redemption Amount	Minimum Holding/ Balance					
		Feeder Fund	Manulife India Equity Fund	RM-Hedged Class	500 Units	1,000 Units	Feeder Fund	Manulife India Equity Fund	RM-Hedged Class	500 Units	1,000 Units					
				RM Class		500 Units			RM Class	500 Units	500 Units					
			Manulife Global Resources Fund	Not applicable	500 Units	500 Units		Manulife Diversified Real Asset Fund	A (USD) Class		1,000 Units					
									A (RM) Class							
									A (RM-Hedged) Class							
							A (USD) Class	500 Units	1,000 Units							
		Fund Category	Islamic Funds	Class(es)	Minimum Redemption Amount	Minimum Holding/ Balance										
		Equity	Manulife Shariah China Equity Fund	A (RM) Class	500 Units	1,000 Units										
				A (USD) Class												

No	Section	Previous provision				Revised provision in the Third Supplemental Master Prospectus					Remarks
			Manulife Shariah India Equity Fund			Fund Category	Islamic Funds	Class(es)	Minimum Redemption Amount	Minimum Holding/Balance	<ul style="list-style-type: none"> - A (USD) Class and - A (SGD-Hedged) Class.
		Fund-of-Funds	Manulife Shariah Global REIT Fund	RM Class USD Class		Equity	Manulife Shariah China Equity Fund	A (RM) Class A (USD) Class	500 Units	1,000 Units	<ul style="list-style-type: none"> • Inclusion A (RM-Hedged) Class for the following funds in the minimum redemption amount and holding/balance table. - Manulife Shariah China Equity Fund; - Manulife Shariah India Equity Fund; and - Manulife Shariah Global REIT Fund.
							Manulife Shariah India Equity Fund	A (RM-Hedged) Class			
						Fund-of-Funds	Manulife Shariah Global REIT Fund	RM Class USD Class A (RM-Hedged) Class			
33	Chapter 4: 4.4.3 Redeeming an Investment	4.4.3 Redeeming an Investment The fourth paragraph: 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: <ul style="list-style-type: none"> • within nine (9) Business Days for feeder funds; 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. 				4.4.3 Redeeming an Investment The fourth paragraph: 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: <ul style="list-style-type: none"> • within nine (9) Business Days for feeder funds; and • within ten (10) Business Days for USD, AUD, and SGD denominated Classes; and • for Manulife Shariah India Equity Fund, within ten (10) Business Days for A (RM) Class and A (RM-Hedged) Class, and eleven (11) Business Days for A (USD) Class. 					<p>Added the disclosure of redemption proceeds payment timeline for USD, AUD, and SGD denominated Classes within 10 business days from the date on which the request to redeem is received by the Manager at or before the cut-off time. This is not significant change which may affect the unit holders' decision to stay invested, as this is existing practice and added for clarity purposes to cover those non- feeder funds.</p> <p>Besides, inclusion of the A(RM-Hedged) Class for Manulife Shariah India Equity Fund in the disclosure of redemption proceeds payment timeline, which is the consequential effect to item11 of the LOA.</p>

No	Section	Previous provision	Revised provision in the Third Supplemental Master Prospectus	Remarks																									
34	<u>Chapter 4: 4.4.5 Transfer</u>	4.4.5 Transfer	4.4.5 Transfer	<ul style="list-style-type: none">Inclusion A (USD) Class for Manulife India Equity Fund in the minimum transfer amount table. This is not a significant change to the existing investors, as this is about launch of a new Class which provides an option to investors.The name of Manulife Global Resources Fund has been changed to Manulife Diversified Real Asset Fund (per item 9 of the LOA), As establishment and issuance of Classes of Units, so the following new Classes added in the minimum transfer amount table:<ul style="list-style-type: none">A (RM) Class,A (RM-Hedged) Class,A (USD) Class andA (SGD-Hedged) Class.Inclusion A (RM-Hedged) Class for the following funds in the minimum transfer amount and holding/balance table.<ul style="list-style-type: none">Manulife Shariah China Equity Fund;Manulife Shariah India Equity Fund; andManulife Shariah Global REIT Fund																									
		<table><tr><th>Fund Category</th><th>Conventional Funds</th><th>Class(es)</th><th>Minimum Transfer Amount</th></tr><tr><td rowspan="3">Feeder Fund</td><td>Manulife India Equity Fund</td><td>RM-Hedged Class</td><td>1,000 Units</td></tr><tr><td></td><td>RM Class</td><td>500 Units</td></tr><tr><td>Manulife Global Resources Fund</td><td>Not applicable</td><td>500 Units</td></tr></table>	Fund Category		Conventional Funds	Class(es)	Minimum Transfer Amount	Feeder Fund	Manulife India Equity Fund	RM-Hedged Class	1,000 Units		RM Class	500 Units	Manulife Global Resources Fund	Not applicable	500 Units	<table><tr><th>Fund Category</th><th>Conventional Funds</th><th>Class(es)</th><th>Minimum Transfer Amount</th></tr><tr><td rowspan="2">Feeder Fund</td><td>Manulife India Equity Fund</td><td>RM-Hedged Class RM Class A (USD) Class</td><td>1,000 Units 500 Units 1,000 Units</td></tr><tr><td>Manulife Diversified Real Asset Fund</td><td>A (RM) Class A (RM-Hedged) Class A (USD) Class A (SGD-Hedged) Class</td><td>500 Units</td></tr></table>	Fund Category	Conventional Funds	Class(es)	Minimum Transfer Amount	Feeder Fund	Manulife India Equity Fund	RM-Hedged Class RM Class A (USD) Class	1,000 Units 500 Units 1,000 Units	Manulife Diversified Real Asset Fund	A (RM) Class A (RM-Hedged) Class A (USD) Class A (SGD-Hedged) Class	500 Units
		Fund Category	Conventional Funds		Class(es)	Minimum Transfer Amount																							
		Feeder Fund	Manulife India Equity Fund		RM-Hedged Class	1,000 Units																							
					RM Class	500 Units																							
			Manulife Global Resources Fund		Not applicable	500 Units																							
		Fund Category	Conventional Funds		Class(es)	Minimum Transfer Amount																							
		Feeder Fund	Manulife India Equity Fund		RM-Hedged Class RM Class A (USD) Class	1,000 Units 500 Units 1,000 Units																							
			Manulife Diversified Real Asset Fund		A (RM) Class A (RM-Hedged) Class A (USD) Class A (SGD-Hedged) Class	500 Units																							
		<table><tr><th>Fund Category</th><th>Islamic Funds</th><th>Class(es)</th><th>Minimum Transfer Amount</th></tr><tr><td rowspan="2">Equity</td><td>Manulife Shariah China Equity Fund</td><td rowspan="2">A (RM) Class A (USD) Class</td><td rowspan="2">1,000 Units</td></tr><tr><td>Manulife Shariah India Equity Fund</td></tr><tr><td>Fund-of-Funds</td><td>Manulife Shariah Global REIT Fund</td><td>RM Class USD Class</td><td></td></tr></table>	Fund Category		Islamic Funds	Class(es)	Minimum Transfer Amount	Equity	Manulife Shariah China Equity Fund	A (RM) Class A (USD) Class	1,000 Units	Manulife Shariah India Equity Fund	Fund-of-Funds	Manulife Shariah Global REIT Fund	RM Class USD Class		<table><tr><th>Fund Category</th><th>Islamic Funds</th><th>Class(es)</th><th>Minimum Transfer Amount</th></tr><tr><td rowspan="2">Equity</td><td>Manulife Shariah China Equity Fund</td><td>A (RM) Class A (USD) Class A (RM-Hedged) Class</td><td rowspan="2">1,000 Units</td></tr><tr><td>Manulife Shariah India Equity Fund</td><td></td></tr><tr><td>Fund-of-Funds</td><td>Manulife Shariah Global REIT Fund</td><td>RM Class USD Class A (RM-Hedged) Class</td><td></td></tr></table>	Fund Category	Islamic Funds	Class(es)	Minimum Transfer Amount	Equity	Manulife Shariah China Equity Fund	A (RM) Class A (USD) Class A (RM-Hedged) Class	1,000 Units	Manulife Shariah India Equity Fund		Fund-of-Funds	Manulife Shariah Global REIT Fund
Fund Category	Islamic Funds	Class(es)	Minimum Transfer Amount																										
Equity	Manulife Shariah China Equity Fund	A (RM) Class A (USD) Class	1,000 Units																										
	Manulife Shariah India Equity Fund																												
Fund-of-Funds	Manulife Shariah Global REIT Fund	RM Class USD Class																											
Fund Category	Islamic Funds	Class(es)	Minimum Transfer Amount																										
Equity	Manulife Shariah China Equity Fund	A (RM) Class A (USD) Class A (RM-Hedged) Class	1,000 Units																										
	Manulife Shariah India Equity Fund																												
Fund-of-Funds	Manulife Shariah Global REIT Fund	RM Class USD Class A (RM-Hedged) Class																											

No	Section	Previous provision			Revised provision in the Third Supplemental Master Prospectus			Remarks																				
35	Chapter 4: Transaction Information – 4.5 Distribution of Income and Reinvestment Policy	<p>4.5 Distribution of Income and Reinvestment Policy</p> <p>Manulife Bond Plus Fund, Manulife Asia Total Return Bond Fund, Manulife Preferred Securities Income Fund, Manulife Dragon Growth Fund, Manulife Global Low Volatility Equity Fund, Manulife Global Healthcare Fund, Manulife Global Thematic Fund, Manulife Global Aqua Fund, Manulife Asia Pacific Opportunities Fund, Manulife India Equity Fund, Manulife Global Resources Fund, Manulife Investment Asia-Pacific REIT Fund, Manulife Shariah Income Management Fund, Manulife Shariah - Dana Ekuiti, Manulife Shariah China Equity Fund, Manulife Shariah India Equity Fund and Manulife Shariah Global REIT Fund</p> <p>Unit Holders may choose to receive or reinvest* any income distribution declared as follows:</p> <ul style="list-style-type: none">income distribution will be credited directly into the Unit Holders' bank account in the currency denomination of the Fund/ Class (the applicable cost and expenses will be borne by Unit Holders); orincome distribution will be reinvested into additional Units of the Fund/ Class without incurring any sales charge. <p>Income distribution will be automatically reinvested* without incurring any sales charge, if:</p> <ul style="list-style-type: none">no distribution choice was made on the Account Opening Form;there is no valid bank account; orthe income distribution amount is less than RM100.00 or 300.00 in the respective currency of non-RM denominated Class, or such amount as may be determined by the Manager from time to time. <p>Payment cannot be made to bank accounts in the name of third parties. For joint accounts, the bank account provided could either be in the name of the principal account holder or in the name of both account holders.</p>			<p>4.5 Distribution of Income and Reinvestment Policy</p> <p>Manulife Bond Plus Fund, Manulife Asia Total Return Bond Fund, Manulife Preferred Securities Income Fund, Manulife Dragon Growth Fund, Manulife Global Low Volatility Equity Fund, Manulife Global Healthcare Fund, Manulife Global Thematic Fund, Manulife Global Aqua Fund, Manulife Asia Pacific Opportunities Fund, Manulife India Equity Fund, Manulife Global Resources Fund, Manulife Investment Asia-Pacific REIT Fund, Manulife Shariah - Dana Ekuiti, Manulife Shariah China Equity Fund, Manulife Shariah India Equity Fund and Manulife Shariah Global REIT Fund</p> <p>Unit Holders may choose to receive or reinvest* any income distribution declared as follows:</p> <ul style="list-style-type: none">income distribution will be credited directly into the Unit Holders' bank account in the currency denomination of the Fund/ Class (the applicable cost and expenses will be borne by Unit Holders); orincome distribution will be reinvested into additional Units of the Fund/ Class without incurring any sales charge. <p>Income distribution will be automatically reinvested* without incurring any sales charge, if:</p> <ul style="list-style-type: none">no distribution choice was made on the Account Opening Form;there is no valid bank account; orthe income distribution amount is less than RM100.00 or 300.00 in the respective currency of non-RM denominated Class, or such amount as may be determined by the Manager from time to time. <p>Payment cannot be made to bank accounts in the name of third parties. For joint accounts, the bank account provided could either be in the name of the principal account holder or in the name of both account holders.</p>			Amended the name of Manulife Global Resources Fund to Manulife Diversified Real Asset Fund (per item 9 of the LOA),																				
36	Chapter 9: Salient Terms of The Deed	<p>9.3.1 Direct Fees and Charges</p> <table><tr><th rowspan="2">Fund Category</th><th rowspan="2">Conventional Funds</th><th colspan="2">Maximum Charge (as a % of the NAV per Unit of the Fund/ Class)</th></tr><tr><th>Sales Charge</th><th>Redemption Charge</th></tr><tr><td>Feeder Fund</td><td>Manulife Global Resources Fund</td><td>10.00%</td><td>Nil</td></tr></table>			Fund Category	Conventional Funds	Maximum Charge (as a % of the NAV per Unit of the Fund/ Class)		Sales Charge	Redemption Charge	Feeder Fund	Manulife Global Resources Fund	10.00%	Nil	<p>9.3.1 Direct Fees and Charges</p> <table><tr><th rowspan="2">Fund Category</th><th rowspan="2">Conventional Funds</th><th colspan="2">Maximum Charge (as a % of the NAV per Unit of the Fund/ Class)</th></tr><tr><th>Sales Charge</th><th>Redemption Charge</th></tr><tr><td>Feeder Fund</td><td>Manulife Diversified Real Asset Fund</td><td>10.00%</td><td>Nil</td></tr></table>			Fund Category	Conventional Funds	Maximum Charge (as a % of the NAV per Unit of the Fund/ Class)		Sales Charge	Redemption Charge	Feeder Fund	Manulife Diversified Real Asset Fund	10.00%	Nil	Amended the name of Manulife Global Resources Fund to Manulife Diversified Real Asset Fund (per item 9 of the LOA).
Fund Category	Conventional Funds	Maximum Charge (as a % of the NAV per Unit of the Fund/ Class)																										
		Sales Charge	Redemption Charge																									
Feeder Fund	Manulife Global Resources Fund	10.00%	Nil																									
Fund Category	Conventional Funds	Maximum Charge (as a % of the NAV per Unit of the Fund/ Class)																										
		Sales Charge	Redemption Charge																									
Feeder Fund	Manulife Diversified Real Asset Fund	10.00%	Nil																									

No	Section	Previous provision				Revised provision in the Third Supplemental Master Prospectus				Remarks
37	<u>Chapter 9: Salient Terms of The Deed</u>	9.3.2 Indirect Fees and Charges				9.3.2 Indirect Fees and Charges				Amended the name of Manulife Global Resources Fund to Manulife Diversified Real Asset Fund, (per item 9 of the LOA).
		Fund Category	Conventional Funds	Maximum Charge (as a % p.a. of the NAV of the Fund/ Class)		Fund Category	Conventional Funds	Maximum Charge (as a % p.a. of the NAV of the Fund/ Class)		
				Management Fee	Trustee Fee (excluding foreign custodian/ sub-custodian fees and charges, where applicable)			Management Fee	Trustee Fee (excluding foreign custodian/ sub-custodian fees and charges, where applicable)	
		Feeder Fund	Manulife Global Resources Fund	2.55%	0.15%, subject to a minimum fee of RM18,000 p.a. If the Trustee is the counterparty for a hedge transaction in relation to the Fund, then an additional fee of 0.03% is payable to the Trustee.	Feeder Fund	Manulife Diversified Real Asset Fund	2.55%	0.15%, subject to a minimum fee of RM18,000 p.a. If the Trustee is the counterparty for a hedge transaction in relation to the Fund, then an additional fee of 0.03% is payable to the Trustee.	
38	<u>Chapter 10: Related-Party Transaction or Conflict of Interest</u>	Related-Party Transaction of Conflict of Interest				Related-Party Transaction of Conflict of Interest				This is a consequential effect to item 23 of the LOA, the changes pursuant to the change of the Target Fund from MGF-GRF to MGF-DRF. The Investment Manager of MGF-DRA is Manulife IM (US) and Manulife IM (HK) (jointly managed). Removed Manulife Investment Indonesia Equity from the disclosure, as the Fund has been terminated on 25 August 2023.
		The fourth and fifth rows of the table:				The fourth and fifth rows of the table:				
		Name of Party involved in the transaction	Nature of Transaction with the Manager	Name of Related Party	Relationship	Name of Party involved in the transaction	Nature of Transaction with the Manager	Name of Related Party	Relationship	
		The Manager	<ul style="list-style-type: none">Investment Manager of the MGF-ATRF, MGF-INDF and MGF-DGF.Providing fund management services to the Manager for Manulife Investment Indonesia Equity Fund, Manulife Investment Greater China Fund, Manulife Shariah China Equity Fund and Manulife Shariah India Equity Fund.	Manulife IM (HK)	Both the Manager and Manulife IM (HK) are within the same group of companies.	The Manager	<ul style="list-style-type: none">Investment Manager of the MGF-ATRF, MGF-DRA, MGF-INDF and MGF-DGF.Providing fund management services to the Manager for Manulife Investment Greater China Fund, Manulife Shariah China Equity Fund and Manulife Shariah India Equity Fund.	Manulife IM (HK)	Both the Manager and Manulife IM (HK) are within the same group of companies.	
		The Manager	<ul style="list-style-type: none">Investment Manager of the MGF-USEF, MGF-GRF, MGF PSIF and MGF-HF.Providing fund management services to the Manager for Manulife Shariah Global REIT Fund.	Manulife IM (US)	Manulife Financial Corporation is the ultimate parent company of Manulife IM (US) and MHB, the holding company of the Manager	The Manager	<ul style="list-style-type: none">Investment Manager of the MGF-USEF, MGF-DRA, MGF-PSIF and MGF-HF.Providing fund management services to the Manager for Manulife Shariah Global REIT Fund.	Manulife IM (US)	Manulife Financial Corporation is the ultimate parent company of Manulife IM (US) and MHB, the holding company of the Manager.	

No	Section	Previous provision	Revised provision in the Third Supplemental Master Prospectus				Remarks												
		NIL	<div>New rows insertion after the last row of the table in this section:</div> <table><tr><th>Name of Party involved in the transaction</th><th>Nature of Transaction with the Manager</th><th>Name of Related Party</th><th>Relationship</th></tr><tr><td>The Manager</td><td>▪ Sub-Investment Manager of the MGF-DRA</td><td>Manulife IM Limited</td><td>Both the Manager and Manulife IM Limited are within the same group of companies.</td></tr><tr><td>The Manager</td><td>▪ Sub-Investment Manager of the MGF-INDF</td><td>Manulife IM (Singapore)</td><td>Both the Manager and Manulife IM (Singapore)are within the same group of companies.</td></tr></table>				Name of Party involved in the transaction	Nature of Transaction with the Manager	Name of Related Party	Relationship	The Manager	▪ Sub-Investment Manager of the MGF-DRA	Manulife IM Limited	Both the Manager and Manulife IM Limited are within the same group of companies.	The Manager	▪ Sub-Investment Manager of the MGF-INDF	Manulife IM (Singapore)	Both the Manager and Manulife IM (Singapore)are within the same group of companies.	<div>Inclusion of the Sub-Investment Manager for MGF-DRA, as the consequential effect to item 23 of the LOA.</div> <div>Inclusion of the Sub-Investment Manager for MGF-INDF is for clarity purposes.</div>
Name of Party involved in the transaction	Nature of Transaction with the Manager	Name of Related Party	Relationship																
The Manager	▪ Sub-Investment Manager of the MGF-DRA	Manulife IM Limited	Both the Manager and Manulife IM Limited are within the same group of companies.																
The Manager	▪ Sub-Investment Manager of the MGF-INDF	Manulife IM (Singapore)	Both the Manager and Manulife IM (Singapore)are within the same group of companies.																