

## Manulife Global Multi-Asset Diversified Income Fund

### Responsibility Statement

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

### Statement of Disclaimer

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

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

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

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

**Please note that the Fund may declare distribution out of capital and may result in capital erosion. The distributions are achieved by forgoing the potential for future capital growth and this cycle may continue until all capital is depleted.**

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

### Brief Information on the Product

#### 1. What is the Fund about?

The Fund is a feeder fund that aims to provide income by investing in one collective investment scheme.

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

### Product Suitability

#### 2. Who is the Fund suitable for?

The Fund is suitable for investors who:

- seek regular income;
- wish to participate in a diversified portfolio of assets in the global markets; and
- have a medium to long-term investment horizon (a period of 3 to 5 years).

### Key Product Features

#### 3. What am I investing in?

<b>Fund Category</b>	Feeder Fund	
<b>Investment Strategy and Policy</b>	<p>The Fund will invest at least 85% of the Fund's NAV in Share Class I3 Inc of the Manulife Global Fund – Global Multi-Asset Diversified Income Fund ("Target Fund"), and the remaining NAV of the Fund will be in liquid assets such as money market instruments (including fixed income securities which have remaining maturity period of less than 365 days), placement of short-term deposits with financial institutions for liquidity purposes, and/ or derivatives for hedging purposes.</p> <p>The Fund focuses on distributing income and not capital appreciation.</p> <p>The Fund's portfolio will be closely monitored and rebalanced from time to time to ensure that the Fund's assets are allocated in accordance with its prescribed asset allocation.</p>	
<b>Asset Allocation</b>	<p><u>Asset Class</u></p> <p>Target Fund</p> <p>Liquid assets such as money market instruments, placement of short-term deposits with financial institutions for liquidity purposes, and/ or derivative for hedging purposes.</p>	<p><u>Allocation (% of the Fund's NAV)</u></p> <p>At least 85%</p> <p>Remaining NAV of the Fund</p>
<b>Base Currency</b>	USD	

Currency Class(es)	A (RM Hedged) (G) Class	A (USD) (G) Class	A (RM) (G) Class
Launch Date	3 February 2020	3 February 2020	2 January 2024
	<i>Note: The Fund was launched as a wholesale fund and is subsequently converted to a retail unit trust scheme on 28 June 2024 following the approval obtained from unit holders at a unit holders' meeting.</i>		
Financial Year End	30 Jun		
Distribution Policy	<p>Depending on the level of income (if any) the Fund generates, the A (RM Hedged) (G) Class, the A (USD) (G) Class and A (RM) G Class aim to distribute all or part of its distributable income on a monthly basis. The payment of distributions, if any, from the respective Class will vary from period to period depending on the market conditions, performance of the respective Class and the Target Fund.</p> <p>The Manager has the right to make provisions for reserves in respect of distribution of the Classes. If the distribution available is too small or insignificant, any distribution may not be of benefit to the Unit Holders as the total cost to be incurred in any such distribution may be higher than the amount for distribution. The Manager has the discretion to decide on the amount to be distributed to the Unit Holders.</p> <p>The A (RM Hedged) (G) Class, the A (USD) (G) Class and the A (RM) (G) Class pay dividends out of realised gains or realised income while not deducting fees and expenses for the purpose of calculating income distribution. This may result in larger decrease in the Net Asset Value per Unit of the relevant Class compared to if the fees and expenses are netted off for the purpose of calculating income distribution, as a result of the relevant Class has distributed higher income to you.</p> <p>Prior to each distribution, the Manager will ensure that the Fund has sufficient cash flow and the distribution does not impact the sustainability of the Fund.</p> <p>Any distribution of income can be made from realised gains, realised income and/or capital*.</p> <p>*The Fund is allowed to distribute income out of capital to achieve the investment objective of the Fund to provide income at regular interval as per the distribution policy of the Fund.</p> <p><b>Note: Capital distributions have a risk to erode capital. It may reduce the Fund's capital available for future investment and lead to a decline in potential for future income generation. Investors should be aware that distribution out of capital is achieved by foregoing the potential for future capital growth and this cycle may continue until all capital is depleted. As a result, the value of future returns would also be diminished.</b></p>		

#### Target Fund's Information

Name of Target Fund	Manulife Global Fund – Global Multi-Asset Diversified Income Fund
Management Company of Target Fund	Manulife Investment Management (Ireland) Limited
Investment Manager of Target Fund ("Investment Manager")	Manulife Investment Management (US) LLC.
Sub-Investment Manager of Target Fund	Manulife Investment Management (Hong Kong) Limited Manulife Investment Management (Europe) Limited
Domicile Country	Luxembourg
Regulatory Authority of the Target Fund	Commission de Surveillance du Secteur Financier
Date of Establishment	25 April 2019
Name of Share Class	Share class I3 Inc, which is denominated in USD
Investment Objective	The investment objective of the Target Fund is to achieve income generation by investing primarily in a diversified portfolio of equity, equity-related, fixed income and fixed income-related securities of companies and/or governments (which include agencies and supra-nationals in respect of fixed income and fixed income-related securities) globally (including emerging markets from time to time).
Investment Policy and Strategy	<p>The Target Fund will invest at least 70% of its net assets in equity and equity-related securities (which are listed on any regulated market), fixed income and fixed income-related securities of companies and/or governments (which include agencies and supra-nationals in respect of fixed income and fixed income-related securities) located across the globe. The remaining assets of the Target Fund may be invested in cash and/or cash equivalents.</p> <p>Equity and equity-related securities may include common stocks, preferred stocks, depositary receipts and listed closed-ended real estate investment trusts ("REITs"). The Target Fund may also invest up to 10% of its net assets in UCITS and undertaking for collective investment ("UCIs") in accordance with article 41(1)(e) of the 2010 Law. Fixed income and fixed income-related securities include but are not limited to bonds (including inflation-linked and convertible bonds), floating rate securities, commercial paper, short-term bills, certificate of deposits and negotiated term deposits, and may be issued by governments, agencies, supra-nationals and companies.</p> <p>The Target Fund will actively allocate investment between equities and equity-related securities, fixed income and fixed income-related securities and cash and cash equivalents to achieve its objective. The asset allocation of the Target Fund will change according to the Investment Manager of the Target Fund's views of fundamental economic and market</p>

	<p>conditions and investment trends across the world, taking into consideration factors such as liquidity, costs, timing, relative attractiveness of individual securities and issuers available in the market. The Target Fund's expected asset allocation ranges for each asset class is expected to be the following (as percentage of the Target Fund's net assets):</p> <ul style="list-style-type: none"> <li>• Global equities and equity-related securities: 10-90%</li> <li>• Global fixed Income and fixed income-related securities: 10-90%</li> <li>• Cash and/or cash equivalents: 0-30%</li> </ul> <p>In addition to the active asset allocation strategy, the Target Fund will also perform active security selection for its investments in equities and equity-related securities and fixed income and fixed income-related securities. For the fixed income and fixed income-related securities portfolio, the Target Fund intends to focus on securities that will enhance income generation. For the equities/equity-related securities portfolio, the Target Fund intends to focus on companies that are able to enhance income generation as well as potentially generate capital growth over the medium to long term.</p> <p>The Target Fund may invest (up to 90% of its net assets) in higher-yielding debt securities rated below investment grade (i.e. below Baa3 by Moody's or BBB- by Standard &amp; Poor's or Fitch) or unrated debt securities. For these purposes, an unrated debt security means a debt security which neither the debt security itself nor its issuer has a credit rating. The Target Fund may also invest up to 20% of its net assets in collateralized and/or securitized products, such as asset backed securities and mortgage-backed securities.</p> <p>The Target Fund may invest up to 5% of its net assets in debt instruments with loss-absorption features, including, but not limited to, total loss-absorbing capacity eligible instruments, contingent convertible bonds, certain types of senior non-preferred debt and other similar instruments with write-down or bail-in features related to the issuers' regulatory capital ratio. These instruments may be subject to contingent write-down or contingent conversion to equity on the occurrence of trigger event(s).</p> <p>It is not the intention of the Target Fund to invest more than 10% of its net assets in higher-yielding 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 or BBB- by Standard &amp; Poor's or Fitch).</p> <p>In times of extreme market volatility or during severe adverse market conditions, the Investment Manager of the Target Fund may 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>While the Target Fund will invest in accordance with the above investment objectives and strategies, the Target Fund is not subject to any limitation on the portion of its net assets that may be invested in any one country or region and in issuers of any market capitalisation. Given the flexibility available to the Target Fund, 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 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>
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#### 4. Who am I investing with?

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

### Key Risks

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

##### Market Risk

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

##### Manager's Risk

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

##### Liquidity Risk

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

**Suspension/Deferment of Redemption Risk**

The Manager may, in consultation with the Trustee and having considered the interests of investors, suspend the dealings in Units of the Fund due to exceptional circumstances such as when the market value or fair value of a material portion of the Fund's assets cannot be determined. No application will be dealt with when suspension of dealing in Units are triggered and this will limit the Unit Holder's right to freely redeem their Units in the Fund.

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

**Loan Financing Risk**

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

Please note that loan/ financing is discouraged.

**Target Fund Manager Risk**

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

**Country Risk**

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

**Currency Risk**

You should be aware that currency risk is applicable to Class(es) which is in a different currency than the Base Currency. The impact of the exchange rate movement between the Base Currency and the currency denomination of the respective Class(es) may result in a depreciation of the value of your holdings.

As for a hedged Class, the Class itself provides mitigation to the currency risk arising from the difference between the currency denomination of the Class and the Base Currency. For this purpose, the Manager engages the Trustee to perform currency hedging for hedged Class of the Fund, using currency forward contracts on a monthly rollover basis to passively hedge against currency risk. While we aim to fully hedge the currency risk for a hedged Class, you should note that it may not entirely eliminate currency risk.

In addition, you should note that as a result of hedging, a hedged Class will not be able to enjoy the full benefits of the currency movement in the event a favourable movement of the currency denomination of the hedged Class against the Base Currency. You should also note that hedging incurs costs, which will impact the NAV of a hedged Class.

**Risk Considerations for Investing in Derivatives**

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

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

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

**Taxation Risk/ Withholding Tax Risk**

Certain income and/ or capital gains of the Target Fund may be subject to withholding and/ or income tax, and any such taxes will reduce the return on the investments held by the Target Fund. The Fund may make tax provisions in respect of income and/ or capital gains received from its foreign investments. The tax laws, regulations and practice are constantly changing, and they may be changed with retrospective effect. The interpretation and applicability of the tax law and regulations by tax authorities may not be consistent and transparent. In this connection, the Fund may be subject to additional taxation that is not anticipated as at the date hereof or when the relevant investments are made, valued or disposed of. Such taxes will reduce the return on the investments of the Fund.

In addition, the Fund/ Target Fund (through the Manager/ Management Company of the Target Fund or its agents) may need to receive certain information from an investor for it to avoid certain withholding taxes. In particular, the Foreign Account Tax Compliance Act (FATCA) adopted in the U.S. will require the Fund/ Target Fund (or the Manager / Management Company of the Target Fund) to obtain certain identifying information about its investors and potentially provide such information to the United States Internal Revenue Service. Subject to certain transition rules, investors that fail to provide the Manager or its agents / the Management Company of the Target Fund or its agents with the requisite information will be subject to a 30% withholding tax on distributions to them and on proceeds from any sale

or disposition or caused the entire Fund to be subject to a 30% withholding tax on income receivable from the Target Fund or on proceeds from any sales or disposition of the Fund. In addition, Units held by such investors may be subject to compulsory redemption. Any withholding taxes imposed on the Target Fund could affect the return of investments held by the Fund.

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

#### Specific Risks associated with the Target Fund

- Risk Relating to Active Asset Allocation Strategy
- Emerging Markets Risk
- FDI Risks
- Swing Pricing Risk
- Political and Regulatory Risks
- Currency Risk
- Liquidity and Volatility Risk
- Rating of Investment Risk
- Taxation Risk
- Risks Associated with Investments in Debt Instruments with Loss-Absorption Features (Including Contingent Convertible Debt Securities)
- Risk Associated with Investment in Fixed Income Securities

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

## Fees and Charges

### 6. What are the fees and charges involved?

#### Charges when buying units of the Fund's Class

Charges when buying units of the Fund's Class				
Sales Charge	Distributors	Maximum Sales Charge*		
		A (RM Hedged) (G) Class	A (USD) (G) Class	A (RM) (G) Class
	Unit Trust Consultant	Up to 5.50% of NAV per unit of the Class		
	Manager			
	Institutional Unit Trust Adviser ("IUTA")			
*The sales charge is non-negotiable. However, the Manager may at its discretion charge a lower sales charge from time to time.				
Note: The list of funds qualified under the Employees Provident Fund – Members Investment Scheme ("EPF-MIS") is available on our website at <a href="http://www.manulifeim.com.my">www.manulifeim.com.my</a> or EPF's website at <a href="http://www.kwsp.gov.my">www.kwsp.gov.my</a> . The same will be updated as and when EPF revises the list. Funds qualified under the EPF-MIS will be levied a sales charge of up to 0.50% of NAV per unit if subscribed via i-Akaun, otherwise up to 3.00% of NAV per unit.				
Redemption Charge	Nil			
Switching Fee	Subject to the conditions on switching as set out in the Prospectus of the Fund.			
Transfer Fee	RM3.00 per transfer (applicable to all Classes of Units)			

#### Fees incurred when investing in the Fund

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

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

Class	Application Mode	A (RM Hedged) (G) Class	A (USD) (G) Class	A (RM) (G) Class
Minimum Initial Investment	Walk-in	RM2,000.00	USD2,000.00	RM2,000.00
	Online transactions	RM200.00	Not available	RM200.00
		or such other lower amount as the Manager may from time to time decide.		
Minimum Additional Investment	Walk-in	RM1,000.00	USD1,000.00	RM1,000.00
	Online transactions	RM100.00	Not available	RM100.00
		or such other lower amount as the Manager may from time to time decide.		
Cut-off time		<ul style="list-style-type: none"> <li>▪ 3.00 p.m. for walk-in transactions or any other time that may be determined by the Manager, and</li> <li>▪ 4.00 p.m. for online transactions*.</li> </ul>		

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

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

## Valuation and Exiting from Investment

### 7. How often are valuations available?

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

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

#### Redeeming an investment

Unit holders may redeem part or all of their investments at any time by completing a "Redemption Form" which is available from 8.45 a.m. to 5.30 p.m. at the office of the Manager and its branches. There is no redemption charge levied on the redemption of units. Redemption proceeds will be paid within nine (9) business days from the date on which the redemption request is received by the Manager at or before the cut-off time.

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

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

#### Cooling-off period.

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

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

For purchase/ redemption transaction made with IUTAs, the transaction is subject to the terms and conditions of the respective IUTAs. Also, if you invest in units through an IUTA which adopts the nominee system of ownership, you will not be considered as a unit holder under the Fund's deed, and you may consequently not have all the rights ordinarily exercisable by a unit holder (for example, the right to call for a unit holders' meeting and to vote thereat, and the right to have your particulars appearing in the Fund's register of unit holders).

## Fund Performance

Note: For A(RM) (G) Class was launched on 2 January 2024. Hence, Average Total Return of A(RM) (G) Class is not available.

### 9. Average Total Return for Financial Year Ended 30 June 2024

#### Basis of calculation

Average Total Return = Annualised Total Return  

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

Returns (%)		Since Inception	1-Year	3-Years
Manulife Global Multi-Asset Diversified Income Fund	A (RM Hedged) (G) Class	2.22*	9.06	0.67
	A (USD) (G) Class	4.06**	11.98	1.80

\*Since Commencement date: 24 February 2020 to 30 June 2024.

\*\*Since commencement date: 3 March 2020 to 30 June 2024.

Returns in USD (%)	Since Inception	1-Year	3-Year	5-Year
Target Fund - Share class I3 Inc^	5.44	14.80	3.79	5.34

^ Target Fund was launched on 25 April 2019.

### 10. Annual Total Return for Financial Year Ended 30 June

#### Basis of calculation

Annual Total Return = 
$$\frac{(\text{NAV}_t - \text{NAV}_{t-1})}{\text{NAV}_{t-1}}$$

NAV<sub>t</sub> denotes NAV at the end of the period.  
 NAV<sub>t-1</sub> denotes NAV at the beginning of the period.

Returns (%)		2020	2021	2022	2023	2024
Manulife Global Multi-Asset Diversified Income Fund	A (RM Hedged) (G) Class	(10.97)*	21.10	(12.35)	6.74	9.06
	A (USD) (G) Class	(6.25)**	20.10	(13.31)	8.67	11.98
	A (RM) (G) Class	n/a	n/a	n/a	n/a	5.54***

For the financial year ended 30 June 2024, the Fund's A (RM-Hedged) (G) Class return increased by 9.06%, while the Fund's A (USD) (G) Class return increased by 11.98%. The Fund's A (RM) (G) Class return increased by 5.54% since its commencement on 18 January 2024 till 30 June 2024.

\*Since Commencement date: 24 February 2020 to 30 June 2020.

\*\*Since commencement date: 3 March 2020 to 30 June 2020.

\*\*\*Since Commencement date: 18 January 2024 to 30 June 2024

Returns in USD (%)	2020	2021	2022	2023	2024
Target Fund - Share class I3 Inc ^	(5.96)	23.37	(11.77)	10.55	14.80

^ Target Fund was launched on 25 April 2019.

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

## 11. Portfolio Turnover Ratio and Income Distribution per Unit

Financial Year End (FYE)	2022	2023	2024
Portfolio Turnover Ratio ("PTR")	0.48	0.36	0.73
The PTR for FYE2024 is 0.73 times and was higher than FYE2023 mainly due to the increase in trading activities.			
Gross distribution per unit (sen) – A (RM Hedged) (G) Class	5.24	6.41	6.17
Net distribution per unit (sen) – A (RM Hedged) (G) Class	5.24	6.41	6.17
Gross distribution USD per unit – A (USD) (G) Class	4.90	5.90	6.47
Net distribution USD per unit – A (USD) (G) Class	4.90	5.90	6.47
Gross distribution per unit (sen) – A (RM) (G) Class		-	2.36
Net distribution per unit (sen) – A (RM) (G) Class		-	2.36
Distribution was in the form of cash or reinvested into additional units in the respective Class at the NAV per unit on the distribution date.			

## Contact Information

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

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

**Manulife Investment Management (M) Berhad**

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

Customer Service Hotline : 03-2719 9271  
General Line : 03-2719 9228  
Email : [MY.CustomerService@manulife.com](mailto:MY.CustomerService@manulife.com)  
Website : [www.manulifeim.com.my](http://www.manulifeim.com.my)

- ii) If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Securities Industries Dispute Resolution Center (SIDREC):

**Securities Industries Dispute Resolution Center (SIDREC)**

Unit A-9-1, Level 9, Tower A  
Menara UOA Bangsar  
No. 5, Jalan Bangsar Utama 1  
59000 Kuala Lumpur.

Phone : 03-2282 2280  
Fax : 03-2282 3855  
Email : [info@sidrec.com.my](mailto:info@sidrec.com.my)

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

**Consumer & Investor Office**  
**Securities Commission Malaysia**  
No. 3, Persiaran Bukit Kiara  
Bukit Kiara  
50490 Kuala Lumpur.

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

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

**Legal, Secretariat & Regulatory Affairs**  
**Federation of Investment Managers Malaysia**  
19-06-1, 6th Floor, Wisma Tune  
No. 19, Lorong Dungun  
Damansara Heights  
50490 Kuala Lumpur.

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