Manulife Investments
宏利投資

Manulife Global Fund
宏利環球基金

Product Key Facts
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October 2026
二零二六年十月

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產品資料概要

宏利環球基金 **東協股票基金**

2026年4月

- ***本概要為閣下提供有關宏利環球基金 – 東協股票基金的重要資料。***
- ***本概要是香港提呈發售文件的一部分。***
- ***閣下不應單憑本概要就作出投資於本產品的決定。***

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**宏利投資管理（香港）有限公司（對內委託，香港）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA 類別**	**1.78%[1]**
	AA 累積類別	**1.78%[2]**
	AA（港元）類別	**1.78%[1]**
	AA（港元）累積類別	**1.79%[2]**
	F（港元）每月派息(G)類別	**1.78%[1]**
	F（美元）每月派息(G)類別	**1.78%[1]**
基礎貨幣：	**美元（USD）**	

股息政策：

（分派政策）

AA / AA（港元）類別

每年派息（如有）一次（除非另有指明，否則股息將自動再投資。按子基金各帳戶計，現金股息只有在應付款額等於或高於50美元時才適用。）

F（港元）每月派息(G) / F（美元）每月派息(G)類別

每月派息一次（除非另有指明，否則股息將自動以現金支付。按子基金各帳戶計，現金派息只有在應付款額等於或高於50美元時才適用。）

此股份類別的分派收益率將設定為此股份類別每股資產淨值的年化固定百分比（載列於下表），因此派息金額將隨之變動。每次派息的每股股息金額的計算方法是將年化固定百分比乘以每月最後一個交易日的每股資產淨值，再除以一年的分派頻率。

股份類別	一年的分派頻率	年化固定百分比
F（港元）每月派息(G)類別	每月（12次）	5%
F（美元）每月派息(G)類別	每月（12次）	5%

股息可能從資本或實際上從資本撥付，若是如此，可能會即時減少子基金的資產淨值。

年化固定百分比將由董事持續檢討，若董事在考慮各種因素（包括但不限於子基金相關類別的每股資產淨值、當時市況、董事對未來市場及經濟狀況及收益產生的預期）後，認為更改年化固定百分比乃屬適當，或若董事認為子基金無法持續支持該年化固定百分比，或在特殊情況下（例如在市場極端波動的時期或市況嚴重不利時），董事可酌情更改年化固定百分比（股東將獲得至少一個月的事先通知）。投資者應注意，正股息率並不意味著正回報。

AA累積 / AA（港元）累積類別

將不會派發股息。

在獲得監管機構事先批准（在適用的情況下）及事先向相關股東發出一個

月通知的前提下，董事可隨時修訂子基金的股息政策。

財政年度截止日： **6月30日**

最低投資額： **初次投資額 – 1,000美元（或其任何其他主要貨幣等值）**
隨後投資額 – 100美元（或其任何其他主要貨幣等值）

經常性開支比率是於下文所述相應期間，以有關股份類別的開支總和佔平均資產淨值的百分比表示。此數字每年均可能有所變動。

1 由於有關股份類別乃新推出、尚未推出或已全部贖回，且管理公司費用的最高水平自 2025 年 6 月 1 日起上調，此數字乃根據有關股份類別在 12 個月的期間應收取的估計開支及同期的估計平均資產淨值作出的最佳估計，並已考慮到管理公司費用最高水平的上調。

2 由於管理公司費用的最高水平自 2025 年 6 月 1 日起上調，此數字僅為根據由 2025 年 1 月 1 日至 2025 年 12 月 31 日期間的開支作估計，並已考慮到管理公司費用最高水平的上調。

基金是甚麼產品?

東協股票基金是宏利環球基金的子基金，後者是構成開放式投資公司的傘子基金。其註冊地為盧森堡，而其在當地的監管機構為盧森堡金融事務監察委員會（「**CSSF**」）。

目標及投資策略

子基金的投資目標是通過將其最少70%的淨資產投資於東協成員國上市或註冊成立的公司股票及股票相關證券，以及於東協以外國家註冊成立的公司，但其業務受東協地區經濟的重大影響，或其收益相當大部分來自東協地區，從而獲得長期資本增長。

「東協」地區被界定為東南亞國家協會的成員，目前包括新加坡、馬來西亞、泰國、印尼、文萊、菲律賓、越南、柬埔寨、老撾和緬甸。

該等股票及股票相關證券包括普通股、優先股及預託證券。

儘管子基金將會在適用法律及法規的規限下根據其投資目標及策略進行投資，惟子基金對於其淨資產投資於任何一個國家或行業及任何市值的發行機構的比例卻並無任何限制。因此，子基金可將其超過30%的淨資產投資於位於新加坡、印尼、馬來西亞及泰國任何一個國家的發行機構，而基於子基金投資組合的性質，中小型公司的證券有時可佔子基金超過30%的淨資產。子基金的投資可以任何貨幣計價。

子基金的投資管理人採用多重準則由下而上的研究程序選股及確定其投資的公平價值，旨在建立一個由價值被抵估的證券所組成而盈利增長潛力良好的多元化投資組合。多重準則由下而上的研究程序涉及定量及定性分析，以識別擁有競爭優勢、管理專業知識及強勁財政狀況、專注於有助盈利增長等因素及管理團隊曾為股東創造價值的公司。

帶動子基金採取此投資程序的投資理念是：相對於其盈利增長潛力其股價偏低的公司長期表現會優於大市。子基金尋求投資於比其目標範圍有較佳價值和增長特點的公司。

子基金可使用金融衍生工具（「**FDIs**」）作投資、有效管理投資組合及／或對沖目的。子基金為上述目的可使用的主要FDIs包括（但不限於）認股證、期權、期貨、掉期及遠期。

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

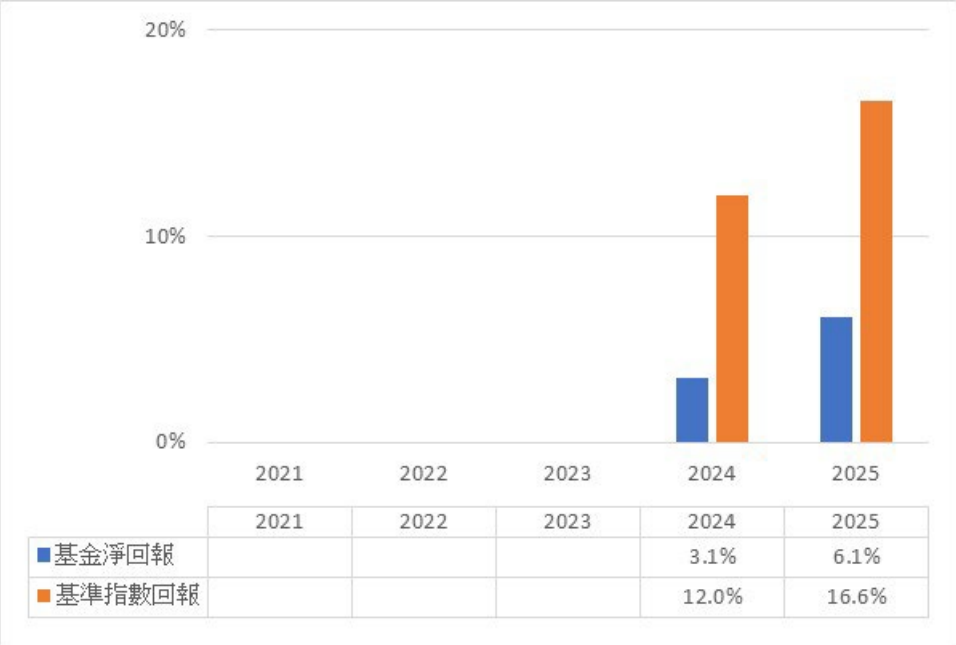
有哪些主要風險?

投資涉及風險。請參閱構成香港提呈發售文件一部分的售股章程以瞭解包括風險因素在內的詳情。

1. 投資風險：	子基金投資組合的價值可能因為下文任何主要投資風險而下跌，閣下對本基金的投資或會因此蒙受虧損。並不保證可獲償還本金。
2. 股票市場風險：	子基金對股本證券的投資須承受一般市場風險，其價值可因多項因素（例如投資情緒、政治及經濟狀況及發行機構特定因素的變動）而波動不定。
3. 地域集中風險：	子基金的投資集中於與東協地區相關的發行機構的證券，或會令子基金較包含廣泛環球投資的組合更為波動。子基金的價值或會較易受到區內的不利事件影響。
4. 政治及監管風險：	子基金可能會投資的市場的政府政策或法例之改變會對該等市場的政治或經濟的穩定有不利影響，例如阻止或限制外資匯出或透過法院獲得法律補償。在某些市場的投資還可能需要取得大量執照、監管上的同意、證明書及批准。不能獲得特定執照、監管同意、證明書或批准或會對子基金的營運有不利影響。
5. 新興市場風險：	子基金投資於新興市場，該等市場或會涉及較高風險及投資於較成熟市場通常不會附帶的特別考慮因素，例如流通性風險、貨幣風險／管制、政治及經濟不明朗因素、法律及稅務風險、結算風險、託管風險及可能有較高波幅。
6. 小型公司 / 中型公司風險：	小型公司／中型公司股票的流通性可能較低，其價格對於不利經濟發展的波動亦普遍高於大型公司。
7. 貨幣風險：	子基金的相關投資可以子基金基礎貨幣以外的貨幣計價，而子基金可以該等貨幣收取從此等投資收取收益或變現所得款項，其中某些貨幣兑換成基礎貨幣時價值可能會下跌。此外，股份類別之指定貨幣有可能並非子基金的基礎貨幣。該等股份類別的資產淨值或會因此等貨幣與基礎貨幣之間的匯率波動及匯率管制變動而蒙受不利影響。
8. 流通性及波動風險：	子基金可能投資之某些市場，其成交額可能遠低於較發達的市場。特定證券在特定時期或特定市場條件下於欲出售的時刻難以出售時，亦可能出現流通性不足的情況。
9. 使用FDIs：	與FDIs相關的風險包括交易對手／信貸風險、流通性風險、估值風險、波動風險及場外交易風險。FDI的槓桿元素／成份可能導致損失顯著高於子基金投資於FDI的金額。投資參與FDIs可能導致子基金面臨重大損失的高風險。
10. 有關從資本撥付或實際上撥付股息的風險：	從資本作出或實際上從資本作出涉及支付股息的任何分派（即從總收入中支付股息，同時將全部或部分費用及開支從資本中扣除／ 支付）等於退回或提取投資者原本投資額的一部分或該原本投資額應佔的任何資本收益。從子基金的資本作出涉及支付股息的任何分派，可能導致每股資產淨值即時減少。

11. 有關固定收益類別的風險：	固定收益股份類別按其資產淨值的預定年化固定百分比派息。年化固定百分比將由董事持續檢討，並可由董事酌情更改（股東將獲得至少一個月的事先通知）。固定收益股份類別的投資並非儲蓄帳戶或固定利息支付投資的替代投資。固定收益股份類別支付的年化固定百分比並不完全反映子基金的實際或預期收益或表現。分派可能高於或低於實際變現的收益及回報，並且可能超過子基金的此等股份類別的總投資收益。因此，任何差額將會從資本撥付。 固定收益股份類別可能在子基金產生負回報或出現虧損的期間繼續分派，從而進一步減少固定收益股份類別的資產淨值。從資本中撥付及／或實際上從資本中撥付分派長遠而言可能導致資本流失，尤其是在市況不利而某個月份的收入不足時，並因此限制子基金未來的資本增長，同時可能導致未來回報的價值減少。在極端情況下，投資者可能無法收回原有的投資金額。 投資者應注意，正分派收益率並不意味著正回報。此外，固定收益股份類別不分派固定金額，分派按固定百分比計算，因此當相關固定收益股份類別的資產淨值高時，絕對分派的金額亦較高，當相關固定收益股份類別的資產淨值低時，絕對分派金額亦較低。因此，投資者每月收到的絕對分派金額可能有所不同。

子基金過往的業績表現如何？



	2021	2022	2023	2024	2025
基金淨回報				3.1%	6.1%
基準指數回報				12.0%	16.6%

- 往績並非預測日後業績表現的指標。投資者未必能取回全部投資本金。
- 基金業績表現以曆年末的資產淨值作為比較基礎，股息會滾存再作投資。
- 上述數據顯示 AA 累積類別^價值在有關曆年內的升跌幅度。
- 業績表現以美元計算，當中包括本基金的經常性開支，但不包括本基金可能向投資者收取的認購費及贖回費。
- 如年內沒有顯示有關的業績表現，即代表當年沒有足夠數據用作提供業績表現之用。
- 子基金推出日：2015 年 10 月 2 日
- AA 累積類別^推出日：2023 年 8 月 1 日
- 子基金的基準指數為 MSCI 明晟所有地區東協淨回報美元指數。

^ 就本概要而言，此股份類別被指定為該子基金的代表性股份類別，因其於向香港零售投資者提呈發售的股份類別中有最長的往績記錄，並採用子基金的基礎貨幣計價。有關其他股份類別表現的進一步資料，請參閱www.manulifeim.com.hk。該網站並未經香港證券及期貨事務監察委員會（「**證監會**」）審閱。

是否有擔保?

本子基金沒有任何擔保。閣下可能不能收回閣下投資的全額。

費用和收費如何?

閣下可能應支付的收費

買賣子基金的股份時，閣下可能要支付下列收費：

收費	閣下應支付的款額
認購費（初次收費）	最高為認購款額的5%
轉換費（轉換收費）	最高為所轉換股份價值的1%
贖回費（贖回收費）	不適用

子基金應付的持續營運費用

下列費用將由子基金支付。由於此等費用令閣下的投資所得回報減少，所以會影響閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	最高為0.04%
管理費	1.50%*
存管費	0.003%至0.40%範圍內（不包括交易費及償還墊支）
業績表現費	不適用
執行費	最高為0.5%

* 經給予受影響的股東至少一個月的事先通知，此收費可增至最高6%。詳情請參見售股章程第9.5節。

其他費用

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金香港投資者的交易截止時間）或以前收到閣下妥善的要求後按子基金下一個確定的資產淨值認購或贖回子基金的股份。閣下的經銷商或會就收到投資者的要求而設立不同的交易截止時間。

- 子基金的資產淨值於各營業日計算，交易價格將每日刊登於http://www.manulifeim.com.hk*，並可於宏利環球基金的註冊辦事處索閱及／或透過聯絡宏利投資管理（香港）有限公司索取。

- 閣下可在網站http://www.manulifeim.com.hk*取得其他向香港零售投資者提呈發售的股份類別的過往表現資料。

- 如股息是從（或實際上從）子基金的資本中撥付，過去12個月（或如子基金推出少於12個月，則自其成立日期起）的股息組成（即從可分派收入淨額及資本中支付的相對金額）可向宏利環球基金索取及在www.manulifeim.com.hk*取得。

* 本網站未經**證監會**審閱，並可能包含未經證監會認可的基金資料。

重要提示

閣下如有疑問，應諮詢專業意見。

證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。

宏利環球基金 **亞太房地產投資信託產業基金**

2026年4月

- ***本概要為閣下提供有關宏利環球基金 – 亞太房地產投資信託產業基金的重要資料。***
- ***本概要是香港提呈發售文件的一部分。***
- ***閣下不應單憑本概要就作出投資於本產品的決定。***

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**宏利投資管理（香港）有限公司（對內委託，香港）**	
分投資管理人：	**Manulife Investment Management (Singapore) Pte. Ltd.（對內委託，新加坡）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA 類別**	**1.73%[1]**
	AA 累積類別	**1.73%[1]**
	AA 收益類別	**1.73%[1]**
	AA（美元）每月派息(G)類別	**1.73%[1]**
	AA（澳元對沖）收益類別	**1.73%[2]**
	AA（澳元對沖）每月派息(G)類別	**1.73%[1]**
	AA（加元對沖）收益類別	**1.73%[2]**
	AA（加元對沖）每月派息(G)類別	**1.73%[2]**
	AA（港元）類別	**1.73%[1]**
	AA（港元）收益類別	**1.72%[1]**
	AA（港元）每月派息(G)類別	**1.73%[1]**
	AA（英鎊對沖）每月派息(G)類別	**1.73%[1]**
	AA（人民幣對沖）每月派息(G)類別	**1.72%[1]**
	R（美元）每月派息(G)類別	**1.73%[1]**
	R（港元）每月派息(G)類別	**1.74%[1]**
基礎貨幣：	**美元（USD）**	
股息政策：（分派政策）	**AA / AA（港元）類別** **每年派息（如有）一次（除非另有指明，否則股息將自動用作再投資。按子基金各帳戶計，現金股息只有在應付款額等於或高於50美元時才適用。）** **AA 收益 / AA（美元）每月派息(G) / AA（澳元對沖）收益 / AA（澳元對沖）每月派息(G) / AA（加元對沖）收益 / AA（加元對沖）每月派息(G) / AA（港元）收益 / AA（港元）每月派息(G) / AA（英鎊對沖）每月派息(G) / AA（人民幣對沖）每月派息(G)類別** **每月派息（如有）一次（除非另有指明，否則股息將自動以現金支付。按子基金各帳戶計，現金股息只有在應付款額等於或高於50美元時才適用。）股息可能以或實際上以資本撥付，若是如此，可能即時減低子基金的資產淨值。就對沖股份類別而言，股息可能會按股份類別結算貨幣與子基金基礎貨幣之間的息差撥付。** **R（美元）每月派息(G)及R（港元）每月派息(G)類別** **每月派息一次（除非另有指明，否則股息將自動以現金支付。按子基金各帳戶計，現金股息只有在應付款額等於或高於50美元時才適用）。股息將包含從已變現資本收益及／或資本按每股資產淨值*的2%至5%固定年率撥付的分派，這可能會即時減低子基金的資產淨值。股息亦可能實際上以資本撥付，若是如此，可能會即時減低子基金的資產淨值。** **** 根據成立年度的初次認購價，以及其後每個曆年首個營業日的每股資產淨值，或在市場極端波動或嚴重不利市況下，則由董事（或其受委人）在事先通知投資者的前提下決定及在www.manulifeim.com.hk進一步披露的其他營業日的每股資產淨值。*** **AA 累積類別**	

將不會派發股息。

在獲得監管機構事先批准（如適用）並向相關股東發出一個月的事先通知下，董事可隨時修訂子基金的股息政策。

財政年度截止日： **6月30日**

最低投資額： **初次投資額 – 1,000美元（或其任何其他主要貨幣等值）**
隨後投資額 – 100美元（或其任何其他主要貨幣等值）

經常性開支比率是於下文所述相應期間，以有關股份類別的開支總和佔平均資產淨值的百分比表示。此數字每年均可能有所變動。

1 由於管理公司費用的最高水平自2025年6月1日起上調，此數字僅為根據由2025年1月1日至2025年12月31日期間的開支作估計，並已考慮到管理公司費用最高水平的上調。

2 由於有關股份類別乃新推出、尚未推出或已全部贖回，且管理公司費用的最高水平自 2025 年 6 月 1 日起上調，此數字乃根據有關股份類別在 12 個月的期間應收取的估計開支及同期的估計平均資產淨值作出的最佳估計，並已考慮到管理公司費用最高水平的上調。

本基金是甚麼產品?

亞太房地產投資信託產業基金是宏利環球基金的子基金，後者是構成開放式投資公司的傘子基金。其註冊地為盧森堡，而其在當地的監管機構為盧森堡金融事務監察委員會（「**CSSF**」）。子基金並未獲香港證券及期貨事務監察委員會（「**證監會**」）根據房地產投資信託守則給予認可。

目標及投資策略

亞太房地產投資信託產業基金旨在主要透過投資於亞太（日本除外）地區的房地產投資信託基金（「**REITs**」），以提供長期資產增值和賺取收入。

子基金會將其最少70%的淨資產投資於在亞太（日本除外）地區組成及／或買賣及／或主要投資於當地相關資產的REITs，該等REITs須為封閉式，並在任何受監管市場上市。子基金其餘資產可投資於在亞太（日本除外）地區任何受監管市場上市的房地產相關證券（定義見下文）、在任何受監管市場上市的非亞太（日本除外）封閉式REITs以及現金和現金等價物。房地產相關證券包括其重大部分盈利來自任何房地產範疇的公司的股票及股票相關證券，以及房地產相關的業務信託、物業信託、酒店信託，以及包含構成上述證券的合訂證券（包括REITs）。* 該等股票及股票相關證券包括普通股、優先股及預託證券。

儘管子基金將會在適用法律及法規的規限下根據其投資目標及策略進行投資，惟子基金對於其淨資產投資於任何一個國家及任何市值的發行機構的比例並無任何限制。因此，子基金可將其超過30%的淨資產投資於位於新加坡及香港的發行機構。子基金的投資可以任何貨幣計價。

子基金並不擬將其超過10%的淨資產投資於由任何信用評級低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-）的單一主權國（包括有關政府、公共或地方當局）所發行或擔保的證券。子基金目前亦不擬訂立任何證券借貸、回購、反向回購協議或類似的場外交易。

子基金可使用金融衍生工具（「**FDIs**」）作投資、有效管理投資組合及／或對沖目的。子基金為上述目的可使用的主要FDIs包括（但不限於）認股證、期貨、期權、遠期及其他衍生工具或合約。

* 該等業務信託、物業信託、酒店信託屬於經營房地產相關業務或投資於房地產相關投資項目的不同類型信託。合訂證券為混合證券，由兩項或以上的REITs及／或房地產相關證券組成相關資產，乃為結構或稅務效益目的而創立。

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

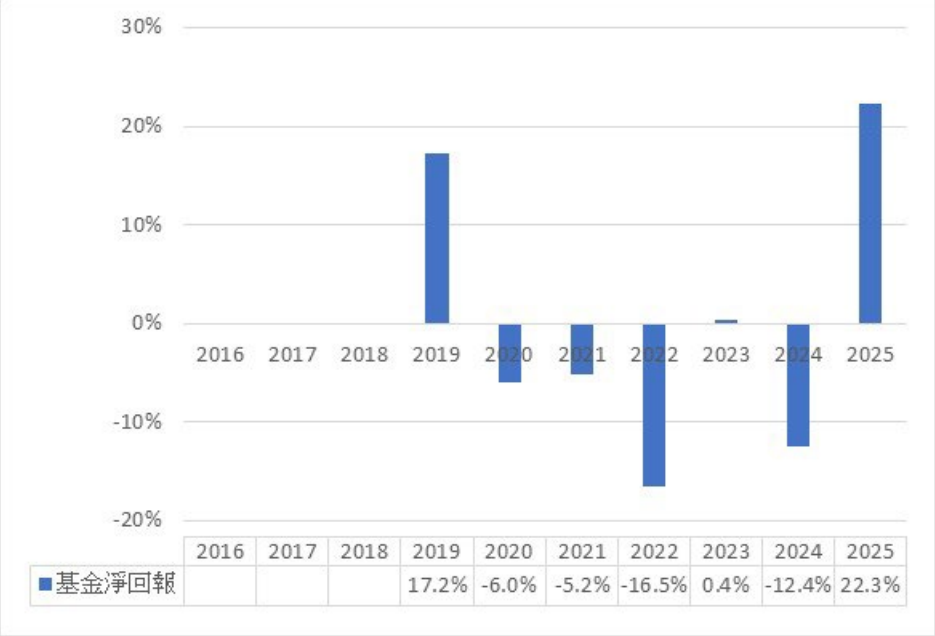
有哪些主要風險?

投資涉及風險。請參閱構成香港提呈發售文件一部分的售股章程以瞭解包括風險因素在內的詳情。

1.	**投資風險：**	子基金投資組合的價值可能因為下文任何主要投資風險而下跌，閣下對本基金的投資或會因此蒙受虧損。並不保證可獲償還本金。
2.	**股票市場風險：**	子基金對REITs及股本證券的投資須承受一般市場風險，其價值可因多項因素（例如投資情緒、政治及經濟狀況及發行機構特定因素的變動）而波動不定。
3.	**行業集中風險：**	子基金專注於特定行業（即房地產），而缺乏分散風險的安排，因此，與分散投資於各行業的基金相比，子基金價值的波動幅度可能較大。由於子基金專注於單一經濟界別，其表現主要視乎房地產行業的表現而定。
4.	**房地產及REITs相關風險：**	子基金對房地產公司、REITs及其他受到與房地產直接擁有權相關的風險影響的實體持有重大投資。子基金須承擔有關房地產的風險，包括 （但不限於）房地產價值下跌、房地產相關證券發行機構作為房地產擁有人因拖欠按揭付款導致失去其產業的可能性、環境責任及利率上升。子基金的價值或會因應房地產市場走勢而波動。 相關REITs未必獲證監會認可，而子基金的股息政策／分派政策並不代表相關REITs的股息政策／分派政策。
5.	**地域集中風險：**	子基金的投資集中於新加坡及香港相關發行機構的REITs及股本證券，或會令子基金較包含廣泛環球投資的組合更為波動。子基金的價值或會較易受到此等區域的不利事件影響。
6.	**貨幣風險：**	子基金的資產可主要投資於美元以外的貨幣為單位的證券，而子基金將以該等貨幣從此等投資收取收益或變現所得款項。其中某些貨幣兑美元可能貶值。另外，股份類別指定貨幣有可能並非子基金的基礎貨幣，而該等股份類別的股東可能因該指定貨幣與子基金的基礎貨幣之間匯率的波動而蒙受不利影響。
7.	**流通性及波動風險：**	子基金可能投資之某些市場，其成交額可能遠低於較發達的市場。特定證券在特定時期或特定市場條件下於欲出售的時刻難以出售時，亦可能出現流動性不足的情況。

8.	**使用FDIs：**	與FDIs相關的風險包括交易對手／信貸風險、流動性風險、估值風險、波動性風險及場外交易風險。FDI的槓桿元素／成份可能導致損失顯著高於子基金投資於FDI的金額。投資參與FDIs可能導致子基金面臨重大損失的高風險。
9.	**有關從資本撥付或實際上撥付股息的風險：**	從資本作出或實際上從資本作出涉及支付股息的任何分派（即從總收入中支付股息，同時將全部或部分費用及開支從資本中扣除/ 支付）等於退回或提取投資者原本投資額的一部分或該原本投資額應佔的任何資本收益。從子基金的資本作出涉及支付股息的任何分派，可能導致每股資產淨值即時減少。 各對沖股份類別的股息和資產淨值或亦會因有關類別的參考貨幣與子基金的基礎貨幣之間的差異而蒙受不利影響，導致從資本撥付的股息款額有所增加，因而比其他股份類別有較大的資本流失。
10.	**人民幣兌換及人民幣類別相關風險**	人民幣目前並非可自由兑換的貨幣。人民幣的供應及將外幣兑換為人民幣均受到中國內地當局的外匯管制政策及限制約束，這可能會對子基金兑換為人民幣的能力構成不利影響。在特殊情況下，以人民幣支付贖回款項及／或股息款項可能由於適用於人民幣的匯兑管制及限制而延遲。 由於離岸人民幣（CNH）將用於人民幣計價類別的估值，因此CNH匯率與在岸人民幣（CNY）匯率相比可能存在溢價或折讓，並可能存在顯著買賣差價，因此人民幣計價類別的價值將受波動影響。CNH與CNY雖代表同一種貨幣，但卻在不同兼互不相連而且獨立運作的市場上買賣。就此而言，CNH的匯率未必與CNY相同，兩者亦未必有同一波動走勢。 以非人民幣為基礎貨幣的投資者須承擔外匯風險，亦不保證人民幣兑投資者的基礎貨幣（例如港元）的價值不會貶值。人民幣一旦貶值，有可能對投資者於子基金的人民幣計價類別的投資的價值構成不利影響。

子基金過往的業績表現如何?



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
基金淨回報				17.2%	-6.0%	-5.2%	-16.5%	0.4%	-12.4%	22.3%

- 往績並非預測日後業績表現的指標。投資者未必能取回全部投資本金。
- 基金業績表現以曆年末的資產淨值作為比較基礎，股息會滾存再作投資。
- 上述數據顯示 AA 類別^價值在有關曆年內的升跌幅度。
- 業績表現以美元計算，當中包括本基金的經常性開支，但不包括本基金可能向投資者收取的認購費及贖回費。
- 如年內沒有顯示有關的業績表現，即代表當年沒有足夠數據用作提供業績表現之用。
- 子基金推出日期：2018年9月11日
- AA 類別^推出日期：2018年9月11日

^ 就本概要而言，此股份類別被指定為該子基金的代表性股份類別，因其有最長的往績記錄。有關其他股份類別表現的進一步資料，請參閱 www.manulifeim.com.hk。該網站並未經證監會審閱。

是否有擔保?

本子基金沒有任何擔保。閣下可能不能收回閣下投資的全額。

費用和收費如何?

閣下可能應支付的收費

買賣子基金的股份時，閣下可能要支付下列收費：

收費	閣下應支付的款額
認購費（初次收費）	最高為認購款額的5%
轉換費（轉換收費）	最高為所轉換股份價值的1%
贖回費（贖回收費）	不適用

子基金應付的持續營運費用

下列費用將由子基金支付。由於此等費用令閣下的投資所得回報減少，所以會影響閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	最高為0.04%
管理費	1.50%*
存管費	0.003%至0.40%範圍內（不包括交易費及償還墊支）
業績表現費	不適用
執行費	最高為0.5%

* 經給予受影響的股東至少一個月的事先通知，此收費可增至最高6%。詳情請參見售股章程第9.5節。

其他費用

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的交易截止時間）或以前收到閣下妥善的要求後按子基金下一個確定的資產淨值認購或贖回子基金的股份。閣下的分銷商或會就收到投資者的要求而設立不同的交易截止時間。
- 子基金的資產淨值於各營業日計算，交易價格將每日刊登於http://www.manulifeim.com.hk*，可於宏利環球基金的註冊辦事處索閱，及／或透過聯絡宏利投資管理（香港）有限公司索取。
- 閣下可在網站http://www.manulifeim.com.hk*取得其他向香港零售投資者提呈發售的股份類別的過往表現資料。
- 如股息是從（或實際上從）子基金的資本中撥付，過去12個月（或如子基金推出少於12個月，則自其成立日期起）的股息組成（即從可分派收入淨額及資本中支付的相對金額）可向宏利環球基金索取及在www.manulifeim.com.hk*取得。

* 本網站未經**證監會**審閱，並可能包含未經證監會認可的基金資料。

重要提示

閣下如有疑問，應諮詢專業意見。

證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。

宏利環球基金 **亞洲創新股票基金**
2026年7月

- ***本概要為閣下提供有關宏利環球基金 – 亞洲創新股票基金的重要資料。***
- ***本概要是香港提呈發售文件的一部分。***
- ***閣下不應單憑本概要就作出投資於本產品的決定。***

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**宏利投資管理（香港）有限公司（對內委託，香港）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA 類別**	**1.79%[1]**
	AA 累積類別	**1.79%[1]**
	AA（港元）類別	**1.78%[1]**
	AA（港元）累積類別	**1.78%[2]**
	AA（澳元對沖）類別	**1.78%[2]**
	AA（加元對沖）類別	**1.78%[2]**
基礎貨幣：	**美元（USD）**	
股息政策：	**AA / AA（港元）/ AA（澳元對沖）/ AA（加元對沖）類別**	
（分派政策）	**每年派息（如有）一次（除非另有指明，否則股息將自動用作再投資。按子基金各帳戶計，現金股息只有在應付的款額等於或高於50美元時才適用。）**	
	AA累積 / AA（港元）累積類別	
	將不會派發股息。	
	在獲得監管機構事先批准（如適用）並向相關股東發出一個月的事先通知下，董事可隨時修訂子基金的股息政策。	
財政年度截止日：	**6月30日**	
最低投資額：	**初次投資額 – 1,000美元（或其任何其他主要貨幣等值）**	
	隨後投資額 – 100美元（或其任何其他主要貨幣等值）	

經常性開支比率是於下文所述相應期間，以有關股份類別的開支總和佔平均資產淨值的百分比表示。此數字每年均可能有所變動。

1 由於管理公司費用的最高水平自 2025 年 6 月 1 日起上調，此數字僅為根據由 2025 年 1 月 1 日至 2025 年 12 月 31 日期間的開支作估計，並已考慮到管理公司費用最高水平的上調。

2 由於有關股份類別乃新推出、尚未推出或已全部贖回，且管理公司費用的最高水平自 2025 年 6 月 1 日起上調，此數字乃根據有關股份類別在 12 個月的期間應收取的估計開支及同期的估計平均資產淨值作出的最佳估計，並已考慮到管理公司費用最高水平的上調。

本基金是甚麼產品?

亞洲創新股票基金是宏利環球基金的子基金，後者是構成開放式投資公司的傘子基金。其註冊地為盧森堡，而其在當地的監管機構為盧森堡金融事務監察委員會（「**CSSF**」）。

目標及投資策略

亞洲創新股票基金旨在透過主要投資於在亞太地區註冊成立、位於亞太地區或在亞太地區上市，或在亞太地區擁有重大業務利益的創新及/ 或科技公司（「**亞太創新公司**」）的股票及股票相關證券，為持作長線投資並準備接受其投資價值有顯著波幅的投資者提供長期資本增長。

子基金的投資組合建於多元化的基礎上，其最少70%的淨資產將會投資於亞太創新公司的股票及股票相關證券。創新及/ 或科技公司指投資管理人認為正在從事科技發展或受惠於科技及經濟其他範疇的進展的公司，包括各行業的顛覆者、類別開創者及先驅。因此，子基金可能直接及/ 或間接投資於從事（但不限於）人工智能價值鏈、生物科技，以及半導體及相關設備的開發及生產的公司。該等股票及股票相關證券可能包括普通股、優先股及預託證券。

子基金亦可將其最多10%的淨資產投資於UCITS（可轉讓證券集體投資計劃）及其他UCIs（集體投資計劃）。

儘管子基金將會在適用法律及法規的規限下根據其投資目標及策略進行投資，惟子基金對於其淨資產投資於任何一個國家或行業及任何市值發行機構的比例並無任何限制。因此，子基金可將其超過30%的淨資產投資於設於中華人民共和國（「中國」）、日本、南韓、澳洲、台灣及香港任何一地的發行機構。子基金亦可不時將其超過30%的淨資產投資於以下行業的公司：資訊科技（包括硬件及軟件）、工業、通訊服務、非必需消費品及醫療保健。基於子基金投資組合的本質，中小型公司證券所佔子基金淨資產的比例有時可超過30%。子基金的投資可以任何貨幣計價。

子基金可分別通過滬港股票市場交易互聯互通機制或深港股票市場交易互聯互通機制（統稱「**互聯互通**」），不時將其超過30%的淨資產直接投資在上海證券交易所（「**上交所**」）或深圳證券交易所（「**深交所**」）上市的若干中國A股。

在市場極端波動或嚴重不利市況下，子基金可暫時將重大部分（最多40%）的資產持有現金或現金等價物，或投資於短期貨幣市場票據，以保留子基金投資組合內資產的價值。

子基金目前亦不擬訂立任何證券借貸、回購、反向回購協議或類似的場外交易。

子基金可使用金融衍生工具（「**FDIs**」）作有效管理投資組合及／或對沖目的。子基金為上述目的可使用的主要FDIs包括（但不限於）認股證、期貨、期權、遠期及其他衍生工具或合約。

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險?

投資涉及風險。請參閱構成香港提呈發售文件一部分的售股章程以瞭解包括風險因素在內的詳情。

1. 投資風險：	子基金投資組合的價值可能因為下文任何主要投資風險而下跌，閣下對本基金的投資或會因此蒙受虧損。並不保證可獲償還本金。
2. 股票市場風險：	子基金對股本證券的投資須承受一般市場風險，其價值可因多項因素（例如投資情緒、政治及經濟狀況及發行機構特定因素的變動）而波動不定。
3. 創新及科技行業風險	子基金投資於創新及/ 或科技公司，該等公司可能尤其受到該等行業激烈競爭的影響。可能導致創新及/ 或科技行業的證券的價值下跌的特定因素包括但不限於國內及國際競爭壓力、產品因行業快速發展的

性質而被迅速淘汰、客戶的經濟表現、龐大的科技及/ 或設備資本支出，以及關鍵組件或設備面臨潛在短缺。創新及/ 或科技行業的公司通常會在研發上投放大量資金，並且無法保證此等公司生產的產品將成為商業上成功的產品。

創新及/ 或科技行業可能會受到政府干預、制裁及貿易保護主義的影響。該等行業的公司通常依賴維持與其各自價值鏈的合作夥伴的關係。如果該等關係受損或終止，該公司可能無法及時或以有利的商業條款建立新的聯盟。創新及/ 或科技行業亦具有週期性市場模式及定期產能過剩的特徵。所有此等因素均可能損害創新及/ 或科技行業公司的業務及經營業績。

4. 集中風險： 子基金的投資集中於創新及/ 或科技行業（包括資訊科技、工業、通訊服務、非必需消費品及醫療保健等行業），亦可能集中於與亞太地區相關的公司的股本證券。與擁有較為分散的投資組合的基金相比，子基金價值可能較為波動，以及可能較易受到該等產業、行業及地區內的不利事件或影響該等產業、行業及地區的不利事件影響。

5. 政治及監管風險： 子基金可能會投資的市場的政府政策或法例之改變或會對該等市場的政治或經濟的穩定有不利影響，例如阻止或限制外資匯出或透過法院獲得法律補償。在某些市場的投資還可能需要獲得大量執照、監管上的同意、證明書及批准。不能獲得特定執照、監管同意、證明書或批准會對子基金的營運有不利影響。

6. 新興市場風險： 投資者應注意，任何子基金的投資組合可投資於一般所稱的新興經濟體或市場，該等經濟體或市場之特殊風險（包括較大股價波動、較低股票流通量、政治及社會不明朗因素及貨幣風險）會遠較世界上成熟的經濟體或主要股票市場的一般相關的風險為高。另外，某些新興經濟體有高通脹、高利率及大量外債的風險，這些因素可能影響整體經濟的穩定。在子基金可投資的某些新興經濟體或市場，子基金可能承受比已發展的經濟體或市場較高的風險，尤其是由於對其服務供應商、代理人、聯絡人或受委人之作為或不作為的風險。適用於子基金可能投資的新興經濟體或市場中的某些公司之會計、核數和財務報告標準、慣例和資料披露要求，可能有別於金融市場發展較完備的國家。子基金之資產價值亦可能受不明朗因素影響，例如政府政策、稅務法例、貨幣匯回限制的改變，以及子基金可能投資的新興經濟體或市場的政治、法律或規例的其他發展。

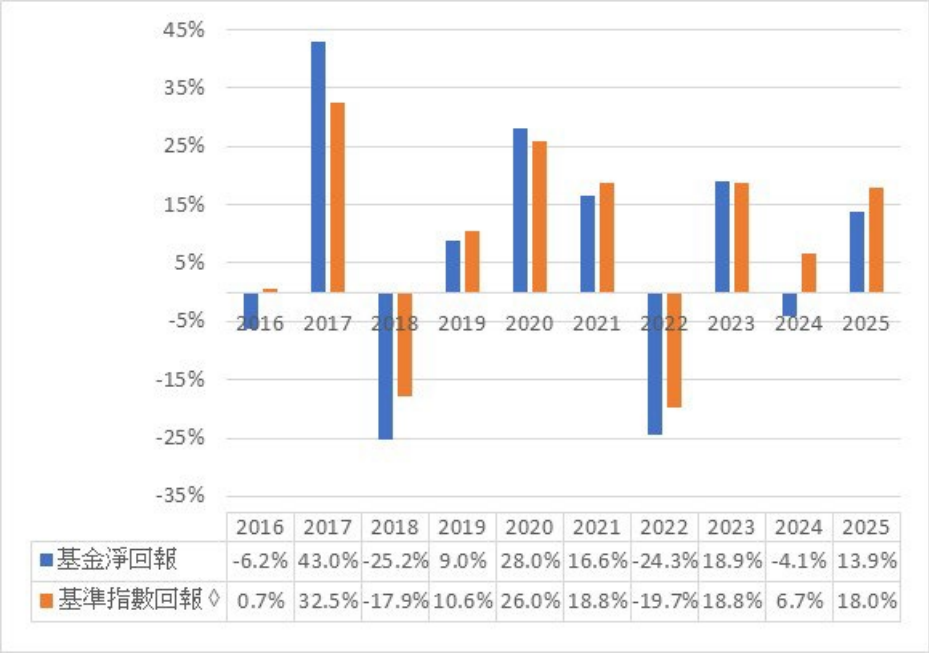
7. 中國內地投資風險： 投資於中國內地證券市場既須承擔投資於新興市場的一般風險，並須承擔與中國內地市場有關的特定風險。投資於與中國內地有關的公司涉及通常與在較發達的經濟體或市場投資並不相關的某些風險和特定考慮，例如：較大的政治、稅務、外匯、流通性及監管風險。

8. 有關通過互聯互通投資的風險： 中國內地的相關規則及規例（包括對投資、匯回本金及利潤、稅務的限制）可能會發生變化，並可能具有潛在的追溯效力。如果透過互聯互通進行的交易被暫停或受到干預，子基金達致其投資目標的能力可能會受到負面影響。

互聯互通設有額度限制。若額度出現變化或已完全使用，子基金可能無法進行其原定投資。

9. 中國內地稅務風險：	透過互聯互通投資A股可獲豁免就出售A股之收益繳納中國企業所得稅和增值稅。子基金的投資管理人目前並無就任何潛在中國稅務作出任何稅務撥備。然而，投資管理人保留權利於其認為合適時作出如此撥備。中國內地的稅務法律，法規和慣例是不斷變化的，可能會變得具有追溯效力。在此方面，子基金可能會在本文件日期或當作出有關投資、估值或出售時，承受預期以外的額外徵稅。子基金的收入及／或有關投資的價值可能因為此等更改而減少。
10. 小型／ 中型公司風險：	小型公司／中型公司股票的流通性可能較低，其價格對於不利經濟發展的波動亦普遍高於大型公司。
11. 貨幣風險：	子基金的資產可主要投資於以美元以外的貨幣為單位的證券，而子基金可以該等貨幣從此等投資收取收益或變現所得款項，其中某些貨幣兑美元時價值可能會下跌。另外，股份類別之指定貨幣有可能並非子基金的基礎貨幣，而該等股份類別的股東可能因該指定貨幣與子基金的基礎貨幣之間匯率的波動而蒙受不利影響。
12. 流通性及波動風險：	子基金可能投資之某些市場，其成交額可能遠低於較發達的市場。特定證券在特定時期或特定市場條件下於欲出售的時刻難以出售時，亦可能出現流通性不足的情況。
13. 使用FDIs：	與FDIs相關的風險包括交易對手／信貸風險、流通性風險、估值風險、波動風險及場外交易風險。FDI的槓桿元素／成份可能導致損失顯著高於子基金投資於FDI的金額。投資參與FDIs可能導致子基金面臨重大損失的高風險。

子基金過往的業績表現如何？



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
基金淨回報	-6.2%	43.0%	-25.2%	9.0%	28.0%	16.6%	-24.3%	18.9%	-4.1%	13.9%
基準指數回報 ◊	0.7%	32.5%	-17.9%	10.6%	26.0%	18.8%	-19.7%	18.8%	6.7%	18.0%

†

- 往績並非預測日後業績表現的指標。投資者未必能取回全部投資本金。
- 基金業績表現以曆年末的資產淨值作為比較基礎，股息會滾存再作投資。
- 上述數據顯示 AA 類別^價值在有關曆年內的升跌幅度。
- 業績表現以美元計算，當中包括本基金的經常性開支，但不包括本基金可能向投資者收取的認購費及贖回費。
- 子基金推出日：2006年11月30日
- AA類別^推出日：2006年11月30日

◊ 2022年及之前的基準為MSCI明晟所有地區亞太（日本除外）小型股淨回報美元指數，其後於2023年8月1日更改為MSCI明晟所有地區亞洲（日本除外）小型股指數。隨著子基金的投資目標及政策發生變化，該基準由2026年7月10日起移除。

† 達致此等年度的表現的情況已不再適用，因子基金已由2026年7月10日起更改投資目標及政策。

^ 就本概要而言，此股份類別被指定為該子基金的代表性股份類別，因其有最長的往績記錄。有關其他股份類別表現的進一步資料，請參閱www.manulifeim.com.hk。該網站並未經香港證券及期貨事務監察委員會（「**證監會**」）審閱。

是否有擔保?

本子基金沒有任何擔保。閣下可能不能收回閣下投資的全額。

費用和收費如何?

閣下可能應支付的收費

買賣子基金的股份時，閣下可能要支付下列收費：

收費	**閣下應支付的款額**
認購費（初次收費）	**最高為認購款額的5%**
轉換費（轉換收費）	**最高為所轉換股份價值的1%**
贖回費（贖回收費）	**不適用**

子基金應付的持續營運費用

下列費用將由子基金支付。由於此等費用令閣下的投資所得回報減少，所以會影響閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	**最高為0.04%**
管理費	**1.50%***
存管費	**0.003%至0.40%範圍內（不包括交易費及償還墊支）**
業績表現費	**不適用**
執行費	**最高為0.5%**

* 經給予受影響的股東至少一個月的事先通知，此收費可增至最高6%。詳情請參見售股章程第9.5節。

其他費用

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的交易截止時間）或以前收到閣下妥善的要求後按子基金下一個確定的資產淨值認購或贖回子基金的股份。閣下的分銷商或會就收到投資者的要求而設立不同的交易截止時間。

- 子基金的資產淨值於各營業日計算，交易價格將每日刊登於http://www.manulifeim.com.hk*，並可於宏利環球基金的註冊辦事處索閱，及／或透過聯絡宏利投資管理（香港）有限公司索取。

- 閣下可在網站http://www.manulifeim.com.hk*取得其他向香港零售投資者提呈發售的股份類別的過往表現資料。

* 本網站未經**證監會**審閱，並可能包含未經證監會認可的基金資料。

重要提示

閣下如有疑問，應諮詢專業意見。

證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。

宏利環球基金 **中華威力基金**
2026年4月

- ***本概要為閣下提供有關宏利環球基金 – 中華威力基金的重要資料。***
- ***本概要是香港提呈發售文件的一部分。***
- ***閣下不應單憑本概要就作出投資於本產品的決定。***

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**宏利投資管理（香港）有限公司（對內委託，香港）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA 類別**	**1.68%[1]**
	AA 累積類別	**1.67%[1]**
基礎貨幣：	**美元（USD）**	
股息政策： **（分派政策）**	**AA 類別** **每年派息（如有）一次（除非另有指明，否則股息將自動用作再投資。按子基金各帳戶計，現金股息只有在應付的款額等於或高於50美元時才適用。）** **AA 累積類別** **將不會派發股息。** ***在獲得監管機構事先批准（如適用）並向相關股東發出一個月的事先通知下，董事可隨時修訂子基金的股息政策。***	
財政年度截止日：	**6月30日**	
最低投資額：	**初次投資額 – 1,000美元（或其任何其他主要貨幣等值）** **隨後投資額 – 100美元（或其任何其他主要貨幣等值）**	

經常性開支比率是於下文所述相應期間，以有關股份類別的開支總和佔平均資產淨值的百分比表示。此數字每年均可能有所變動。

[1] 由於管理公司費用的最高水平自 2025 年 6 月 1 日起上調，此數字僅為根據由 2025 年 1 月 1 日至 2025 年 12 月 31 日期間的開支作估計，並已考慮到管理公司費用最高水平的上調。

本基金是甚麼產品?

中華威力基金是宏利環球基金的子基金，後者是構成開放式投資公司的傘子基金。其註冊地為盧森堡，而其在當地的監管機構為盧森堡金融事務監察委員會（「**CSSF**」）。

目標及投資策略

中華威力基金旨在透過將其最少70%的淨資產投資於多元化的公司證券組合，以達致長期資本增長。該等公司須在大中華地區（包括中國內地、香港及台灣）擁有重大業務權益，並在上海、深圳、香港、台北或其他海外證券交易所上市或買賣、現時價值被低估而具長期升值潛力。

子基金的投資（如上文所述）通常會是其目標公司的股票及股票相關證券，（包括由該等公司發行的普通股、優先股、中國A股連接產品（定義見下文）和預託證券），惟在所有情況下，將會在本售股章程所載的投資限度、借貸權力和限制的範圍內進行投資。子基金的投資亦可包括在中國內地上海證券交易所（「**上交所**」）及深圳證券交易所（「**深交所**」）上市的A股及／或B股。子基金可通過滬港股票市場交易互聯互通機制或深港股票市場交易互聯互通機制（統稱「**互聯互通**」）直接投資在上交所及深交所上市的若干中國A股。子基金亦可通過連接產品（「**中國A股連接產品**」）間接投資於中國A股，例如從中國證券監督管理委員會（「**中國證監會**」）獲得合格境外投資者（「**QFI**」）許可的機構發行的股票掛鈎票據、參與證書、參與票據、掉期及其他類似工具。在子基金投資中國A股的任何情況下，預期子基金不會將其總計30%或以上的淨資產（直接或間接）持有中國A股。此外，子基金不會將其總計超過10%的淨資產（直接或間接）持有中國B股。

儘管子基金將會在適用法律及法規的規限下根據其投資目標及策略進行投資，惟子基金對於其淨資產投資於任何一個國家或行業及任何市值的發行機構的比例並無任何限制。因此，子基金可將其超過30%的淨資產投資於設於中國內地、香港及台灣任何一地的發行機構，而基於子基金投資組合的本質，中小型公司證券有時可佔子基金超過30%的淨資產。子基金的投資可以任何貨幣計價。

投資管理人如認為合適，子基金亦可以固定收益證券形式持有餘下資產並輔之以持有現金。

對於子基金，宏利環球基金將尋求主要投資於被低估價值的公司，務求令子基金有別於市場上已有提供的其他投資於中國內地的基金。被低估價值的股票是指交易價值低於其內在價值的股票。投資管理人將應用其公司內部的財務模型來計算一家公司的內在價值。

投資管理人認為，該等公司具有極佳的潛力，但有關潛力通常不獲普遍認同，因此能以低廉的價格購買，或該等公司現時不合市場口味，但投資管理人的研究顯示其有大幅增長的潛力。重點將放在挑選該等股票，而結果投資組合含有的上市證券可能與其他較主流的中國內地股票沒有高度的相關性。

子基金並不擬將其超過10%的淨資產投資於由任何信用評級低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-）的單一主權國（包括有關政府、公共或地方當局）所發行或擔保的證券。子基金目前亦不擬訂立任何證券借貸、回購、反向回購協議或類似的場外交易。

子基金可使用金融衍生工具（「**FDIs**」）作投資、有效管理投資組合及／或對沖目的。子基金為上述目的可使用的主要FDIs包括（但不限於）認股證、期貨、期權、遠期及其他衍生工具或合約。

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

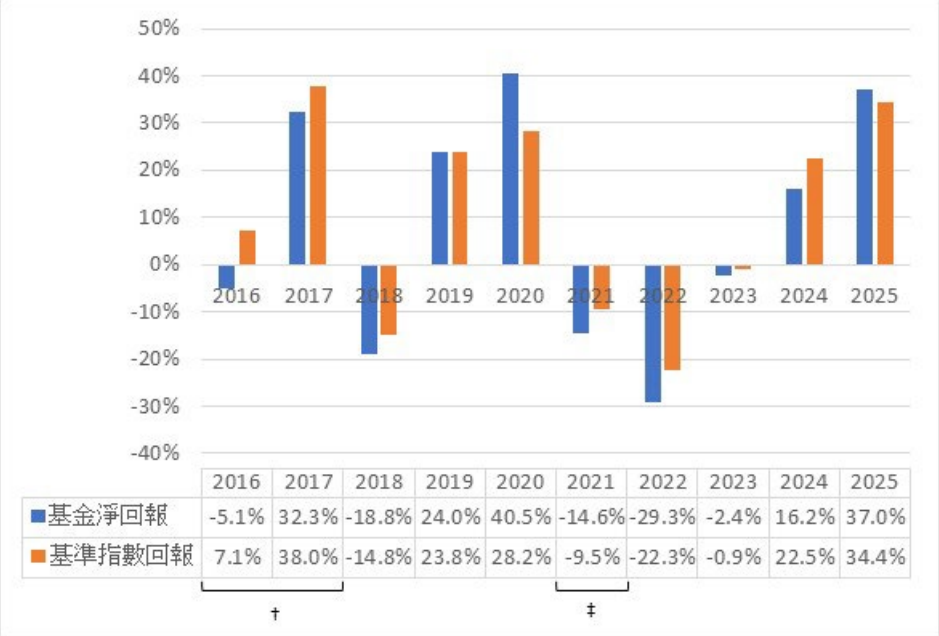
有哪些主要風險?

投資涉及風險。請參閱構成香港提呈發售文件一部分的售股章程以瞭解包括風險因素在內的詳情。

1. 投資風險：	子基金投資組合的價值可能因為下文任何主要投資風險而下跌，閣下對本基金的投資或會因此蒙受虧損。並不保證可獲償還本金。
2. 股票市場風險：	子基金對股本證券的投資須承受一般市場風險，其價值可因多項因素（例如投資情緒、政治及經濟狀況及發行機構特定因素的變動）而波動不定。
3. 地域集中風險：	子基金的投資集中於與中國內地、香港或台灣相關的公司的股本證券，或會令子基金較包含廣泛環球投資的組合更為波動。子基金的價值或會較易受到該等區域的不利事件影響。

4. 政治及監管風險：	子基金可能會投資的市場的政府政策或法例之改變或會對該等市場的政治或經濟的穩定有不利影響（例如阻止或限制外資匯出或透過法院獲得法律補償）。在某些市場的投資還可能需要取得大量執照、監管上的同意、證明書及批准。不能獲得特定執照、監管同意、證明書或批准或會對子基金的營運有不利影響。
5. 中國內地投資風險：	投資於中國內地證券市場既須承擔投資於新興市場的一般風險，並須承擔與中國內地市場有關的特定風險。投資於與中國內地有關的公司涉及通常與在較發達的經濟體或市場並不相關的某些風險和特定考慮，例如：較大的政治、稅務、外匯、流通性及監管風險。
6. 中國內地稅務風險：	根據所收到的專業及獨立稅務意見，子基金的投資管理人就任何潛在中國預扣稅、企業所得稅、增值稅及附加稅，目前並無作出任何稅務撥備。然而，投資管理人可保留在其認為適當時作出撥備的權利。上述任何稅務撥備的款額將在子基金的帳目中披露。 中國內地的稅務法律、法規和慣例不斷變化，可能會變成具有追溯效力。在此方面，子基金可能會在本文件日期或當作出有關投資、估值或出售時，承受預期以外的額外徵稅。子基金的收入和／或有關投資的價值可能因為任何該等更改而減少。
7. 小型公司風險：	對中小型公司證券的投資可能涉及的風險會較投資於規模較大、基礎較穩健公司慣常附帶的風險更大，特別是較小型公司的生產線、市場或財政資源通常有限，可獲得與公司有關的研究資料亦較少，而且公司可能只靠少數要員管理。
8. 流通性及波動風險：	子基金可能投資之某些市場，其成交額可能遠低於較發達的市場。特定證券在特定時期或特定市場條件下於欲出售的時刻難以出售時，亦可能出現流通性不足的情況。
9. 貨幣風險：	子基金以美元為單位。其業績表現受其所持有的資產的貨幣與美元之間的匯率變動的影響，而外匯控制規例的任何改變可能對匯回資金造成困難。
10. 使用FDIs：	與FDIs相關的風險包括交易對手／信貸風險、流通性風險、估值風險、波動風險及場外交易風險。FDI的槓桿元素／成份可能導致損失顯著高於子基金投資於FDI的金額。投資參與FDIs可能導致子基金面臨重大損失的高風險。

子基金過往的業績表現如何?



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
基金淨回報	-5.1%	32.3%	-18.8%	24.0%	40.5%	-14.6%	-29.3%	-2.4%	16.2%	37.0%
基準指數回報	7.1%	38.0%	-14.8%	23.8%	28.2%	-9.5%	-22.3%	-0.9%	22.5%	34.4%

† ‡

- 往績並非預測日後業績表現的指標。投資者未必能取回全部投資本金。
- 基金業績表現以曆年末的資產淨值作為比較基礎，股息會滾存再作投資。
- 上述數據顯示 AA 類別^價值在有關曆年內的升跌幅度。
- 業績表現以美元計算，當中包括本基金的經常性開支，但不包括本基金可能向投資者收取的認購費及贖回費。
- 子基金推出日：1998年4月1日
- AA 類別^推出日：2004年4月19日
- 子基金的基準指數為 MSCI 明晟金龍淨回報美元指數。

† 達致此等年度的表現的情況已不再適用，因投資管理人已由 2017 年 11 月起變更。

‡ A 類別股份（即過往代表性股份類別）已於 2021 年 6 月 30 日與 AA 類別股份合併。

^ 就本概要而言，自 A 類別股份與 AA 類別股份已於2021年6月30日合併後，此股份類別被指定為該子基金的代表性股份類別，因其有最長的往績記錄。有關其他股份類別表現的進一步資料，請參閱 www.manulifeim.com.hk。該網站並未經香港證券及期貨事務監察委員會（「**證監會**」）審閱。

是否有擔保?

本子基金沒有任何擔保。閣下可能不能收回閣下投資的全額。

費用和收費如何?

閣下可能應支付的收費

買賣子基金股份時，閣下可能要支付下列收費：

收費	**閣下應支付的款額**
認購費（初次收費）	**最高為認購款額的5%**
轉換費（轉換收費）	**最高為所轉換股份價值的1%**
贖回費（贖回收費）	**不適用**

子基金應付的持續營運費用

下列費用將由子基金支付。由於此等費用令閣下的投資所得回報減少，所以會影響閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	**最高為0.04%**
管理費	**1.5%***
存管費	**0.003%至0.40%範圍內 （不包括交易費及償還墊支）**
業績表現費	**不適用**
執行費	**最高為0.5%**

* 經給予受影響的股東至少一個月的事先通知，此收費可增至最高6%。詳情請參見售股章程第9.5節。

其他費用

閣下買賣子基金股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的交易截止時間）或以前收到閣下妥善的要求後按子基金下一個確定的資產淨值認購或贖回子基金的股份。閣下的分銷商或會就收到投資者的要求而設立不同的交易截止時間。

- 子基金的資產淨值於各營業日計算，交易價格將每日刊登於http://www.manulifeim.com.hk*，並可於宏利環球基金的註冊辦事處索閱，及／或透過聯絡宏利投資管理（香港）有限公司索取。

- 閣下可在網站http://www.manulifeim.com.hk*取得其他向香港零售投資者提呈發售的股份類別的過往表現資料。

* 本網站未經**證監會**審閱，並可能包含未經證監會認可的基金資料。

重要提示

閣下如有疑問，應諮詢專業意見。

證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。

宏利環球基金 **巨龍增長基金**
2026年4月

- ***本概要為閣下提供有關宏利環球基金 – 巨龍增長基金的重要資料。***
- ***本概要是香港提呈發售文件的一部分。***
- ***閣下不應單憑本概要就作出投資於本產品的決定。***

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**宏利投資管理（香港）有限公司（對內委託，香港）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA 類別**	**1.70%[1]**
	AA 累積類別	**1.70%[1]**
	AA（澳元對沖）類別	**1.61%[2]**
	AA（港元）類別	**1.70%[1]**
	AA（美元）每月派息(G)類別	**1.70%[1]**
	AA（澳元對沖）每月派息(G)類別	**1.61%[1]**
	AA（港元）每月派息(G)類別	**1.70%[1]**
基礎貨幣：	**美元（USD）**	
股息政策： **（分派政策）**	**AA / AA（澳元對沖）/ AA（港元）類別** **每年派息（如有）一次（除非另有指明，否則股息將自動用作再投資。按子基金各帳戶計，現金股息只有在應付的款額等於或高於50美元時才適用。）** **AA（美元）每月派息(G) / AA（澳元對沖）每月派息(G) / AA（港元）每月派息(G)類別** **每月派息（如有）一次（除非另有指明，否則股息將自動以現金支付。按子基金各帳戶計，現金派息只有在應付款額等於或高於50美元時才適用。）股息可能以或實際上以資本撥付，若是如此，可能即時減低子基金的資產淨值。就對沖股份類別而言，股息可能會按股份類別結算貨幣與子基金基礎貨幣之間的息差撥付。** **AA 累積類別** **將不會派發股息。** ***在獲得監管機構事先批准（如適用）並向相關股東發出一個月的事先通知下，董事可隨時修訂子基金的股息政策。***	
財政年度截止日：	**6月30日**	

最低投資額： **初次投資額 – 1,000美元（或其任何其他主要貨幣等值）**
隨後投資額 – 100美元（或其任何其他主要貨幣等值）

經常性開支比率是於下文所述相應期間，以有關股份類別的開支總和佔平均資產淨值的百分比表示。此數字每年均可能有所變動。

1 由於管理公司費用的最高水平自 2025 年 6 月 1 日起上調，此數字僅為根據由 2025 年 1 月 1 日至 2025 年 12 月 31 日期間的開支作估計，並已考慮到管理公司費用最高水平的上調。

2 由於有關股份類別乃新推出、尚未推出或已全部贖回，且管理公司費用的最高水平自 2025 年 6 月 1 日起上調，此數字乃根據有關股份類別在 12 個月的期間應收取的估計開支及同期的估計平均資產淨值作出的最佳估計，並已考慮到管理公司費用最高水平的上調。

本基金是甚麼產品?

巨龍增長基金是宏利環球基金的子基金，後者是構成開放式投資公司的傘子基金。其註冊地為盧森堡，而其在當地的監管機構為盧森堡金融事務監察委員會（「**CSSF**」）。

目標及投資策略

巨龍增長基金旨在透過將其最少70%的淨資產投資於多元化的公眾公司股票及股票相關證券組合，以達致資本增長。該等公司須在香港上市及／或儘管不在香港上市，亦須於任何其他司法管轄區的證券交易所上市，並在香港及／或中國擁有實質業務權益。該等股票及股票相關證券包括普通股、優先股及預託證券。儘管子基金將會在適用法律及法規的規限下根據其投資目標及策略進行投資，惟子基金對於其淨資產投資於任何一個國家或行業及任何市值的發行機構的比例並無任何限制。因此，子基金可將其超過30%或以上的淨資產投資於位於中華人民共和國（「**中國**」）和香港任何一地的發行機構。子基金的投資可以任何貨幣計價。

子基金可分別通過滬港股票市場交易互聯互通機制或深港股票市場交易互聯互通機制（統稱「**互聯互通**」）直接投資在上海證券交易所（「**上交所**」）或深圳證券交易所（「**深交所**」）上市的若干中國A股。在子基金投資中國A股的任何情況下，預期子基金不會將其30%或以上的淨資產持有中國A股。

子基金並不擬將其超過10%的淨資產投資於由任何信用評級低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-）的單一主權國（包括有關政府、公共或地方當局）所發行或擔保的證券。子基金目前亦不擬訂立任何證券借貸、回購、反向回購協議或類似的場外交易。

子基金可使用金融衍生工具（「**FDIs**」）作投資、有效管理投資組合及／或對沖目的。子基金為上述目的可使用的主要FDIs包括（但不限於）認股證、期貨、期權、遠期及其他衍生工具或合約。

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險?

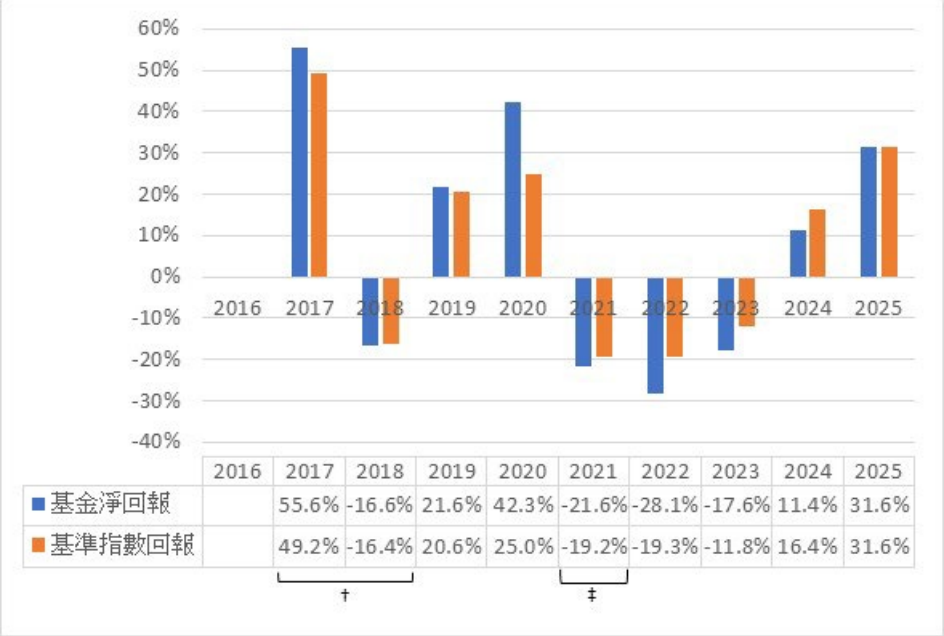
投資涉及風險。請參閱構成香港提呈發售文件一部分的售股章程以瞭解包括風險因素在內的詳情。

1. 投資風險： 子基金投資組合的價值可能因為下文任何主要投資風險而下跌，閣下對本基金的投資或會因此蒙受虧損。並不保證可獲償還本金。

2. 股票市場風險： 子基金對股本證券的投資須承受一般市場風險，其價值可因多項因素（例如投資情緒、政治及經濟狀況及發行機構特定因素的變動）而波動不定。

3. 地域集中風險：	子基金的投資集中於與香港或中國相關的公司的股本證券，或會令子基金較包含廣泛環球投資的組合更為波動。子基金的價值或會較易受到該等區域的不利事件影響。
4. 中國內地投資風險：	投資於中國內地證券市場既須承擔投資於新興市場的一般風險，並須承擔與中國內地市場有關的特定風險。投資於與中國內地有關的公司涉及一般與在較發達的經濟體或市場並不相關的某些風險和特定考慮，例如：較大的政治、稅務、外匯、流動性及監管風險。
5. 中國內地稅務風險：	根據所收到的專業及獨立稅務意見，子基金的投資管理人就任何潛在中國預扣稅、企業所得稅、增值稅及附加稅，目前並無作出任何稅務撥備。然而，投資管理人可保留在其認為適當時作出撥備的權利。上述任何稅務撥備的款額將在子基金的帳目中披露。 中國內地的稅務法律、法規和慣例不斷變化，可能會變成具有追溯效力。在此方面，子基金可能會承受在本文件日期或當作出有關投資、估值或出售時，承受預期以外的額外徵稅。子基金的收入和／或有關投資的價值可能因為任何該等更改而減少。
6. 流通性及波動風險：	子基金可能投資之某些市場，其成交額可能遠低於較發達的市場。特定證券在特定時期或特定市場條件下於欲出售的時刻難以出售時，亦可能出現流通性不足的情況。
7. 貨幣風險：	子基金的相關投資可以子基金基礎貨幣以外的貨幣計價，而子基金可以該等貨幣收取從此等投資收取收益或變現所得款項，其中某些貨幣兌換成基礎貨幣時價值可能會下跌。此外，股份類別之指定貨幣有可能並非子基金的基礎貨幣。該等股份類別的資產淨值或會因此等貨幣與基礎貨幣之間的匯率波動及匯率管制變動而蒙受不利影響。
8. 使用FDIs：	與FDIs相關的風險包括交易對手／信貸風險、流通性風險、估值風險、波動風險及場外交易風險。FDI的槓桿元素／成份可能導致損失顯著高於子基金投資於FDI的金額。投資參與FDIs可能導致子基金面臨重大損失的高風險。
9. 有關從資本撥付或實際上撥付股息的風險：	從資本作出或實際上從資本作出涉及支付股息的任何分派（即從總收入中支付股息，同時將全部或部分費用及開支從資本中扣除／ 支付）等於退回或提取投資者原本投資額的一部分或該原本投資額應佔的任何資本收益。從子基金的資本作出涉及支付股息的任何分派，可能導致每股資產淨值即時減少。 各對沖股份類別的股息和資產淨值或亦會因該類別的參考貨幣與子基金的基礎貨幣之間的差異而蒙受不利影響，導致從資本撥付的股息款額有所增加，因而比其他股份類別有較大的的資本流失。

子基金過往的業績表現如何?



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
基金淨回報		55.6%	-16.6%	21.6%	42.3%	-21.6%	-28.1%	-17.6%	11.4%	31.6%
基準指數回報		49.2%	-16.4%	20.6%	25.0%	-19.2%	-19.3%	-11.8%	16.4%	31.6%

† ‡

- 往績並非預測日後業績表現的指標。投資者未必能取回全部投資本金。
- 基金業績表現以曆年末的資產淨值作為比較基礎，股息會滾存再作投資。
- 上述數據顯示AA類別^價值在有關曆年內的升跌幅度。
- 業績表現以美元計算，當中包括本基金的經常性開支，但不包括本基金可能向投資者收取的認購費及贖回費。
- 子基金推出日：1996年12月20日
- AA類別^推出日：2016年12月14日
- 子基金的基準指數為MSCI明晟中華淨回報美元指數。

† 達致此等年度的表現的情況已不再適用，因本基金已由2018年9月起更改投資策略。

‡ A類別股份（即過往代表性股份類別）已於2021年6月30日與AA類別股份合併。

^ 就本概要而言，自A類別於2021年6月30日合併至AA類別後，此股份類別被指定為該子基金的代表性股份類別，因其有最長的往績記錄。有關其他股份類別表現的進一步資料，請參閱www.manulifeim.com.hk。該網站並未經香港證券及期貨事務監察委員會（「**證監會**」）審閱。

是否有擔保?

本子基金沒有任何擔保。閣下可能不能收回閣下投資的全額。

費用和收費如何?

閣下可能應支付的收費

買賣子基金的股份時，閣下可能要支付下列收費：

收費	**閣下應支付的款額**
認購費（初次收費）	**最高為認購款的5%**
轉換費（轉換收費）	**最高為所轉換股份價值的1%**
贖回費（贖回收費）	**不適用**

子基金應付的持續營運費用

下列費用將由子基金支付。由於此等費用令閣下的投資所得回報減少，所以會影響閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	**最高為0.04%**
管理費	**1.50%***
存管費	**0.003%至0.40%範圍內（不包括交易費及償還墊支）**
業績表現費	**不適用**
執行費	**最高為0.5%**

* 經給予受影響的股東至少一個月的事先通知，此收費可增至最高6%。詳情請參見售股章程第9.5節。

其他費用

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的交易截止時間）或以前收到閣下妥善的要求後按子基金下一個確定的資產淨值認購或贖回子基金的股份。閣下的分銷商或會就收到投資者的要求而設立不同的交易截止時間。

- 子基金的資產淨值於各營業日計算，交易價格將每日刊登於http://www.manulifeim.com.hk*，並可於宏利環球基金的註冊辦事處索閱，及／或透過聯絡宏利投資管理（香港）有限公司索取。

- 閣下可在網站http://www.manulifeim.com.hk*取得其他向香港零售投資者提呈發售的股份類別的過往表現資料。

- 如股息是從（或實際上從）子基金的資本中撥付，過去12個月（或如子基金推出少於12個月，則自其成立日期起）的股息組成（即從可分派收入淨額及資本中支付的相對金額）可向宏利環球基金索取及在www.manulifeim.com.hk*取得。

* 本網站未經**證監會**審閱，並可能包含未經證監會認可的基金資料。

重要提示

閣下如有疑問，應諮詢專業意見。

證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。

宏利環球基金 **領先動力基金**
2026年10月

- ***本概要為閣下提供有關宏利環球基金－領先動力基金的重要資料。***
- ***本概要是香港提呈發售文件的一部分。***
- ***閣下不應單憑本概要就作出投資於本產品的決定。***

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**Manulife Investment Management (US) LLC（對內委託，美國）**	
分投資管理人：	**Manulife Investment Management (Europe) Limited（對內委託，英國）（作為聯合分投資管理人）** **Manulife Investment Management Limited （對內委託，加拿大）（作為聯合分投資管理人）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA 累積類別**	**1.72%[1]**
	AA（港元）累積類別	**1.71%[1]**
	AA（港元）每月派息(G)類別	**1.71%[2]**
	AA（人民幣對沖）累積類別	**1.72%[1]**
	AA（美元）每月派息(G)類別	**1.72%[2]**
	F（港元）每月派息(G)類別	**1.66%[3]**
	F（美元）每月派息(G)類別	**1.66%[3]**
	F（澳元對沖）每月派息(G)類別	**1.66%[3]**
	F（加元對沖）每月派息(G)類別	**1.72%[2]**
	F（英鎊對沖）每月派息(G)類別	**1.72%[2]**
	F（日圓對沖）每月派息(G)類別	**1.72%[2]**
	F（新西蘭元對沖）每月派息(G)類別	**1.72%[2]**
	F（人民幣對沖）每月派息(G)類別	**1.66%[3]**
基礎貨幣：	**美元（USD）**	

股息政策：
（分派政策）

AA累積 / AA（港元）累積 / AA（人民幣對沖）累積類別
將不會派發股息。

AA（美元）每月派息(G) / AA（港元）每月派息(G)類別
每月派息（如有）一次（除非另有指明，否則股息將自動以現金支付。按子基金各賬戶計，現金派息只有在應付款額等於或高於50美元時才適用。）股息可能以資本撥付，若是如此，可能會即時減少子基金的資產淨值。

F（港元）每月派息(G) / F（美元）每月派息(G) / F（澳元對沖）每月派息(G) / F（加元對沖）每月派息(G) / F（英鎊對沖）每月派息(G) / F（日圓對沖）每月派息(G) / F（新西蘭元對沖）每月派息(G) / F（人民幣對沖）每月派息(G)類別
每月派息一次（除非另有指明，否則股息將自動以現金支付。按子基金各帳戶計，現金派息只有在應付款額等於或高於50美元時才適用。）

此股份類別的分派收益率將設定為此股份類別每股資產淨值的年化固定百分比（載列於下表），因此派息金額將隨之變動。每次派息的每股股息金額的計算方法是將年化固定百分比乘以每月最後一個交易日的每股資產淨值，再除以一年的分派頻率。

股份類別	一年的分派頻率	年化固定百分比
F（港元）每月派息(G)類別	每月（12次）	5%
F（美元）每月派息(G)類別	每月（12次）	5%
F（澳元對沖）每月派息(G)類別	每月（12次）	5%
F（加元對沖）每月派息(G)類別	每月（12次）	5%
F（英鎊對沖）每月派息(G)類別	每月（12次）	5%
F（日圓對沖）每月派息(G)類別	每月（12次）	5%
F（新西蘭元對沖）每月派息(G)類別	每月（12次）	5%
F（人民幣對沖）每月派息(G)類別	每月（12次）	5%

股息可能從資本或實際上從資本撥付，若是如此，可能會即時減少子基金的資產淨值。

年化固定百分比將由董事持續檢討，若董事在考慮各種因素（包括但不限於子基金相關類別的每股資產淨值、當時市況、董事對未來市場及經濟狀況及收益產生的預期）後，認為更改年化固定百分比乃屬適當，或若董事認為子基金無法持續支持該年化固定百分比，或在特殊情況下（例如在市場極端波動的時期或市況嚴重不利時），董事可酌情更改年化固定百分比（股東將獲得至少一個月的事先通知）。投資者應注意，正股息率並不意味著正回報。
在獲得監管機構事先批准（在適用的情況下）及事先向相關股東發出一個月通知的前提下，本公司董事會可隨時修訂子基金的股息政策。

財政年度截止日： **6月30日**

最低投資額： **初次投資額 – 1,000美元（或其任何其他主要貨幣等值）**
隨後投資額 – 100美元（或其任何其他主要貨幣等值）

經常性開支比率是於下列相應期間，以有關股份類別的開支總和佔平均資產淨值的百分比表示。此數字每年均可能有所變動。

1 由於管理公司費用的最高水平自2025年6月1日起上調，此數字僅為根據由2025年1月1日至2025年12月31日期間的開支作估計，並已考慮到管理公司費用最高水平的上調。

2 由於有關股份類別乃新推出、尚未推出或已全部贖回，且管理公司費用的最高水平自2025年6月1日起上調，此數字乃根據有關股份類別在12個月的期間應收取的估計開支及同期的估計平均資產淨值作出的最佳估計，並已考慮到管理公司費用最高水平的上調。

3 由於截至2025年12月31日，有關股份類別的推出時間不到一年，且管理公司費用的最高水平自2025年6月1日起上調，此數字乃根據股份類別由推出日期至2025年12月31日的開支及股份類別在相應期間的平均資產淨值計算的估計年化數字，並已考慮到管理公司費用最高水平的上調。

本基金是甚麼產品？

領先動力基金是宏利環球基金的子基金，後者是構成開放式投資公司的傘子基金。其註冊地為盧森堡，而其在當地的監管機構為盧森堡金融事務監察委員會（「**CSSF**」）。

目標及投資策略

領先動力基金旨在透過將其最少80%的淨資產投資於全球上市的大型公司股票及股票相關證券（不時包括新興市場）的集中投資組合，包括但不限於普通股及預託證券，以達致資本增長。

大型公司一般指投資時市值至少為100億美元的公司。該最低門檻須不時檢討，並可能按投資管理人酌情決定隨時間更改以反映市場發展。

儘管子基金將會在適用法律及法規的規限下根據其投資目標及策略進行投資，惟子基金對於其淨資產投資於任何一個國家或行業的比例並無任何限制。因此，子基金可將其超過30%的淨資產投資於位於美國的發行機構。子基金的投資可以任何貨幣計價。

在市場極端波動或嚴重不利市況下，子基金可暫時將重大部分（最多30%）的資產持有現金或現金等價物，或投資於短期貨幣市場票據，以保留子基金投資組合內資產的價值。

子基金可使用金融衍生工具（「**FDIs**」）作有效管理投資組合及/ 或對沖目的。子基金為上述目的可使用的主要FDIs包括（但不限於）認股證、期權、期貨、掉期及遠期。

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險？

投資涉及風險。請參閱構成香港提呈發售文件一部分的售股章程以瞭解包括風險因素在內的詳情。

1. **投資風險：** 子基金投資組合的價值可能因為下文任何主要風險因素而下跌，閣下對子基金的投資或會因此蒙受虧損。並不保證可獲償還本金。

2. **股票市場風險：** 子基金對股本證券的投資須承受一般市場風險，其價值可因多項因素 （例如投資情緒、政治及經濟狀況以及發行機構相關因素的變動）而波動不定。

3. **地域集中風險：** 子基金的投資可能集中於位於美國的發行機構。與擁有較為分散的投資組合的基金相比，子基金價值的波動性可能較大，或會較易受到美國地區內或影響美國地區的不利事件影響。

4. **貨幣風險：** 子基金的相關投資可以子基金基礎貨幣以外的貨幣計價，而子基金可以該等貨幣從此等投資收取收益或變現所得款項，其中某些貨幣兑換成基礎貨幣時價值可能會下跌。此外，股份類別之指定貨幣有可能並非子基金的基礎貨幣。該等股份類別的資產淨值或會因此等貨幣與基礎貨幣之間的匯率波動及匯率管制變動而蒙受不利影響。

5. **流通性及波動風險：** 子基金可能投資之某些市場，其成交額可能遠低於較發達的市場。特定證券在特定時期或特定市場條件下於欲出售的時刻難以出售時，亦可能出現流動性不足的情況。

6. **使用FDIs：** 與FDIs相關的風險包括交易對手/ 信貸風險、流通性風險、估值風險、波動風險及場外交易風險。FDI的槓桿元素/ 成份可能導致損失顯著高於子基金投資於FDI的金額。投資參與FDIs可能導致子基金面臨重大損失的高風險。

7. 有關從資本中撥付或實際上從資本中撥付股息的風險：

從資本作出或實際上從資本作出涉及支付股息的任何分派（即從總收入中支付股息，同時將全部或部分費用及開支從資本中扣除/ 支付）等於退回或提取投資者原本投資額的一部分或該原本投資額應佔的任何資本收益。從子基金的資本作出涉及支付股息的任何分派，可能導致每股資產淨值即時減少。

各對沖股份類別的股息和資產淨值或亦會因有關類別的結算貨幣與子基金基礎貨幣之間的息差並蒙受不利影響，導致從資本撥付的股息款額有所增加，因而與其他股份類別相比的資本流失會更嚴重。

8. 有關固定收益類別的風險：

固定收益股份類別按其資產淨值的預定年化固定百分比派息。年化固定百分比將由董事持續檢討，並可由董事酌情更改（股東將獲得至少一個月的事先通知）。固定收益股份類別的投資並非儲蓄帳戶或固定利息支付投資的替代投資。固定收益股份類別支付的年化固定百分比並不完全反映子基金的實際或預期收益或表現。分派可能高於或低於實際變現的收益及回報，並且可能超過子基金的此等股份類別的總投資收益。因此，任何差額將會從資本撥付。

固定收益股份類別可能在子基金產生負回報或出現虧損的期間繼續分派，從而進一步減少固定收益股份類別的資產淨值。從資本中撥付及/ 或實際上從資本中撥付分派長遠而言可能導致資本流失，尤其是在市況不利而某個月份的收入不足時，並因此限制子基金未來的資本增長，同時可能導致未來回報的價值減少。在極端情況下，投資者可能無法收回原有的投資金額。

投資者應注意，正分派收益率並不意味著正回報。此外，固定收益股份類別不分派固定金額，分派按固定百分比計算，因此當相關固定收益股份類別的資產淨值高時，絕對分派的金額亦較高，當相關固定收益股份類別的資產淨值低時，絕對分派金額亦較低。因此，投資者每月收到的絕對分派金額可能有所不同。

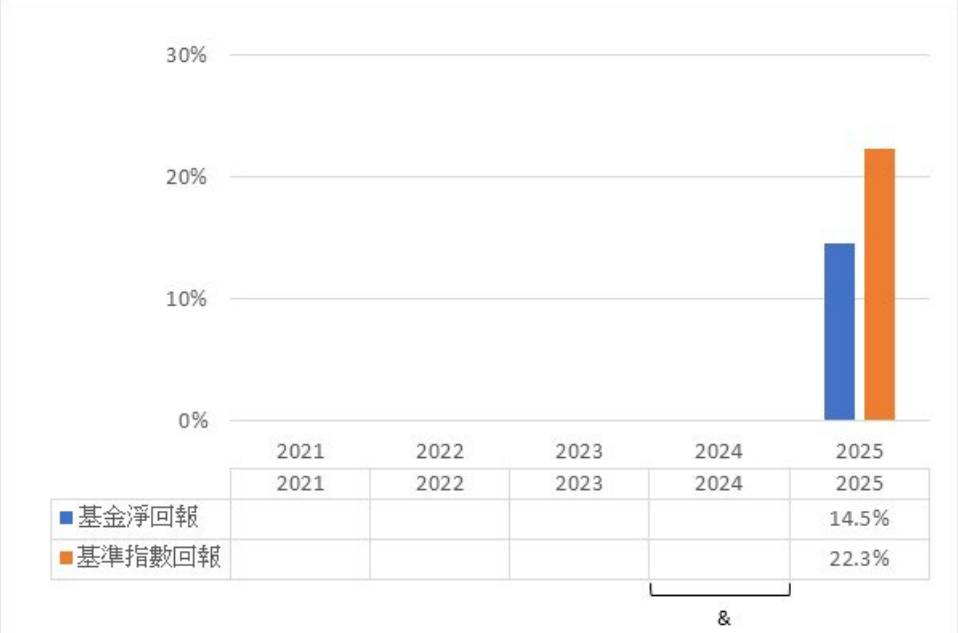
9. 人民幣兌換及人民幣類別相關風險：

人民幣目前並非可自由兑換的貨幣，並須受外匯管制及限制約束，在特殊情況下，這可能導致以人民幣支付贖回款項及/ 或股息款項出現延遲。離岸人民幣（CNH）與在岸人民幣（CNY）雖屬同一種貨幣，但以不同匯率買賣。CNH與CNY若有任何表現分歧，可能會對投資者構成不利影響。

CNH（將用於人民幣計價類別的估值）匯率與CNY匯率相比可能存在溢價或折讓，並可能存在顯著買賣差價，因此人民幣計價類別的價值將受波動影響。

以非人民幣為基礎貨幣的投資者須承擔外匯風險。人民幣兑投資者的基礎貨幣（例如港元）一旦貶值，有可能對投資者於子基金的人民幣計價類別的投資的價值構成不利影響。

子基金過往的業績表現如何？



- 往績並非預測日後業績表現的指標。投資者未必能取回全部投資本金。
- 基金業績表現以曆年末的資產淨值作為比較基礎，股息會滾存再作投資。
- 上述數據顯示 AA 累積類別^價值在有關曆年內的升跌幅度。
- 業績表現以美元計算，當中包括本基金的經常性開支，但不包括本基金可能向投資者收取的認購費及贖回費。
- 如年內沒有顯示有關的業績表現，即代表當年沒有足夠數據用作提供業績表現之用。
- 子基金推出日：2020 年 12 月 4 日
- AA 累積類別^推出日：2024 年 4 月 30 日
- 子基金的基準指數為 MSCI 明晟 ACWI 淨回報美元指數。

& 宏利環球基金 — 歐洲增長基金於 2024 年 12 月合併入子基金。

^ 就本概要而言，此股份類別被指定為該子基金的代表性股份類別，因其於向香港零售投資者提呈發售的股份類別中有最長的往績記錄，並採用子基金的基礎貨幣計價。有關其他股份類別表現的進一步資料，請參閱 www.manulifeim.com.hk。該網站並未經香港證券及期貨事務監察委員會（「**證監會**」）審閱。

是否有擔保？

本子基金沒有任何擔保。閣下可能不能收回閣下投資的全額。

費用和收費如何？

閣下可能應支付的收費

買賣子基金的股份時，閣下可能要支付下列收費：

收費	閣下應支付的款額
認購費（初次收費）	最高為認購款額的 5%
轉換費（轉換收費）	最高為所轉換股份價值的 1%
贖回費（贖回收費）	不適用

子基金應付的持續營運費用

下列費用將由子基金支付。由於此等費用令閣下的投資所得回報減少，所以會影響閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	最高為 0.04%
管理費	1.50%*
存管費	0.003%至 0.40%範圍內（不包括交易費及償還墊支）
業績表現費	不適用
執行費	最高為 0.5%

* 經給予受影響的股東至少一個月的事先通知，此收費可增至最高 6%。詳情請參見售股章程第 9.5 節。

其他費用

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金香港投資者的交易截止時間）或以前收到閣下妥善的要求後按子基金下一個確定的資產淨值認購或贖回子基金的股份。閣下的經銷商或會就收到投資者的要求而設立不同的交易截止時間。
- 子基金的資產淨值於各營業日計算，交易價格將每日刊登於 www.manulifeim.com.hk*，並可於宏利環球基金的註冊辦事處索閱及/ 或透過聯絡宏利投資管理（香港）有限公司索取。
- 閣下可在網站 www.manulifeim.com.hk*取得其他向香港零售投資者提呈發售的股份類別的過往表現資料。
- 如股息是從（或實際上從）子基金的資本中撥付，過去 12 個月（或如子基金推出少於 12 個月，則自其成立日期起）的股息組成（即從可分派收入淨額及資本中支付的相對金額）可向宏利環球基金索取及在 www.manulifeim.com.hk*取得。

* 本網站未經香港證券及期貨事務監察委員會（「**證監會**」）審閱，並可能包含未經證監會認可的基金資料。

重要提示

閣下如有疑問，應諮詢專業意見。

證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。

產品資料概要

宏利環球基金 **環球氣候行動基金**
2026年4月

- ***本概要為閣下提供有關宏利環球基金 – 環球氣候行動基金的重要資料。***
- ***本概要是香港提呈發售文件的一部分。***
- ***閣下不應單憑本概要就作出投資於本產品的決定。***

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**宏利投資管理（香港）有限公司（對內委託，香港）**	
投資管理人：	**Manulife Investment Management Limited（對內委託，加拿大）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA 累積類別**	**2.32%[1]**
	AA（澳元對沖）累積類別	**2.32%[1]**
	AA（港元）累積類別	**2.37%[1]**
	AA（英鎊對沖）累積類別	**2.34%[1]**
	AA（人民幣對沖）累積類別	**2.27%[1]**
基礎貨幣：	**美元（USD）**	
股息政策： **（分派政策）**	**AA累積 / AA（澳元對沖）累積 / AA（港元）累積 / AA（英鎊對沖）累積 / AA（人民幣對沖）累積類別** **將不會派發股息。** ***在獲得監管機構事先批准（在適用的情況下）及事先向相關股東發出一個月通知的前提下，董事可隨時修訂子基金的股息政策。***	
財政年度截止日：	**6月30日**	
最低投資額：	**初次投資額 – 1,000美元（或其任何其他主要貨幣等值）** **隨後投資額 – 100美元（或其任何其他主要貨幣等值）**	

經常性開支比率是於下文所述相應期間，以有關股份類別的開支總和佔平均資產淨值的百分比表示。此數字每年均可能有所變動。

[1] 由於管理公司費用的最高水平自 2025 年 6 月 1 日起上調，此數字僅為根據由 2025 年 1 月 1 日至 2025 年 12 月 31 日期間的開支作估計，並已考慮到管理公司費用最高水平的上調。

本基金是甚麼產品?

環球氣候行動基金是宏利環球基金的子基金，後者是構成開放式投資公司的傘子基金。其註冊地為盧森堡，而其在當地的監管機構為盧森堡金融事務監察委員會（「**CSSF**」）。

目標及投資策略

環球氣候行動基金旨在透過將其最少80%的資產淨值投資於多元化公司組合，以達致長期資本增長。有關公司須為對氣候變化作出正面貢獻的領先公司（「**氣候領先者**」）。

為達致其目標，子基金將投資於股票及股票相關證券的投資組合，包括但不限於被視為氣候領先者的公司的普通股及預託證券，這些股票及證券在全球（包括新興市場）任何交易所上市。

子基金將尋求投資於氣候領先者，即分投資管理人認為符合巴黎協定的原則的公司。巴黎協定是旨在加強全球應對氣候變化威脅的國際條約，主要目標是將全球溫度升幅限制在攝氏2度以內，同時努力將溫度升幅限制在較工業化前攝氏1.5度的水平以內。為了挑選屬氣候領先者的公司，分投資管理人將考慮具備以下條件的公司：(i)已表明承諾制定或已設定科學基礎目標倡議（「**SBTi**」）的科學基礎目標（詳情於下文闡述）；及／或(ii)降低相對碳強度至其特定行業的最低35%以內的水平；及／或(iii)其收益的一部分（最少20%）來自氣候解決方案，包括但不限於可再生能源、能源效益或電動車。

對於上述準則(i)，SBTi的科學基礎目標是經SBTi驗證的溫室氣體（「**溫室氣體**」）減排目標符合將全球溫度升幅限制在攝氏1.5度以內或較工業化前攝氏2度或遠低於攝氏2度的水平的減排方向，包括短期（5至10年）、長期（10年以上）及淨零目標。對於短期目標，公司應實現範圍一及二溫室氣體排放量每年至少減少4.2%及範圍三溫室氣體排放量每年至少減少2.5%的目標。對於長期目標，公司應在2050年或更早將範圍一及二及範圍三的溫室氣體排放量減少90%。淨零目標指在不遲於2050年實現價值鏈溫室氣體淨零排放。溫室氣體排放量的篩查、排放清單及目標設定應根據《溫室氣體核算體系：企業標準》、《溫室氣體核算體系範圍二指南》、《溫室氣體核算體系價值鏈》及其他不時發佈的SBTi準則及建議執行。按照準則(i)持有的公司會定期根據SBTi最新發佈的公司名單進行重新驗證，這些公司(a)表明承諾制定科學基礎目標（按需要接受SBTi的盡職調查審查）或(b)設定經SBTi獨立驗證的科學基礎目標。

對於上述準則(ii)，碳強度水平較高行業內的公司仍可能被識別為「氣候領先者」，前提是這些公司已設法維持低於其各自行業內的同業的相對碳強度，並可能因在減少碳足跡方面相對成功而被納入子基金的投資組合。

氣候領先者的評估將由分投資管理人以專屬方法釐定，旨在納入所有相關環境因素，同時考慮及處理第三方數據。

子基金將尋求確保投資組合內的投資不會對任何環境或社會目標造成重大損害。子基金遵循剔除框架，根據分投資管理人的專有剔除準則，將若干公司從投資範圍中移除，而對於子基金的專有剔除框架未有涵蓋者，則根據歐盟巴黎一致基準規定的剔除準則（「**PAB剔除準則**」）移除。子基金的專有剔除框架篩選出分投資管理人認為其產品或所處行業不可持續或與重大環境或社會風險相關的公司。

目前，收入來自以下來源的公司，將自動排除於投資考慮以外：

a) 超過25%收入來自化石燃料發電；
b) 超過5%收入來自酒精飲料、煙草、成人娛樂、賭博活動或常規武器；及
c) 任何收入來自油氣勘探、開採、製造、分銷或精煉或燃料煤勘探、採礦、開採、分銷或精煉。

子基金的剔除框架可能不時更新。
額外PAB剔除準則（即子基金專有剔除框架未有涵蓋的準則）適用於以下公司：

a) 涉及任何與具爭議性武器相關的活動的公司；
b) 涉及煙草種植及生產的公司；
c) 分投資管理人使用的第三方數據供應商認為違反聯合國全球契約原則或經濟合作與發展組織跨國企業準則的公司；
d) 其收入中有50%或以上來自溫室氣體強度超過每千瓦時100克二氧化碳當量的發電業務的公司。

因此，按照本文所述的子基金ESG挑選過程，最多達25%收入來自化石燃料發電的公司可能會被納入子基金的投資組合。例如，在某種程度上仍依賴化石燃料（例如藉以確保電網的可靠性），但已採取積極的減碳方向及／或正在拓展可再生能源組合的公司。

若第三方數據供應商無法提供有關遵循上述剔除框架的數據，發行機構將不會自動被排除於子基金的投資範圍以外，惟這些發行機構須符合分投資管理人認為相關的其他可持續性相關定量或定性分析。

子基金在選擇是否投資時亦將考慮其他可持續性及／或ESG相關屬性，現金及現金等價物或衍生工具除外。這些屬性可包括但不限於公司對於若干環境因素（例如天然資源使用）、社會因素（例如勞動標準及多元化考慮），以及管治因素（例如董事會組成及商業道德）的表現及管理。

子基金可將其餘資產的最多20%用作持有現金及現金等價物，及／或公司的股票和股票相關證券，這些公司並不符合氣候領先者的定義，但通過符合關鍵資源效益要求，將導致降低溫室氣體排放強度、用水及／廢棄物強度，以進行有利於子基金環境目標的經濟活動。

上文所述的子基金選股過程的相關ESG準則的發行機構資格狀況可能會隨時間而改變，部分在子基金購買時符合資格的發行機構或會變得不符合資格。如發生此情況，分投資管理人可能會與發行機構進行建設性對話，以在未來90天內改善導致其不符合資格的因素。在這90天期間，該等發行機構的持倉可隨時或出於任何原因被出售。

儘管子基金將會在適用法律及法規的規限下根據其投資目標及策略進行投資，惟子基金對於其淨資產投資於任何一個國家或行業及任何市值的公司的比例並無任何限制。因此，子基金可將其超過30%的淨資產投資於位於美國的公司。子基金的投資可以任何貨幣計價。

子基金可使用金融衍生工具（「**FDIs**」）作有效管理投資組合及／或對沖目的。子基金為上述目的可使用的主要FDIs包括（但不限於）認股證、期權、期貨、掉期及遠期。

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險?

投資涉及風險。請參閱構成香港提呈發售文件一部分的售股章程以瞭解包括風險因素在內的詳情。

1. 投資風險： 子基金投資組合的價值可能因為下文任何主要風險因素而下跌，閣下對子基金的投資或會因此蒙受虧損。並不保證可獲償還本金

2. 可持續投資風險： 由於子基金主要投資於表現出特定可持續特性的發行機構，此舉帶有某些風險：在若干市況下，子基金可能會較不採用可持續投資策略的基金表現差。與較為多元化的投資組合相比，子基金的價值亦可能較波動。

子基金所持有的證券或須承擔在投資後不再符合子基金的可持續性及ESG準則的風險。分投資管理人可能需要在不利的情況下出售該等證券。這可能導致子基金的資產淨值下跌。

在評估發行機構時，分投資管理人可能依賴由第三方數據供應商提供的資料及數據，該等資料及數據可能不完整、不準確、不一致或不可用。因此，分投資管理人可能錯誤評估發行機構的可持續特性特徵。在考慮投資於已表明承諾制定或已設定科學基礎目標的公司時，分投資管理人依賴SBTi發佈的名單進行其持續重新驗證過程。SBTi是一項較新的倡議，其運作歷史有限，因此其評估公司的方法仍處於發展階段。SBTi對於科學基礎目標的驗證反而取決於參與公司提供的資料及數據，這些資料及數據可能同樣不完整或不準確。這可能會影響SBTi提供的資料的可靠性，而分投資管理人會根據這些資料作出投資決定。

子基金可持續投資策略的成功應用將取決於分投資管理人在正確識別及分析重大可持續性問題方面的技能。不同的管理人對可持續性因素作出的評估可能不同，且對不同的人來說可能意味著不同的事情。尤其是，由於子基金的投資策略允許選擇相對碳強度低於其各自行業內的同業的公司，因此子基金最終或會投資於絕對碳強度較高的行業。

子基金專注投資於有可能減低風險分散程度的氣候領先者。因此，子基金有可能特別依賴此等投資的發展。子基金可能較易因不利情況對此等投資的影響而出現價值波動。這可能對子基金的表現產生不利影響，從而對投資者在子基金的投資產生不利影響。

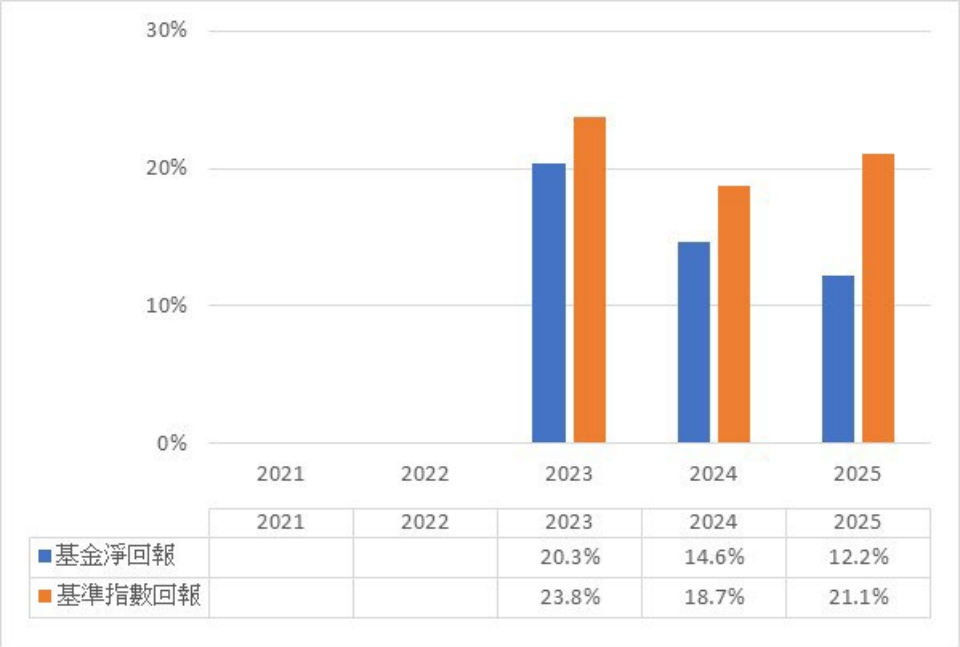
3. 股票市場風險： 子基金對股本證券的投資須承受一般市場風險，其價值可因多項因素（例如投資情緒、政治及經濟狀況及發行機構特定因素的變動）而波動不定。

4. 地域集中風險： 子基金的投資集中於與美國相關的發行機構的股本證券，或會令子基金較包含廣泛環球投資的組合更為波動。子基金的價值或會較易受到區內的不利事件影響。

5. 政治及監管風險： 子基金可能會投資的市場的政府政策或法例之改變會對該等市場的政治或經濟的穩定有不利影響，例如阻止或限制外資匯出或透過法院獲得法律補償。在某些市場的投資還可能需要取得大量執照、監管上的同意、證明書及批准。不能獲得特定執照、監管同意、證明書或批准或會對子基金的營運有不利影響。

6. 新興市場風險：	子基金投資於新興市場，該等市場或會涉及較高風險及投資於較成熟市場通常不會附帶的特別考慮因素，例如流通性風險、貨幣風險／管制、政治及經濟不明朗因素、法律及稅務風險、結算風險、託管風險及可能有較高波幅。
7. 小型公司／中型公司風險：	小型公司／中型公司股票的流通性可能較低，其價格對於不利經濟發展的波動亦普遍高於大型公司。
8. 貨幣風險：	子基金的相關投資可以子基金基礎貨幣以外的貨幣計價，而子基金可以該等貨幣從此等投資收取收益或變現所得款項，其中某些貨幣兑換成基礎貨幣時價值可能會下跌。此外，股份類別之指定貨幣有可能並非子基金的基礎貨幣。該等股份類別的資產淨值或會因此等貨幣與基礎貨幣之間的匯率波動及匯率管制變動而蒙受不利影響。
9. 流通性及波動風險：	子基金可能投資之某些市場，其成交額可能遠低於較發達的市場。特定證券在特定時期或特定市場條件下於欲出售的時刻難以出售時，亦可能出現流通性不足的情況。
10. 使用FDIs：	與FDIs相關的風險包括交易對手／信貸風險、流通性風險、估值風險、波動風險及場外交易風險。FDI的槓桿元素／成份可能導致損失顯著高於子基金投資於FDI的金額。投資參與FDIs可能導致子基金面臨重大損失的高風險。
11. 人民幣兑換及人民幣類別相關風險：	人民幣目前並非可自由兑換的貨幣。人民幣的供應及將外幣兑換為人民幣均受到外匯管制政策及限制約束。在特殊情況下，以人民幣支付贖回款項可能由於適用於人民幣的匯兑管制及限制而延遲。 由於離岸人民幣(CNH)將用於人民幣計價類別的估值，因此CNH匯率與在岸人民幣(CNY)匯率相比可能存在溢價或折讓，並可能存在顯著買賣差價，因此人民幣計價類別的價值將受波動影響。CNH與CNY雖代表同一種貨幣，但以不同匯率買賣匯。CNH與CNY若有任何表現分歧，可能會對投資者構成不利影響。 以非人民幣為基礎貨幣的投資者須承擔外匯風險，亦不保證人民幣兑投資者的基礎貨幣（例如港元）的價值不會貶值。人民幣一旦貶值，有可能對投資者於子基金的人民幣計價類別的投資的價值構成不利影響。

子基金過往的業績表現如何？



	2021	2022	2023	2024	2025
基金淨回報			20.3%	14.6%	12.2%
基準指數回報			23.8%	18.7%	21.1%

- 往績並非預測日後業績表現的指標。投資者未必能取回全部投資本金。
- 基金業績表現以曆年末的資產淨值作為比較基礎，股息會滾存再作投資。
- 上述數據顯示AA累積類別^價值在有關曆年內的升跌幅度。
- 業績表現以美元計算，當中反映出本基金的經常性開支，但不包括本基金可能向投資者收取的認購費及贖回費。
- 如年內沒有顯示有關的業績表現，即代表當年沒有足夠數據用作提供業績表現之用。
- 子基金推出日：2022年7月18日
- AA累積類別^推出日：2022年7月18日
- 子基金的基準指數為MSCI明晟世界指數淨回報美元指數。

^ 就本概要而言，此股份類別被指定為該子基金的代表性股份類別，因其有最長的往績記錄。有關其他股份類別表現的進一步資料，請參閱www.manulifeim.com.hk。該網站並未經香港證券及期貨事務監察委員會（「**證監會**」）審閱。

是否有擔保?

本子基金沒有任何擔保。閣下可能不能收回閣下投資的全額。

費用和收費如何?

閣下可能應支付的收費

買賣子基金的股份時，閣下可能要支付下列收費：

收費	閣下應支付的款額
認購費（初次收費）	最高為認購款額的5%
轉換費（轉換收費）	最高為所轉換股份價值的1%
贖回費（贖回收費）	不適用

子基金應付的持續營運費用

下列費用將由子基金支付。由於此等費用令閣下的投資所得回報減少，所以會影響閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	最高為0.04%
管理費	1.50%*
存管費	0.003%至0.40%範圍內（不包括交易費及償還墊支）
業績表現費	不適用
執行費	最高為0.5%

* 經給予受影響的股東至少一個月的事先通知，此收費可增至最高6%。詳情請參見售股章程第9.5節。

其他費用

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金香港投資者的交易截止時間）或以前收到閣下妥善的要求後按子基金下一個確定的資產淨值認購或贖回子基金的股份。閣下的經銷商或會就收到投資者的要求而設立不同的交易截止時間。

- 子基金的資產淨值於各營業日計算，交易價格將每日刊登於http://www.manulifeim.com.hk*，並可於宏利環球基金的註冊辦事處索閱及／或透過聯絡宏利投資管理（香港）有限公司索取。

- 閣下可在網站http://www.manulifeim.com.hk*取得其他向香港零售投資者提呈發售的股份類別的過往表現資料。

* 本網站未經**證監會**審閱，並可能包含未經證監會認可的基金資料。

重要提示

閣下如有疑問，應諮詢專業意見。

證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。

產品資料概要

宏利環球基金 **環球股票多元入息基金**

2026年4月

- ***本概要為閣下提供有關宏利環球基金 – 環球股票多元入息基金的重要資料。***
- ***本概要是香港提呈發售文件的一部分。***
- ***閣下不應單憑本概要就作出投資於本產品的決定。***

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**Manulife Investment Management (US) LLC（對內委託，美國）**	
分投資管理人：	**Manulife Investment Management Limited（對內委託，加拿大）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA 累積類別**	**1.78%[1]**
	AA（港元）累積類別	**1.78%[1]**
	AA（澳元對沖）累積類別	**1.78%[1]**
	AA（英鎊對沖）累積類別	**1.78%[1]**
	AA（人民幣對沖）累積類別	**1.78%[1]**
	AA（美元）每月派息(G)類別	**1.78%[1]**
	AA（港元）每月派息(G)類別	**1.78%[1]**
	AA（澳元對沖）每月派息(G)類別	**1.78%[1]**
	AA（加元對沖）每月派息(G)類別	**1.78%[1]**
	AA（英鎊對沖）每月派息(G)類別	**1.78%[1]**
	AA（日圓對沖）每月派息(G)類別	**1.78%[1]**
	AA（新西蘭元對沖）每月派息(G)類別	**1.78%[1]**
	AA（人民幣對沖）每月派息(G)類別	**1.78%[1]**
	R（美元）每月派息(G)類別	**1.78%[1]**
	R（港元）每月派息(G)類別	**1.78%[1]**
	F（美元）每月派息(G)類別	**1.78%[1]**
	F（港元）每月派息(G)類別	**1.78%[1]**
	F（澳元對沖）每月派息(G)類別	**1.78%[1]**
	F（加元對沖）每月派息(G)類別	**1.78%[1]**
	F（英鎊對沖）每月派息(G)類別	**1.78%[1]**
	F（日圓對沖）每月派息(G)類別	**1.78%[1]**
	F（新西蘭元對沖）每月派息(G)類別	**1.78%[1]**
	F（人民幣對沖）每月派息(G)類別	**1.78%[1]**
基礎貨幣：	**美元（USD）**	
股息政策：（分派政策）	**AA（美元）每月派息(G) / AA（港元）每月派息(G) / AA（澳元對沖）每月派息(G) / AA（加元對沖）每月派息(G) / AA（英鎊對沖）每月派息(G) /AA（日圓對沖）每月派息(G) / AA（新西蘭元對沖）每月派息(G) / AA（人民幣對沖）每月派息(G)類別** **每月派息（如有）一次（除非另有指明，否則股息將自動以現金支付。按子基金各帳戶計，現金派息只有在應付款額等於或高於50美元時才適用。）股息可能從資本或實際上從資本撥付，若是如此，可能會即時減少子基金的資產淨值。就對沖股份類別而言，股息可能會按股份類別結算貨幣與子基金基礎貨幣之間的息差撥付。** **R（美元）每月派息(G)及R（港元）每月派息(G)類別** **每月派息一次（除非另有指明，否則股息將自動以現金支付。按子基金各帳戶計，現金派息只有在應付款額等於或高於50美元時才適用。）股息將部分包含從已變現資本收益及／或資本按每股資產淨值*的2%至5%固定年率撥付的分派，這可能會即時減少子基金的資**	

產淨值。股息亦可能實際上從資本撥付，若是如此，可能會即時減少子基金的資產淨值。

**** 根據成立當年的初次認購價，以及其後每曆年首個營業日的每股資產淨值，或在市場極端波動或嚴重不利市況下，則根據董事（或其代表）在事先通知投資者的前提下，所決定的及在www.manulifeim.com.hk進一步披露的其他營業日之每股資產淨值。***

F（美元）每月派息(G) / F（港元）每月派息(G) / F（澳元對沖）每月派息(G) / F（加元對沖）每月派息(G) / F（英鎊對沖）每月派息(G) / F（日圓對沖）每月派息(G) / F（新西蘭元對沖）每月派息(G) / F（人民幣對沖）每月派息(G)類別
每月派息一次（除非另有指明，否則股息將自動以現金支付。按子基金各帳戶計，現金派息只有在應付款額等於或高於50美元時才適用。）

此股份類別的分派收益率將設定為此股份類別每股資產淨值的年化固定百分比（載列於下表），因此派息金額將隨之變動。每次派息的每股股息金額的計算方法是將年化固定百分比乘以每月最後一個交易日的每股資產淨值，再除以一年的分派頻率。

股份類別	一年的分派頻率	年化固定百分比
F（美元）每月派息(G)類別	每月（12次）	10%
F（港元）每月派息(G)類別	每月（12次）	10%
F（澳元對沖）每月派息(G)類別	每月（12次）	10%
F（加元對沖）每月派息(G)類別	每月（12次）	10%
F（英鎊對沖）每月派息(G)類別	每月（12次）	10%
F（日圓對沖）每月派息(G)類別	每月（12次）	10%
F（新西蘭元對沖）每月派息(G)類別	每月（12次）	10%
F（人民幣對沖）每月派息(G)類別	每月（12次）	10%

股息可能從資本或實際上從資本撥付，若是如此，可能會即時減少子基金的資產淨值。

年化固定百分比將由董事持續檢討，若董事在考慮各種因素（包括但不限於子基金相關類別的每股資產淨值、當時市況、董事對未來市場及經濟狀況及收益產生的預期）後，認為更改年化固定百分比乃屬適當，或若董事認為子基金無法持續支持該年化固定百分比，或在特殊情況下（例如在市場極端波動的時期或市況嚴重不利時），董事可酌情更改年化固定百分比（股東將獲得至少一個月的事先通知）。投資者應注意，正股息率並不意味著正回報。

AA累積 / AA（港元）累積 / AA（澳元對沖）累積 / AA（英鎊對沖）累積 / AA（人民幣對沖）累積類別
將不會派發股息。

在獲得監管機構事先批准（在適用的情況下）及事先向相關股東發出一個月通知的前提下，董事可隨時修訂子基金的股息政策。

財政年度截止日： **6月30日**
最低投資額： **初次投資額 – 1,000美元（或其任何其他主要貨幣等值）**
隨後投資額 – 100美元（或其任何其他主要貨幣等值）

經常性開支比率是於下文所述相應期間，以有關股份類別的開支總和佔平均資產淨值的百分比表示。此數字每年均可能有所變動。

1 由於有關股份類別乃新推出、尚未推出或已全部贖回，此數字乃根據有關股份類別在12個月的期間應收取的估計開支及同期的估計平均淨資產值作出的最佳估算。

本基金是甚麼產品?

環球股票多元入息基金是宏利環球基金的子基金，後者是構成開放式投資公司的傘子基金。其註冊地為盧森堡，而其在當地的監管機構為盧森堡金融事務監察委員會（「**CSSF**」）。

目標及投資策略

環球股票多元入息基金主要旨在透過將其至少70%的淨資產投資於由環球（不時包括新興市場）上市公司的股票及股票相關證券組成的投資組合提供收益，以及實現中長期資本增長的次要目標。

股票及股票相關證券可包括普通股、優先股、預託證券及房地產投資信託基金。子基金旨在透過嚴謹的選股流程實現分散投資，聚焦於投資管理人確定為估值具吸引力、增長潛力強勁及/ 或股息率高於平均水平的公司。此外，子基金可利用金融衍生工具（「**FDIs**」）以作對沖、有效管理投資組合及/ 或投資用途，包括但不限於產生額外收益（例如，透過使用備兑認購期權及/ 或抵押認沽期權等期權疊加策略）。有關子基金使用FDI的更多詳情，請參閱售股章程第4節「投資目標及投資政策」。子基金亦可將其最多10%的淨資產投資於UCITS（可轉讓證券集體投資計劃）及其他UCIs（集體投資計劃）。

子基金其餘的淨資產可投資於現金及/或現金等價物及/或固定收益及固定收益相關證券。該等固定收益及固定收益相關證券包括但不限於存款、匯票、票據及債券，其可為固定利率或浮動利率及具不同屆滿期，並可由企業發行機構、政府、機構、超國家或地方當局發行。

儘管子基金將會在適用法規規限下根據其投資目標及策略進行投資，惟子基金對於其淨資產投資於任何一個國家或界別或任何市值的發行機構的比例卻並無任何限制。鑑於可提供予子基金的靈活性，子基金可將其超過30%的淨資產投資於位於美國的發行機構，而中小型公司證券有時可佔子基金的淨資產超過30%。子基金的投資可以任何貨幣計價。

子基金可分別通過滬港通或深港通直接投資於上交所或深交所上市的若干中國A股。在子基金投資中國A股的任何情況下，預期子基金不會將其超過30%的淨資產持有中國A股。

在市場極端波動或嚴重不利市況下，子基金可暫時將重大部分（最多40%）的資產持有現金或現金等價物，或投資於短期貨幣市場票據，以保留子基金投資組合內資產的價值。

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險?

投資涉及風險。請參閱構成香港提呈發售文件一部分的售股章程以瞭解包括風險因素在內的詳情。

1. 投資風險： 子基金投資組合的價值可能因為下文任何主要投資風險而下跌，閣下對本基金的投資或會因此蒙受虧損。並不保證可獲償還本金。

2.	**股票市場風險：**	子基金對股本證券的投資須承受一般市場風險，其價值可因多項因素 （例如投資情緒、政治及經濟狀況以及發行機構相關因素的變動）而波動不定。
3.	**小型公司／ 中型公司風險：**	小型公司／中型公司股票的流通性可能較低，其價格對於不利經濟發展的波動亦普遍高於大型公司。
4.	**地域集中風險：**	子基金的投資可能集中於位於美國的發行機構。與擁有較為分散的投資組合的基金相比，子基金價值的波動性可能較大，或會較易受到美國地區內或影響美國地區的不利事件影響。
5.	**貨幣風險：**	子基金的相關投資可以子基金基礎貨幣以外的貨幣計價，而子基金可以該等貨幣從此等投資收取收益或變現所得款項，其中某些貨幣兑換成基礎貨幣時價值可能會下跌。此外，股份類別之指定貨幣有可能並非子基金的基礎貨幣。該等股份類別的資產淨值或會因此等貨幣與基礎貨幣之間的匯率波動及匯率管制變動而蒙受不利影響。
6.	**使用FDIs：**	與FDIs相關的風險包括交易對手／信貸風險、流通性風險、估值風險、波動性風險及場外交易風險。FDI的槓桿元素／成份可能導致損失顯著高於子基金投資於FDI的金額。投資參與FDIs可能導致子基金面臨重大損失的高風險。 子基金可使用備兑認購期權及／ 或抵押認沽期權等期權疊加策略，以產生額外收益。該策略的結果乃取決於市況及投資管理人預計價格變動的能力而無法保證。子基金承受的損失可能超過沽出期權所收到的固定期權金。子基金透過期權疊加策略獲取額外收益的策略或會降低子基金的潛在資本增長及未來收益。
7.	**有關從資本撥付或實際上撥付股息的風險：**	從資本作出或實際上從資本作出涉及支付股息的任何分派（即從總收入中支付股息，同時將全部或部分費用及開支從資本中扣除／ 支付）等於退回或提取投資者原本投資額的一部分或該原本投資額應佔的任何資本收益。從子基金的資本作出涉及支付股息的任何分派，可能導致每股資產淨值即時減少。 各對沖股份類別的股息和資產淨值或亦會因有關類別的結算貨幣與子基金基礎貨幣之間的息差並蒙受不利影響，導致從資本撥付的股息款額有所增加，因而與其他股份類別相比的資本流失會更嚴重。

8. 有關固定收益類別的風險：	固定收益股份類別按其資產淨值的預定年化固定百分比派息。年化固定百分比將由董事持續檢討，並可由董事酌情更改（股東將獲得至少一個月的事先通知）。固定收益股份類別的投資並非儲蓄帳戶或固定利息支付投資的替代投資。固定收益股份類別支付的年化固定百分比並不完全反映子基金的實際或預期收益或表現。分派可能高於或低於實際變現的收益及回報，並且可能超過子基金的此等股份類別的總投資收益。因此，任何差額將會從資本撥付。 固定收益股份類別可能在子基金產生負回報或出現虧損的期間繼續分派，從而進一步減少固定收益股份類別的資產淨值。從資本中撥付及／或實際上從資本中撥付分派長遠而言可能導致資本流失，尤其是在市況不利而某個月份的收入不足時，並因此限制子基金未來的資本增長，同時可能導致未來回報的價值減少。在極端情況下，投資者可能無法收回原有的投資金額。 投資者應注意，正分派收益率並不意味著正回報。此外，固定收益股份類別不分派固定金額，分派按固定百分比計算，因此當相關固定收益股份類別的資產淨值高時，絕對分派的金額亦較高，當相關固定收益股份類別的資產淨值低時，絕對分派金額亦較低。因此，投資者每月收到的絕對分派金額可能有所不同。
9. 人民幣兌換及人民幣類別相關風險	人民幣目前並非可自由兑換的貨幣，並須受外匯管制及限制約束，在特殊情況下，這可能導致以人民幣支付贖回款項及／或股息款項出現延遲。離岸人民幣（CNH）與在岸人民幣（CNY）雖屬同一種貨幣，但以不同匯率買賣。CNH與CNY若有任何表現分歧，可能會對投資者構成不利影響。 CNH（將用於人民幣計價類別的估值）匯率與CNY匯率相比可能存在溢價或折讓，並可能存在顯著買賣差價，因此人民幣計價類別的價值將受波動影響。 以非人民幣為基礎貨幣的投資者須承擔外匯風險。人民幣兑投資者的基礎貨幣（例如港元）一旦貶值，有可能對投資者於子基金的人民幣計價類別的投資的價值構成不利影響。

子基金過往的業績表現如何?

子基金為新成立基金，推出不足一個曆年。因此，並無足夠數據可向投資者提供有用的過往表現的指示。

是否有擔保?

本子基金沒有任何擔保。閣下可能不能收回閣下投資的全額。

費用和收費如何?

閣下可能應支付的收費

買賣子基金的股份時，閣下可能要支付下列收費：

收費	閣下應支付的款額
認購費（初次收費）	不超過認購款的 5%
轉換費（轉換收費）	最高為所轉換股份價值的 1%
贖回費（贖回收費）	不適用

子基金應付的繼續營運的費用

下列費用將由本子基金支付。由於此等費用令閣下的投資所得回報減少，所以會影響閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	不超過 0.04%
管理費	1.50%*
存管費	0.003%至 0.40%範圍內（不包括交易費及償還墊支）
業績表現費	不適用
執行費	不超過 0.5%

*經給予受影響的股東至少一個月的事先通知，此一收費可增至最高 6%。詳情請參見售股章程第 9.5 節。

其他收費

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金香港投資者的交易截止時間）或以前收到閣下妥善的要求後按子基金下一個確定的資產淨值認購或贖回子基金的股份。閣下的經銷商或會就收到投資者的要求而設立不同的交易截止時間。
- 子基金的資產淨值於各營業日計算，交易價格將每日刊登於 www.manulifeim.com.hk*，並可於宏利環球基金的註冊辦事處索閱，及／或透過聯絡宏利投資管理（香港）有限公司索取。
- 閣下可在網站 www.manulifeim.com.hk*取得其他向香港零售投資者提呈發售的股份類別的過往表現資料。
- 如股息是從（或實際上從）子基金的資本中撥付，過去 12 個月（或如子基金推出少於 12 個月，則自其成立日期起）的股息組成（即從可分派收入淨額及資本中支付的相對金額）可向宏利環球基金索取及在 www.manulifeim.com.hk*取得。

* 本網站未經香港證券及期貨事務監察委員會（「**證監會**」）審閱，並可能包含未經證監會認可的基金資料。

重要提示

閣下如有疑問，應諮詢專業意見。

證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。

宏利環球基金 **環球股票基金**
2026年4月

- ***本概要為閣下提供有關宏利環球基金–環球股票基金的重要資料。***
- ***本概要是香港提呈發售文件的一部分。***
- ***閣下不應單憑本概要就作出投資於本產品的決定。***

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**Manulife Investment Management (US) LLC（對內委託，美國）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA類別**	**1.66%[1]**
	AA累積類別	**1.66%[1]**
基礎貨幣：	**美元（USD）**	

派息政策：

AA類別
每年派息（如有）一次（除非另有指明，否則股息將自動用作再投資。按子基金各賬戶計，現金派息只有在應付的款額等於或高於50美元時才適用。）

AA累積類別
將不會派發股息。

在獲得監管機構事先批准（如適用）並向相關股東發出一個月的事先通知下，本公司董事可隨時修訂子基金的股息政策。

財政年度截止日：	**6月30日**
最低投資額：	**初次投資額 – 港幣1,000美元（或其任何其他主要貨幣等值）** **隨後投資額 – 港幣100美元（或其任何其他主要貨幣等值）**

經常性開支比率是於下列相應期間，以有關股份類別的開支總和佔平均資產淨值的百分比表達。此數字每年均可能有所變動。

[1] 由於管理公司費用的最高水平自 2025 年 6 月 1 日起上調，此數字僅為根據由 2025 年 1 月 1 日至 2025 年 12 月 31 日期間的開支作估計，並已考慮到管理公司費用最高水平的上調。

這是什麼產品?

環球股票基金是宏利環球基金的子基金，後者是構成開放式投資公司的傘子基金。其註冊地為盧森堡，而其在當地的監管機構為盧森堡金融事務監察委員會（「**CSSF**」）。

目標及投資策略

環球股票基金旨在透過將最少80%的淨資產投資於均衡的上市國際股票及股票相關證券（包括普通股、優先股及預託證券）投資組合以達致資本增值。

該子基金以較低風險方式參與全球股市，是其他較進取的地區性子基金以外的另一選擇。

儘管子基金將會在適用法規規限下遵照其投資目標及策略進行投資，惟子基金對於其淨資產投資於任何一個國家或行業及任何市值的發行機構的比例卻並無任何限制。因此，子基金可將其超過30%的淨資產投資於位於美國的發行機構。子基金的投資可以任何貨幣計價。

子基金並不擬將其超過10%的淨資產投資於由任何信用評級低於投資級別(即低於穆迪的Baa3或標準普爾或惠譽的BBB-）的單一主權國（包括有關政府、公共或地方當局）所發行或擔保的證券。子基金亦無意訂立任何證券借貸、回購、反向回購協議或相似的場外交易。

子基金可使用金融衍生工具（「**FDIs**」）作投資、有效管理投資組合及／或對沖目的。子基金為上述目的可使用的FDIs主要包括（但不限於）認股證、期貨、期權、遠期及其他衍生工具或合約。

使用衍生工具

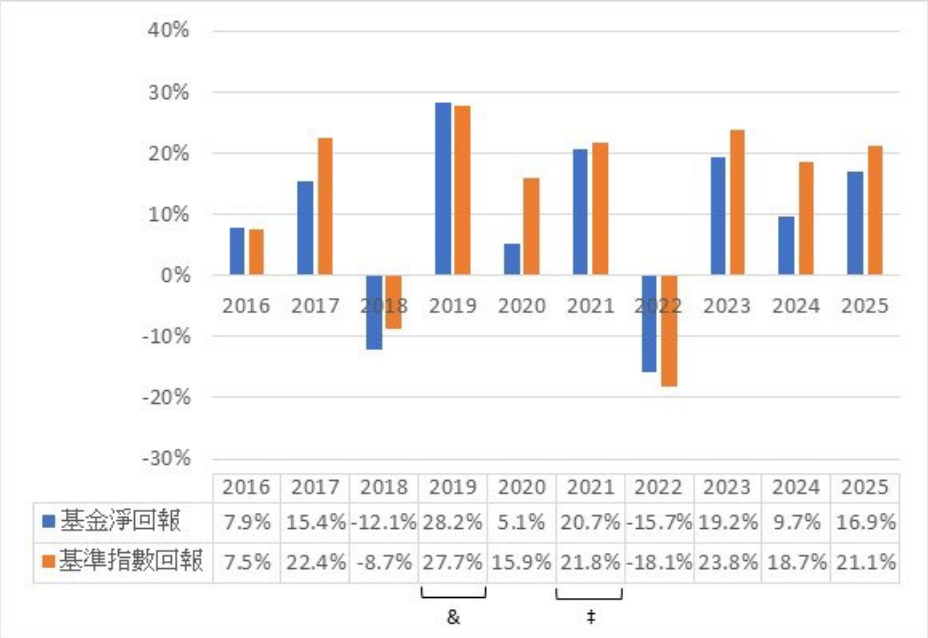
子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險?

投資涉及風險。請參閱構成香港提呈發售文件一部分的售股章程以瞭解包括風險因素在內的詳情。

1.	**投資風險：**	子基金投資組合的價值可能因為下文任何主要投資風險而下跌，閣下對本基金的投資或會因此蒙受虧損。並不保證可獲償還本金。
2.	**股票市場風險：**	子基金對股本證券的投資須承受一般市場風險，其價值可因多項因素（例如投資情緒、政治及經濟狀況以及發行機構相關因素的變動）而波動不定。
3.	**地域集中風險：**	子基金的投資集中於美國相關公司的股本證券，或會令子基金的波動較包含廣泛環球投資的組合劇烈。子基金的價值或會較易受到該區域的不利事態影響。
4.	**貨幣風險：**	子基金的資產會主要投資於美元以外的貨幣為單位的證券，而子基金將按該等貨幣收取該等投資的收益或變現收入。其中某些貨幣對美元可能貶值。
5.	**流通性及波動風險：**	子基金可能投資之某些市場，其成交額可能遠低於較發達的市場。特定證券在特定時期或特定市場條件下於欲出售的時刻難以出售時，亦可能出現流動性不足的情況。
6.	**使用FDIs：**	與FDIs相關的風險包括交易對手／信貸風險、流通性風險、估值風險、波動風險及場外交易風險。FDI的槓桿元素／成份可能導致損失顯著高於子基金投資於FDI的金額。投資參與FDIs可能導致子基金面臨重大損失的高風險。

本子基金過往的業績表現如何?



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
基金淨回報	7.9%	15.4%	-12.1%	28.2%	5.1%	20.7%	-15.7%	19.2%	9.7%	16.9%
基準指數回報	7.5%	22.4%	-8.7%	27.7%	15.9%	21.8%	-18.1%	23.8%	18.7%	21.1%

&　　‡

- 往績並非預測日後業績表現的指標。投資者未必能取回全部投資本金。
- 基金業績表現以曆年末的資產淨值作為比較基礎，股息會滾存再作投資。
- 上述數據顯示AA類別^價值在有關曆年內的升跌幅度。
- 業績表現以美元計算，當中反映出本基金的經常性開支，但不包括本基金可能向投資者收取的認購費及贖回費。
- 子基金發行日：1987年9月10日
- AA類別^發行日：2007年11月19日
- 子基金的基準指數為MSCI明晟世界價值淨回報美元指數。基準指數於2026年4月27日變更，因為目前的基準指數被認為更能代表子基金投資組合中的相關投資。2026年4月27日以前的基準指數表現資料乃基於前基準指數，即MSCI明晟世界淨回報美元指數。

& 宏利環球基金–環球反向策略基金於 2019 年 12 月與本子基金合併。

‡ A 類別股份（即過往代表性股份類別）已於 2021 年 6 月 30 日與 AA 類別股份合併。

^ 就本概要而言，自A類別股份與AA類別股份已於2021年6月30日合併後，此股份類別被指定為該子基金的代表性股份類別，因其有最長的往績記錄。有關其他股份類別表現的進一步資料，請參閱www.manulifeim.com.hk。該網站並未經香港證券及期貨事務監察委員會（「**證監會**」）審閱。

是否有擔保?

本子基金沒有任何擔保。閣下可能不能收回閣下投資的全額。

費用和收費如何?

閣下可能應支付的收費

買賣子基金的股份時，閣下可能要支付下列收費：

收費	**閣下應支付的款額**
認購費（初次收費）	**不超過認購款的5%**
轉換費（轉換收費）	**最高為所轉換股份價值的1%**
贖回費（贖回收費）	**不適用**

子基金應付的繼續營運的費用

下列費用將由本子基金支付。由於此等費用令閣下的投資所得回報減少，所以會影響閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	**不超過0.04%**
管理費	**1.50%***
存管費	**0.003%至0.40%範圍內（不包括交易費及償還墊支）**
業績表現費	**不適用**
執行費	**不超過0.5%**

***** 經給予受影響的股東至少一個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.5節。

其他收費

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的截止交易時間）或以前收到閣下妥善的申請後按子基金下一個確定的資產淨值認購或贖回子基金的股份。閣下的經銷商或就投資者的指示設立不同的截止交易時間。

- 子基金的資產淨值於各營業日計算，交易價格將每日刊登於http://www.manulifeim.com.hk*，並可於宏利環球基金的註冊辦事處索閱，及／或透過連絡宏利投資管理（香港）有限公司索取。

- 閣下可在網站http://www.manulifeim.com.hk*取得其他提供予香港零售投資者投資的股份類別的過往表現資料。

* 本網站未經**證監會**審閱，並可能包含未經證監會認可的基金資料。

重要提示

閣下如有疑問，應諮詢專業意見。

證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。

宏利環球基金 **環球房地產投資信託產業基金**

2026年4月

- ***本概要為閣下提供有關宏利環球基金 – 環球房地產投資信託產業基金的重要資料。***
- ***本概要是香港提呈發售文件的一部分。***
- ***閣下不應單憑本概要就作出投資於本產品的決定。***

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**Manulife Investment Management (US) LLC（對內委託，美國）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA 類別**	**1.98%[1]**
	AA 累積類別	**1.95%[1]**
	AA（美元）每月派息(G)類別	**1.98%[1]**
	AA（澳元對沖）類別	**1.98%[2]**
	AA（澳元對沖）每月派息(G)類別	**1.98%[2]**
	AA（加元對沖）類別	**1.98%[2]**
	AA（港元）類別	**1.91%[1]**
	AA（港元）每月派息(G)類別	**1.92%[1]**
	AA（人民幣對沖）每月派息(G)類別	**1.98%[1]**
	R（美元）每月派息(G)類別	**1.98%[1]**
	R（港元）每月派息(G)類別	**1.98%[1]**
基礎貨幣：	**美元（USD）**	

派息政策：

AA / AA（澳元對沖）/ AA（加元對沖）/ AA（港元）類別

每年派息（如有）一次（除非另有指明，否則股息將自動用作再投資。按子基金各賬戶計，現金派息只有在應付的款額等於或高於50美元時才適用。）

AA（美元）每月派息(G) / AA（澳元對沖）每月派息(G) / AA（港元）每月派息(G)類別 / AA（人民幣對沖）每月派息(G)

每月派息（如有）一次（除非另有指明，否則股息將自動以現金支付。按子基金各賬戶計，現金派息只有在應付款額等於或高於50美元時才適用。）股息可能以或實際上以資本撥付，若是如此，可能即時減低子基金的每股資產淨值。就對沖股份類別而言，股息可能會按股份類別計值貨幣與子基金基礎貨幣之間的息差撥付。

R（美元）每月派息(G) / R（港元）每月派息(G)類別
每月派息一次（除非另有指明，否則股息將自動以現金支付。按子基金各賬戶計，現金派息只有在應付款額等於或高於50美元時才適用。）股息將包含從已變現資本收益及／或資本撥付的分派按每股資產淨值*的2%至5%固定年率，這可能會即時減少子基金的資產淨值。股息亦可能實際上以資本撥付，若是如此，可能會即時減少子基金的資產淨值。

**** 按照成立當年的初次認購價，以及其後每曆年首個營業日的每股資產淨值，或在市場極端波動或嚴重不利市況下，則為董事（或其代表）在事先通知投資者的前提下所決定的及在www.manulifeim.com.hk進一步披露的其他營業日每股資產淨值。***

AA累積類別
將不會派發股息。

在獲得監管機構事先批准（如適用）並向相關股東發出一個月的事先通知下，本公司董事可隨時修訂子基金的股息政策。

財政年度截止日： **6月30日**

最低投資額： **初次投資額 – 1,000美元（或其任何其他主要貨幣等值）**
隨後投資額 – 100美元（或其任何其他主要貨幣等值）

經常性開支比率是於下列相應期間，以有關股份類別的開支總和佔平均資產淨值的百分比表達。此數字每年均可能有所變動。

1 由於管理公司費用的最高水平自 2025 年 6 月 1 日起上調，此數字僅為根據由 2025 年 1 月 1 日至 2025 年 12 月 31 日期間的開支作估計，並已考慮到管理公司費用最高水平的上調。

2 由於有關股份類別乃新推出、尚未推出或已全部贖回，且管理公司費用的最高水平自 2025 年 6 月 1 日起上調，此數字乃根據有關股份類別在 12 個月的期間應收取的估計開支及同期的估計平均資產淨值作出的最佳估計，並已考慮到管理公司費用最高水平的上調。

本基金是甚麼產品?

環球房地產投資信託基金基金是宏利環球基金的子基金，後者是構成開放式投資公司的傘子基金。其註冊地為盧森堡，而其在當地的監管機構為盧森堡金融事務監察委員會（「**CSSF**」）。子基金並未獲香港證券及期貨事務監察委員會（「**證監會**」）根據房地產投資信託守則給予認可。

目標及投資策略

環球房地產投資信託基金基金透過投資於全球的房地產投資信託基金（「**REITs**」）主要旨在提供收入，其次要目標才是提供中長線資本增長。子基金適合持有長期投資觀點、為了達致長期回報而願意承擔其投資價值在短期內有相當大的波幅的風險的投資者。

子基金有意將投資建於多元化的基礎上。子基金會將其最少70%的淨資產投資於在全球任何受監管的市場上市並交易的封閉式REITs。根據售股章程所制定的多元化的規定，子基金最高可將其100%的淨資產投資於封閉式REITs中。

子基金亦可將總計不超過30%的淨資產投資於除REITs以外的房地產相關證券（如下文所述）及／或現金和等同現金。房地產相關證券包括其重大部分盈利來自任何房地產範疇的公司的股票、股票相關證券及固定收入證券，以及房地產相關的業務信託、物業信託、酒店信託，以及包含構成上述證券（包括REITs）的合訂證券*。該等股票及股票相關證券包括普通股、優先股及預託證券。

就固定收入證券而言，子基金亦可將不超過30%的淨資產投資於任何期限及任何信貸質素的企業債券，包括評級低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-）且評級低至穆迪的Ba3或標準普爾或惠譽的BB-（或如未有評級，則為等同評級）的債券。

儘管子基金將會在適用法規規限下遵照其投資目標及策略進行投資，惟子基金對於其淨資產投資於任何一個國家及任何市值的發行機構的比例卻並無任何限制。鑒於子基金可提供的靈活性，子基金可將其超過30%的淨資產投資於位於美國的發行機構，而中小型公司證券所佔子基金淨資產的比例有時可超過30%。子基金的投資可以任何貨幣計價。

子基金並不擬將其超過10%的淨資產投資於由任何信用評級低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-）的單一主權國（包括有關政府、公共或地方當局）所發行或擔保的證券。子基金亦無意訂立任何證券借貸、回購、反向回購協議或相似的場外交易。

子基金可使用金融衍生工具（「**FDIs**」）作投資、有效管理投資組合及／或對沖目的。子基金為上述目的可使用的FDIs主要包括（但不限於）認股證、期貨、期權、遠期及其他衍生工具或合約。

***** 該等業務信託、物業信託、酒店信託屬於經營房地產相關業務或投資於房地產相關投資項目的不同種類信託。合訂證券為混合證券，由一項或以上的房地產相關證券組成相關資產，乃為結構或稅務效益目的而創立。

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險?

投資涉及風險。請參閱構成香港提呈發售文件一部分的售股章程以瞭解包括風險因素在內的詳情。

1. 投資風險： 子基金投資組合的價值可能因為下文任何主要投資風險而下跌，閣下對本基金的投資或會因此蒙受虧損。並不保證可獲償還本金。

2. 股票市場風險： 子基金對REITs及股本證券的投資須承受一般市場風險，其價值可因多項因素（例如投資情緒、政治及經濟狀況以及發行機構相關因素的變動）而波動不定。

3. 行業集中風險： 子基金專注於特定行業（即房地產），而缺乏分散風險的安排，因此，與分散投資於各行業的基金相比，子基金價值波動幅度可能較大。由於子基金專注於單一經濟範疇，其表現主要視乎房地產行業表現優劣。

4. 房地產及REITs相關風險： 子基金對房地產公司、REITs及其他受到與直接擁有房地產的風險影響的其他實體持有重大投資。子基金須承擔有關房地產的風險，包括（但不限於）房地產價值下跌、房地產擁有人因拖欠按揭付款導致失去產業的可能性、環境責任及利率上升。子基金的價值會因應地產市場走勢而波動。

相關REITs未必獲證監會認可，而子基金的股息政策／分派政策並不代表相關REITs的股息政策／分派政策。

5. 地域集中風險： 子基金將其投資集中於REITs，並且可靈活地將其投資集中於美國相關公司的股票證券中。子基金的投資集中於美國相關公司的REITs及股本證券，或會令子基金的波動較包含廣泛環球投資的組合劇烈。子基金的價值或會較易受到該區域的不利事態影響。

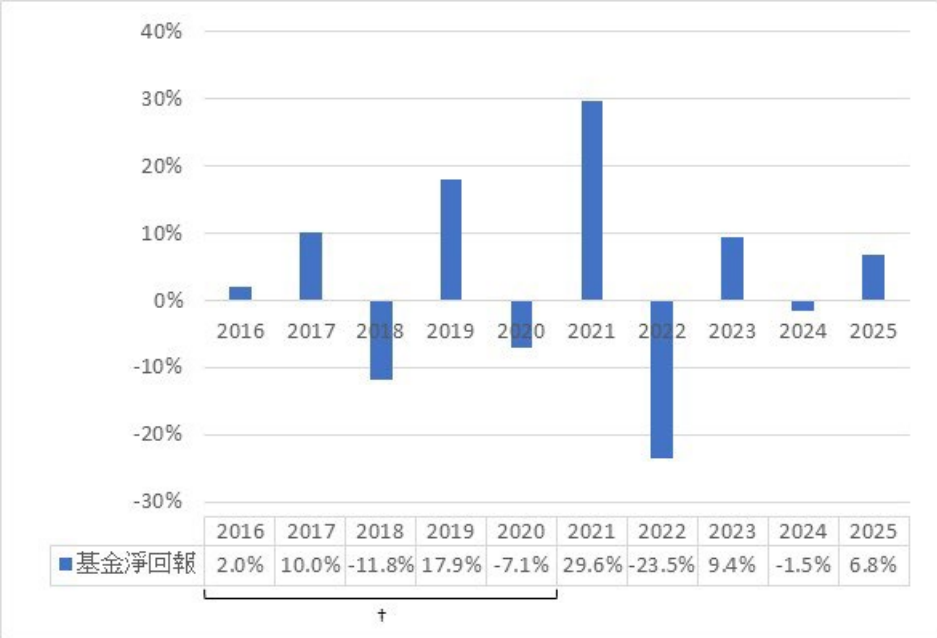
6. 貨幣風險： 子基金的資產會主要投資於美元以外的貨幣為單位的證券，而子基金將按該等貨幣收取的該等投資的收益或變現收入。其中某些貨幣兑美元可能貶值。另外，股份類別之結算貨幣可能與子基金基礎貨幣不同，若該指定結算貨幣與子基金基礎貨幣之間匯率有波動，該等股份類別的股東或會蒙受不利影響。

7.	**小型公司風險：**	與投資於規模較大、基礎較穩固公司通常附帶的風險相比，投資於中小型公司證券或會牽涉較大風險。特別是較小型公司的生產線、市場或財政資源通常有限，可獲得與公司有關的研究資料亦較少，而且公司可能只靠少數要員管理。
8.	**信用風險：**	指債券發行機構因未能及時償還本金和利息而違約的風險，又或對發行機構支付上述款項的能力的負面看法會使該債券的價格下跌的風險。
9.	**利率風險：**	當債券結算貨幣的利率上升，債券的價值會下降，使有關投資組合的價值降低。如利率變動使子基金的可通知償還的證券比預期早或延期很多繳清，該子基金股份價格會貶值。子基金平均償還期限加長會使其對利率風險更為敏感。
10.	**高息債券風險：**	子基金可投資於低於投資評級的高息債務證券或與該等證券等同的未評級證券。與高評級債務證券相比，評級低於投資級別或未獲評級的債務證券普遍有較低流動性、較高波動及較大的本金及利息虧損風險。
11.	**信用評級及降級風險：**	評級機構所給予的信用評級存在局限，並非一直保證證券及／或發行機構的信譽。任何情況下，債務證券或其發行機構的信用評級可能會在其後被降級。如有該種降級，子基金的價值或會蒙受不利影響。投資管理人或未必能夠出售被降級的債務證券。
12.	**流通性及波動風險：**	子基金可能投資之某些市場，其成交額可能遠低於較發達的市場。特定證券在特定時期或特定市場條件下於欲出售的時刻難以出售時，亦可能出現流動性不足的情況。
13.	**使用FDIs：**	與FDIs相關的風險包括交易對手／信貸風險、流通性風險、估值風險、波動風險及場外交易風險。FDI的槓桿元素／成份可能導致損失顯著高於子基金投資於FDI的金額。投資參與FDIs可能導致子基金面臨重大損失的高風險。
14.	**有關從資本撥付或實際上撥付股息的風險：**	從資本作出或實際上從資本作出涉及支付股息的任何分派（即從總收入中支付股息，同時將全部或部分費用及開支從資本中扣除／支付）等於退回或提取投資者原本投資額的一部分或該原本投資額應佔的任何資本收益。從子基金的資本作出涉及支付股息的任何分派，可能導致每股資產淨值即時減少。 各對沖股份類別的股息和資產淨值或亦會因有關類別的結算貨幣與子基金基礎貨幣之間的息差並蒙受不利影響，導致從資本撥付的股息款額有所增加，因而與其他股份類別相比的資本流失會更嚴重。
15.	**人民幣兌換及人民幣類別相關風險：**	人民幣目前並非可自由兌換的貨幣。人民幣的供應及將外幣兌換為人民幣均受到中國內地當局的外匯管制政策及限制約束，這可能會對子基金兌換為人民幣的能力構成不利影響。在特殊情況下，以人民幣支付贖回款項及／或股息款項可能由於適用於人民幣的匯兌管制及限制而延遲。 由於離岸人民幣(CNH)將用於人民幣計價類別的估價，因此CNH匯率與在岸人民幣(CNY)匯率相比可能存在溢價或折讓，買價或

賣價之間並可能存在顯著差價，因此人民幣計價類別的價值將受波動影響。CNH與CNY雖屬同一種貨幣，但卻在不同兼互不相連而且獨立運作的市場上買賣。就此而言，CNH的匯率未必與CNY相同，兩者亦未必向同一方向波動。

以非人民幣為基本貨幣的投資者須承擔外匯風險，亦不保證人民幣兑投資者的基礎貨幣（例如港元）的價值不會貶值。人民幣一旦貶值，有可能對投資者於子基金的人民幣計價類別的投資的價值構成不利影響。

本子基金過往的業績表現如何?



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
■基金淨回報	2.0%	10.0%	-11.8%	17.9%	-7.1%	29.6%	-23.5%	9.4%	-1.5%	6.8%

- 往績並非預測日後業績表現的指標。投資者未必能取回全部投資本金。
- 基金業績表現以曆年末的資產淨值作為比較基礎，股息會滾存再作投資。
- 上述數據顯示AA類別^價值在有關曆年內的升跌幅度。
- 業績表現以美元計算，當中反映出本基金的經常性開支，但不包括本基金可能向投資者收取的認購費及贖回費。
- 子基金發行日：2007年1月29日
- AA類別^發行日：2007年1月29日

† 達致此等年度的表現的情況已不再適用，因本基金已由2020年6月起更改投資策略。

^ 就本概要而言，此股份類別被指定為該子基金的代表性股份類別，因其有最長的往績記錄。有關其他股份類別表現的進一步資料，請參閱www.manulifeim.com.hk。該網站並未經證監會審閱。

是否有擔保?

本子基金沒有任何擔保。閣下可能不能收回閣下投資的全額。

費用和收費如何?

閣下可能應支付的收費

買賣子基金的股份時，閣下可能要支付下列收費：

收費	閣下應支付的款額
認購費（初次收費）	不超過認購款的5%
轉換費（轉換收費）	最高為所轉換股份價值的1%
贖回費（贖回收費）	不適用

子基金應付的繼續營運的費用

下列費用將由本子基金支付。由於此等費用令閣下的投資所得回報減少，所以會影響閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	不超過0.04%
管理費	1.50%*
存管費	0.003%至0.40%範圍內（不包括交易費及償還墊支）
表現費	不適用
執行費	不超過0.5%

* 經給予受影響的股東至少一個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.5節。

其他收費

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的截止交易時間）或以前收到閣下妥善的申請後按子基金下一個確定的資產淨值認購或贖回子基金的股份。閣下的經銷商或就投資者的指示設立不同的截止交易時間。

- 子基金的資產淨值於各營業日計算，交易價格將每日刊登於http://www.manulifeim.com.hk*，並可於宏利環球基金的註冊辦事處索閱，及／或透過連絡宏利投資管理（香港）有限公司索取。

- 閣下可在網站http://www.manulifeim.com.hk*取得其他提供予香港零售投資者投資的股份類別的過往表現資料。

- 如股息是從子基金的資本中支付（或實際上從子基金中支付），閣下可要求宏利環球基金及由www.manulifeim.com.hk*索取過去12個月（或子基金自成立以來少於12個月）的股息構成（即從可分派淨收入及資本淨額中支付的相對金額）。

* 本網站未經**證監會**審閱，並可能包含未經證監會認可的基金資料。

重要提示

閣下如有疑問，應諮詢專業意見。

證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。

- ***本概要為閣下提供有關宏利環球基金 – 環球半導體機會基金的重要資料。***
- ***本概要是香港提呈發售文件的一部分。***
- ***閣下不應單憑本概要就作出投資於本產品的決定。***

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**Manulife Investment Management (US) LLC（對內委託，美國）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA 類別**	**1.98%[1]**
	AA 累積類別	**1.87%[1]**
	AA（港元）累積類別	**1.93%[3]**
	AA（澳元對沖）累積類別	**1.93%[3]**
	AA（人民幣對沖）累積類別	**1.93%[3]**
	AA（日圓對沖）累積類別	**1.87%[2]**
基礎貨幣：	**美元（USD）**	

股息政策：
（分派政策）

AA類別

每年派息（如有）一次（除非另有指明，否則股息將自動用作再投資。按子基金各賬戶計，現金派息只有在應付的款額等於或高於50美元時才適用。）

AA累積 / AA（港元）累積 / AA（澳元對沖）累積 / AA（人民幣對沖）累積 / AA（日圓對沖）累積類別

將不會派發股息。

在獲得監管機構事先批准（如適用）並向相關股東發出一個月的事先通知下，本公司董事可隨時修訂子基金的股息政策。

財政年度截止日：	**6月30日**
最低投資額：	**初次投資額 – 1,000美元（或其任何其他主要貨幣等值）** **隨後投資額 – 100美元（或其任何其他主要貨幣等值）**

經常性開支比率是於下列相應期間，以有關股份類別的開支總和佔平均資產淨值的百分比表示。此數字每年均可能有所變動。

1 由於管理公司費用的最高水平自2025年6月1日起上調，此數字僅為根據由2025年1月1日至2025年12月31日期間的開支作估計，並已考慮到管理公司費用最高水平的上調。

2 由於有關股份類別乃新推出、尚未推出或已全部贖回，且管理公司費用的最高水平自2025年6月1日起上調，此數字乃根據有關股份類別在12個月的期間應收取的估計開支及同期的估計平均資產淨值作出的最佳估計，並已考慮到管理公司費用最高水平的上調。

3 由於截至2025年12月31日，有關股份類別的推出時間不到一年，且管理公司費用的最高水平自2025年6月1日起上調，此數字乃根據股份類別由推出日期至2025年12月31日的開支及股份類別在相應期間的平均資產淨值計算的估計年化數字，並已考慮到管理公司費用最高水平的上調。

本基金是甚麼產品?

環球半導體機會基金是宏利環球基金的子基金，後者是構成開放式投資公司的傘子基金。其註冊地為盧森堡，而其在當地的監管機構為盧森堡金融事務監察委員會（「**CSSF**」）。

目標及投資策略

環球半導體機會基金旨在透過將其最少70%的淨資產投資於在全球（不時包括新興市場）上市的半導體及半導體相關行業公司的股票及股票相關證券，包括但不限於普通股及預託證券，以達致資本增值。此等公司的業務將包括但不限於半導體及相關設備及組件的開發及生產，以及因半導體行業內的進展而直接受惠的下游業務。

儘管子基金將會在適用的法律及法規的規限下根據其投資目標及策略進行投資，惟子基金對於其淨資產投資於任何一個國家的比例並無任何限制。因此，子基金可將其超過30%的淨資產投資於位於美國的發行機構。子基金的投資可以任何貨幣計價。

子基金的其餘資產可投資於在全球上市的其他行業公司的股票及股票相關證券，如投資管理人認為投資於該等公司將實現盡量擴大資本增值的目標，及/ 或現金及現金等價物。

中小型公司的證券有時可佔子基金超過30%的淨資產。

子基金可通過滬港通計劃及深港通計劃（統稱「**互聯互通**」）直接投資在上海證券交易所或深圳證券交易所上市的若干中國A股。在子基金投資中國A股的任何情況下，預期子基金不會將其超過30%的淨資產持有中國A股。

子基金可使用金融衍生工具（「**FDIs**」）作有效管理投資組合及／或對沖目的。子基金為上述目的可使用的FDIs主要包括（但不限於）認股證、期貨、期權、遠期及其他衍生工具或合約。

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險?

投資涉及風險。請參閱構成香港提呈發售文件一部分的售股章程以瞭解包括風險因素在內的詳情。

1. **投資風險：** 子基金投資組合的價值可能因為下文任何主要風險因素而下跌，閣下對子基金的投資或會因此蒙受虧損。並不保證可獲償還本金。

2. **股票市場風險：** 子基金對股本證券的投資須承受一般市場風險，其價值可因多項因素（例如投資情緒、政治及經濟狀況以及發行機構相關因素的變動）而波動不定。

3.	**半導體行業風險：**	子基金投資於半導體及半導體相關行業的公司，該等公司可能尤其受到該等行業激烈競爭的影響。可能導致半導體及相關行業內的證券的價值下跌的特定因素包括但不限於國內及國際競爭壓力、產品因行業快速發展的特性而被迅速淘汰、客戶的經濟表現、龐大資本支出、原材料或設備迅速報廢或面臨潛在短缺。半導體及相關行業的公司通常會在研發上投放大量資金，並且無法保證此等公司生產的產品將成為商業上成功的產品。 半導體及相關行業可能會受到政府干預、制裁及貿易保護主義的影響。半導體及相關行業公司的通常依賴維持與其技術合作夥伴的關係。如果該關係受損或終止，該公司可能無法及時或以有利的商業條款建立新的技術聯盟。半導體及相關行業亦具有週期性市場模式及週期性產能過剩的特徵。所有這些因素均可能損害半導體及相關行業公司的業務及經營業績。
4.	**集中風險：**	子基金的投資集中於半導體及半導體相關行業，亦可能集中於與美國相關的發行機構的證券。與較為分散的投資組合相比，子基金價值可能更為波動，以及可能會較易受到該等行業及地區內或影響該等行業及地區的不利事件影響。
5.	**小型公司/ 中型公司風險：**	小型公司／中型公司股票的流通性可能較低，其價格對於不利經濟發展的波動亦普遍高於較大型公司。
6.	**流通性及波動風險：**	子基金可能投資之某些市場，其成交額可能遠低於較發達的市場。特定證券在特定時期或特定市場條件下於欲出售的時刻難以出售時，亦可能出現流通性不足的情況。
7.	**貨幣風險：**	子基金的相關投資可以子基金基礎貨幣以外的貨幣計價，而子基金可以該等貨幣收取從此等投資收取收益或變現所得款項，其中某些貨幣兑換成基礎貨幣時價值可能會下跌。此外，股份類別之指定貨幣有可能並非子基金的基礎貨幣。該等股份類別的資產淨值或會因此等貨幣與基礎貨幣之間的匯率波動及匯率管制變動而蒙受不利影響。
8.	**使用FDIs：**	與FDIs相關的風險包括交易對手／信貸風險、流通性風險、估值風險、波動風險及場外交易風險。FDI的槓桿元素／成份可能導致損失顯著高於子基金投資於FDI的金額。投資參與FDIs可能導致子基金面臨重大損失的高風險。
9.	**人民幣兌換及人民幣類別相關風險**	人民幣目前並非可自由兑換的貨幣，受到外匯管制及限制約束，在特殊情況下，這可能導致以人民幣支付贖回款項及／或股息款項出現延遲。離岸人民幣（CNH）與在岸人民幣（CNY）雖屬同一種貨幣，但基於不同匯率買賣。CNH與CNY若有任何表現分歧，可能會對投資者構成不利影響。 CNH（將用於人民幣計價類別的估值）匯率與CNY匯率相比可能存在溢價或折讓，並可能存在顯著買賣差價，因此人民幣計價類別的價值將受波動影響。 以非人民幣為基礎貨幣的投資者須承擔外匯風險。人民幣兑投資者的基礎貨幣（例如港元）一旦貶值，有可能對投資者於子基金的人民幣計價類別的投資的價值構成不利影響。

子基金過往的業績表現如何？

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
基金淨回報	24.1%	15.2%	-20.1%	26.4%	24.6%	24.2%	-20.7%	16.0%	8.7%	30.2%
基準指數回報 ◊	21.3%	14.6%	-11.0%	25.5%	20.0%	14.8%	-20.4%	16.9%	11.5%	

†

- 往績並非預測日後業績表現的指標。投資者未必能取回全部投資本金。
- 基金業績表現以曆年末的資產淨值作為比較基礎，股息會滾存再作投資。
- 上述數據顯示 AA 類別^價值在有關曆年內的升跌幅度。
- 業績表現以美元計算，當中反映出本基金的經常性開支，但不包括本基金可能向投資者收取的認購費及贖回費。
- 子基金推出日：2006 年 11 月 30 日
- AA 類別^推出日：2006 年 11 月 30 日

◊ 於 2025 年 2 月 17 日之前，子基金的基準指數為羅素 2000 總回報美元指數。隨著子基金的投資目標及政策發生變化，該基準指數由 2025 年 2 月 17 日起移除。

† 達致此等年度的表現的情況已不再適用，因子基金已由 2025 年 2 月 17 日起更改投資目標及政策。

^ 就本概要而言，此股份類別被指定為該子基金的代表性股份類別，因其有最長的往績記錄。有關其他股份類別表現的進一步資料，請參閱 www.manulifeim.com.hk。該網站並未經香港證券及期貨事務監察委員會（「**證監會**」）審閱。

是否有擔保?

本子基金沒有任何擔保。閣下可能不能收回閣下投資的全額。

費用和收費如何?

閣下可能應支付的收費

買賣子基金的股份時，閣下可能要支付下列收費：

收費	閣下應支付的款額
認購費（初次收費）	**最高為認購款額的 5%**
轉換費（轉換收費）	**最高為所轉換股份價值的 1%**
贖回費（贖回收費）	**不適用**

子基金應付的持續營運費用

下列費用將由子基金支付。由於此等費用令閣下的投資所得回報減少，所以會影響閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	**最高為 0.04%**
管理費	**1.50%***
存管費	**0.003%至 0.40%範圍內（不包括交易費及償還墊支）**
業績表現費	**不適用**
執行費	**最高為 0.5%**

*經給予受影響的股東至少一個月的事先通知，此收費可增至最高 6%。詳情請參見售股章程第 9.5 節。

其他費用

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的截止交易時間）或以前收到閣下妥善的要求後按子基金下一個確定的資產淨值認購或贖回子基金的股份。閣下的分銷商或會就收到投資者的要求而設立不同的截止交易時間。
- 子基金的資產淨值於各營業日計算，交易價格將每日刊登於 http://www.manulifeim.com.hk*，並可於宏利環球基金的註冊辦事處索閱，及／或透過聯絡宏利投資管理（香港）有限公司索取。
- 閣下可在網站 www.manulifeim.com.hk*取得其他向香港零售投資者提呈發售的股份類別的過往表現資料。

* 本網站未經證監會審閱，並可能包含未經證監會認可的基金資料。

重要提示

閣下如有疑問，應諮詢專業意見。

證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。

宏利環球基金 **康健護理基金**
2026年4月

- ***本概要為閣下提供有關宏利環球基金 – 康健護理基金的重要資料。***
- ***本概要是香港提呈發售文件的一部分。***
- ***閣下不應單憑本概要就作出投資於本產品的決定。***

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**Manulife Investment Management (US) LLC（對內委託，美國）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA 類別**	**1.65%[1]**
	AA累積類別	**1.65%[1]**
	AA（港元）每月派息(G)類別	**1.65%[2]**
	AA（美元）每月派息(G)類別	**1.65%[2]**
	F（港元）每月派息(G)類別	**1.65%[2]**
	F（美元）每月派息(G)類別	**1.65%[2]**
基礎貨幣：	**美元（USD）**	

股息政策：

AA類別
每年派息（如有）一次（除非另有指明，否則股息將自動用作再投資。按子基金各賬戶計，現金派息只有在應付的款額等於或高於50美元時才適用。）

AA累積類別
將不會派發股息。

AA（美元）每月派息(G) / AA（港元）每月派息(G)類別
每月派息（如有）一次（除非另有指明，否則股息將自動以現金支付。按子基金各賬戶計，現金派息只有在應付款額等於或高於50美元時才適用。）股息可能以資本撥付，若是如此，可能會即時減少子基金的資產淨值。

F（港元）每月派息(G) / F（美元）每月派息(G)類別
每月派息一次（除非另有指明，否則股息將自動以現金支付。按子基金各帳戶計，現金派息只有在應付款額等於或高於50美元時才適用。）

此股份類別的分派收益率將設定為此股份類別每股資產淨值的年化固定百分比（載列於下表），因此派息金額將隨之變動。每次派息的每股股息金額的計算方法是將年化固定百分比乘以每月最後一個交易日的每股資產淨值，再除以一年的分派頻率。

股份類別	一年的分派頻率	年化固定百分比
F（港元）每月派息(G)類別	每月（12次）	5%
F（美元）每月派息(G)類別	每月（12次）	5%

股息可能從資本或實際上從資本撥付，若是如此，可能會即時減少子基金的資產淨值。

年化固定百分比將由董事持續檢討，若董事在考慮各種因素（包括但不

限於子基金相關類別的每股資產淨值、當時市況、董事對未來市場及經濟狀況及收益產生的預期）後，認為更改年化固定百分比乃屬適當，或若董事認為子基金無法持續支持該年化固定百分比，或在特殊情況下（例如在市場極端波動的時期或市況嚴重不利時），董事可酌情更改年化固定百分比（股東將獲得至少一個月的事先通知）。投資者應注意，正股息率並不意味著正回報。

在獲得監管機構事先批准（如適用）並向相關股東發出一個月的事先通知下，本公司董事可隨時修訂子基金的股息政策。

財政年度截止日： **6月30日**

最低投資額： **初次投資額 – 1,000美元（或其任何其他主要貨幣等值）**
隨後投資額 – 100美元（或其任何其他主要貨幣等值）

經常性開支比率是於下列相應期間，以有關股份類別的開支總和佔平均資產淨值的百分比表達。此數字每年均可能有所變動。

1 由於管理公司費用的最高水平自 2025 年 6 月 1 日起上調，此數字僅為根據由 2025 年 1 月 1 日至 2025 年 12 月 31 日期間的開支作估計，並已考慮到管理公司費用最高水平的上調。

2 由於有關股份類別乃新推出、尚未推出或已全部贖回，且管理公司費用的最高水平自 2025 年 6 月 1 日起上調，此數字乃根據有關股份類別在 12 個月的期間應收取的估計開支及同期的估計平均資產淨值作出的最佳估計，並已考慮到管理公司費用最高水平的上調。

本基金是甚麼產品?

康健護理基金是宏利環球基金的子基金，後者是構成開放式投資公司的傘子基金。其註冊地為盧森堡，而其在當地的監管機構為盧森堡金融事務監察委員會（「**CSSF**」）。

目標及投資策略

康健護理基金旨在為持有長期投資觀點、為了達致長期回報而有準備接受其投資價值相當大的波幅的風險的投資者提供中長期資本增長。

子基金有意在多元化的基礎上作出投資。基本投資組合將主要包括全球康健護理及相關行業並在任何證券交易所上市的公司的股票及股票相關證券。子基金可投資於其盈利的重大部分來自醫療及醫藥產品及服務的公司。子基金的其餘資產可包括債券及存款。

康健護理基金將其最少80%的淨資產投資於健康科學公司的股票及股票相關證券。此等公司過半收入來自與康健護理有關的業務活動或將其過半資產用於此等活動。該等股票及股票相關證券包括普通股、優先股及預託證券。

儘管子基金將會在適用法規規限下根據其投資目標及策略進行投資，惟子基金對於其淨資產投資於任何一個國家及任何市值的發行機構的比例並無任何限制。因此，子基金可將其超過30%的淨資產投資於位於美國的發行機構。子基金的投資可以任何貨幣計價。

投資管理人研究經濟趨勢後將資產分配於下列主要行業：

- 醫藥及生物科技
- 醫療器材及分析設備
- 康健護理服務

投資管理人亦運用基本財務分析識別在盈利穩定性、增長潛力和估值方面最具吸引力的任何規模的

個別公司。

子基金並不擬將其超過10%的淨資產投資於由任何信用評級低於投資級別(即低於穆迪的Baa3或標準普爾或惠譽的BBB-）的單一主權國（包括有關政府、公共或地方當局）所發行或擔保的證券。子基金亦無意訂立任何證券借貸、回購、反向回購協議或相似的場外交易。

子基金可使用金融衍生工具（「**FDIs**」）作投資、有效管理投資組合及／或對沖目的。子基金為上述目的可使用的FDIs主要包括（但不限於）認股證、期貨、期權、遠期及其他衍生工具或合約。

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險?

投資涉及風險。請參閱構成香港提呈發售文件一部分的售股章程以瞭解包括風險因素在內的詳情。

1. **投資風險：** 子基金投資組合的價值可能因為下文任何主要風險因素而下跌，閣下對子基金的投資或會因此蒙受虧損。並不保證可獲償還本金。

2. **股票市場風險：** 子基金對股本證券的投資須承受一般市場風險，其價值可因多項因素（例如投資情緒、政治及經濟狀況以及發行機構相關因素的變動）而波動不定。

3. **行業集中風險：** 子基金專注於特定行業（即康健護理），而缺乏分散風險的安排，因此，子基金的價值可能比分散投資於各行業的子基金波動要大。由於子基金專注單一經濟範疇，其表現主要倚賴康健護理股的表現。

4. **投資康健護理的風險：** 子基金專注於康健護理行業，或會因為以下因素而受到重大影響：影響行業的經濟、政治或監管情況，行內競爭加劇或會使公司利潤率下降，以及倘若行內股份不受金融市場歡迎，股價亦可能下跌。

5. **地域集中風險：** 子基金的投資集中於美國相關公司的股本證券，或會令子基金的波動較包含廣泛環球投資的組合劇烈。子基金的價值或會較易受到該區域的不利事態影響。

6. **政治及監管風險：** 子基金可能會投資的市場的政府政策或法例之改變可能對該等市場的政治或經濟的穩定有不利影響，例如阻止或限制匯回資本或通過法院得到法律補救。在某些市場的投資還可能需要獲得大量執照、許可、監管上的同意、證明書及批准。不能獲得特定執照、許可或監管同意、證明書或批准會對本公司或子基金的經營有不利影響。

7. **流通性及波動風險：** 子基金可能投資之某些市場，其成交額可能遠低於較發達的市場。特定證券在特定時期或特定市場條件下於欲出售的時刻難以出售時，亦可能出現流動性不足的情況。

8. **貨幣風險：** 子基金的相關投資可以子基金基礎貨幣以外的貨幣計價，而子基金可以該等貨幣收取從此等投資收取收益或變現所得款項，其中某些貨幣兑換成基礎貨幣時價值可能會下跌。此外，股份類別之指定貨幣有可能並非子基金的基礎貨幣。該等股份類別的資產淨值或會因此等貨幣與基礎貨幣之間的匯率波動及匯率管制變動而蒙受不利

影響。

9. 使用FDIs：

與FDIs相關的風險包括交易對手／信貸風險、流通性風險、估值風險、波動風險及場外交易風險。FDI的槓桿元素／成份可能導致損失顯著高於子基金投資於FDI的金額。投資參與FDIs可能導致子基金面臨重大損失的高風險。

10. 有關從資本中撥付或實際上從資本撥付股息的風險：

從資本作出或實際上從資本作出涉及支付股息的任何分派（即從總收入中支付股息，同時將全部或部分費用及開支從資本中扣除/ 支付）等於退回或提取投資者原本投資額的一部分或該原本投資額應佔的任何資本收益。從子基金的資本作出涉及支付股息的任何分派，可能導致每股資產淨值即時減少。

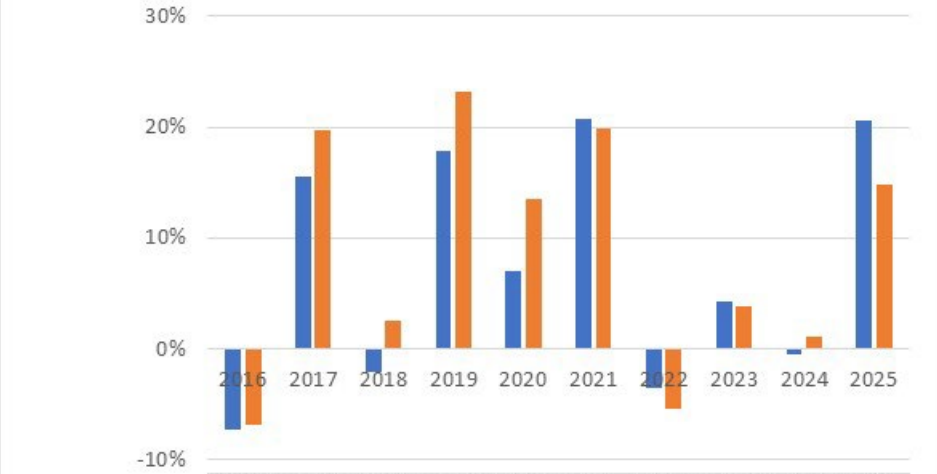
11. 有關固定收益類別的風險：

固定收益股份類別按其資產淨值的預定年化固定百分比派息。年化固定百分比將由董事持續檢討，並可由董事酌情更改（股東將獲得至少一個月的事先通知）。固定收益股份類別的投資並非儲蓄帳戶或固定利息支付投資的替代投資。固定收益股份類別支付的年化固定百分比並不完全反映子基金的實際或預期收益或表現。分派可能高於或低於實際變現的收益及回報，並且可能超過子基金的此等股份類別的總投資收益。因此，任何差額將會從資本撥付。

固定收益股份類別可能在子基金產生負回報或出現虧損的期間繼續分派，從而進一步減少固定收益股份類別的資產淨值。從資本中撥付及／或實際上從資本中撥付分派長遠而言可能導致資本流失，尤其是在市況不利而某個月份的收入不足時，並因此限制子基金未來的資本增長，同時可能導致未來回報的價值減少。在極端情況下，投資者可能無法收回原有的投資金額。

投資者應注意，正分派收益率並不意味著正回報。此外，固定收益股份類別不分派固定金額，分派按固定百分比計算，因此當相關固定收益股份類別的資產淨值高時，絕對分派的金額亦較高，當相關固定收益股份類別的資產淨值低時，絕對分派金額亦較低。因此，投資者每月收到的絕對分派金額可能有所不同。

子基金過往的業績表現如何?



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
基金淨回報	-7.3%	15.5%	-2.1%	17.9%	7.1%	20.7%	-3.6%	4.3%	-0.5%	20.7%
基準指數回報	-6.8%	19.8%	2.5%	23.2%	13.5%	19.8%	-5.4%	3.8%	1.1%	14.8%

- 往績並非預測日後業績表現的指標。投資者未必能取回全部投資本金。
- 基金業績表現以曆年末的資產淨值作為比較基礎，股息會滾存再作投資。
- 上述數據顯示AA類別^價值在有關曆年內的升跌幅度。
- 業績表現以美元計算，當中反映出本基金的經常性開支，但不包括本基金可能向投資者收取的認購費及贖回費。
- 子基金推出日：2008年6月27日
- AA類別^推出日：2008年6月27日
- 子基金的基準指數為MSCI明晟世界／健康護理淨回報美元指數。

^ 就本概要而言，此股份類別被指定為該子基金的代表性股份類別，因其有最長的往績記錄。有關其他股份類別表現的進一步資料，請參閱www.manulifeim.com.hk。該網站並未經香港證券及期貨事務監察委員會（「**證監會**」）審閱。

是否有擔保?

本子基金沒有任何擔保。閣下可能不能收回閣下投資的全額。

費用和收費如何?

閣下可能應支付的收費

買賣子基金的股份時，閣下可能要支付下列收費：

收費	閣下應支付的款額
認購費（初次收費）	最高為認購款額的5%
轉換費（轉換收費）	最高為所轉換股份價值的1%
贖回費（贖回收費）	不適用

子基金應付的持續營運費用

下列費用將由子基金支付。由於此等費用令閣下的投資所得回報減少，所以會影響閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	最高為0.04%
管理費	1.50%*
存管費	0.003%至0.40%範圍內（不包括交易費及償還墊支）
業績表現費	不適用
執行費	最高為0.5%

* 經給予受影響的股東至少一個月的事先通知，此收費可增至最高6%。詳情請參見售股章程第9.5節。

其他費用

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的截止交易時間）或以前收到閣下妥善的要求後按子基金下一個確定的資產淨值認購或贖回子基金的股份。閣下的經銷商或會就收到投資者的要求而設立不同的截止交易時間。

- 子基金的資產淨值於各營業日計算，交易價格將每日刊登於http://www.manulifeim.com.hk*，並可於宏利環球基金的註冊辦事處索閱，及／或透過聯絡宏利投資管理（香港）有限公司索取。

- 閣下可在網站http://www.manulifeim.com.hk*取得其他向香港零售投資者提呈發售的股份類別的過往表現資料。

- 如股息是從（或實際上從）子基金的資本中撥付，過去12個月（或如子基金推出少於12個月，則自其成立日期起）的股息組成（即從可分派收入淨額及資本中支付的相對金額）可向宏利環球基金索取及在www.manulifeim.com.hk*取得。

* 本網站未經證監會審閱，並可能包含未經證監會認可的基金資料。

重要提示

閣下如有疑問，應諮詢專業意見。

證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。

宏利環球基金 **印度股票基金**
2026年4月

- ***本概要為閣下提供有關宏利環球基金 – 印度股票基金的重要資料。***
- ***本概要是香港提呈發售文件的一部分。***
- ***閣下不應單憑本概要就作出投資於本產品的決定。***

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**宏利投資管理（香港）有限公司（對內委託，香港）**	
分投資管理人：	**Manulife Investment Management (Singapore) Pte. Ltd.（對內委託，新加坡）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA 類別**	**1.73%[1]**
	AA 累積類別	**1.73%[1]**
	AA（港元）每月派息(G)類別	**1.73%[2]**
	AA（美元）每月派息(G)類別	**1.73%[2]**
基礎貨幣：	**美元（USD）**	

股息政策：
（分派政策）

AA 類別
每年派息（如有）一次（除非另有指明，否則股息將自動用作再投資。按子基金各帳戶計，現金股息只有在應付的款額等於或高於50美元時才適用。）

AA 累積類別
將不會派發股息。

AA（美元）每月派息(G) / AA（港元）每月派息(G)類別
每月派息（如有）一次（除非另有指明，否則股息將自動以現金支付。按子基金各賬戶計，現金派息只有在應付款額等於或高於50美元時才適用。）股息可能以資本撥付，若是如此，可能會即時減少子基金的資產淨值。

在獲得監管機構事先批准（如適用）並向相關股東發出一個月的事先通知下，董事可隨時修訂子基金的股息政策。

財政年度截止日：	**6月30日**
最低投資額：	**初次投資額 – 1,000美元（或其任何其他主要貨幣等值）** **隨後投資額 – 100美元（或其任何其他主要貨幣等值）**

經常性開支比率是於下文所述相應期間，以有關股份類別的開支總和佔平均資產淨值的百分比表示。此數字每年均可能有所變動。

1 由於管理公司費用的最高水平自 2025 年 6 月 1 日起上調，此數字僅為根據由 2025 年 1 月 1 日至 2025 年 12 月 31 日期間的開支作估計，並已考慮到管理公司費用最高水平的上調。

2 由於有關股份類別乃新推出、尚未推出或已全部贖回，且管理公司費用的最高水平自 2025 年 6 月 1 日起上調，此數字乃根據有關股份類別在 12 個月的期間應收取的估計開支及同期的估計平均資產淨值作出的最佳估計，並已考慮到管理公司費用最高水平的上調。

本基金是甚麼產品?

印度股票基金是宏利環球基金的子基金，後者是構成開放式投資公司的傘子基金。其註冊地為盧森堡，而其在當地的監管機構為盧森堡金融事務監察委員會（「**CSSF**」）。

目標及投資策略

印度股票基金旨在為持有長期投資觀點，並有準備接受其投資價值相當大的波幅的投資者提供長期資本增長。子基金會將其最少70%的淨資產投資於涵蓋印度不同行業並於印度或其他任何證券交易所上市的公司之股票及股票相關證券。該等股票及股票相關證券包括普通股、優先股及預託證券。子基金的其餘資產可以包括債券及存款。投資於印度市場須經在印度監管機構註冊的境外組合投資者（「**FPI**」）進行，該FPI可能是宏利環球基金、投資管理人或（視情況而定）分投資管理人。

儘管子基金將會在適用法律及法規的規限下根據其投資目標及策略進行投資，惟子基金對於其淨資產投資於任何一個國家或行業以及任何市值的發行機構的比例並無任何限制。基於子基金投資組合的本質，中小型公司證券所佔子基金淨資產的比例有時可超過30%。子基金的投資可以任何貨幣計價但主要以印度盧比計價。

子基金並不擬將其超過10%的淨資產投資於由任何信用評級低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-）的單一主權國（包括有關政府、公共或地方當局）所發行或擔保的證券。子基金目前亦不擬訂立任何證券借貸、回購、反向回購協議或類似的場外交易。

子基金可使用金融衍生工具（「**FDIs**」）作投資、有效管理投資組合及／或對沖目的。子基金為上述目的可使用的主要FDIs包括（但不限於）認股證、期貨、期權、遠期及其他衍生工具或合約。

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%**。**

有哪些主要風險?

投資涉及風險。請參閱構成香港提呈發售文件一部分的售股章程以瞭解包括風險因素在內的詳情。

1. 投資風險： 子基金投資組合的價值可能因為下文任何主要風險因素而下跌，閣下對子基金的投資或會因此蒙受虧損。並不保證可獲償還本金。

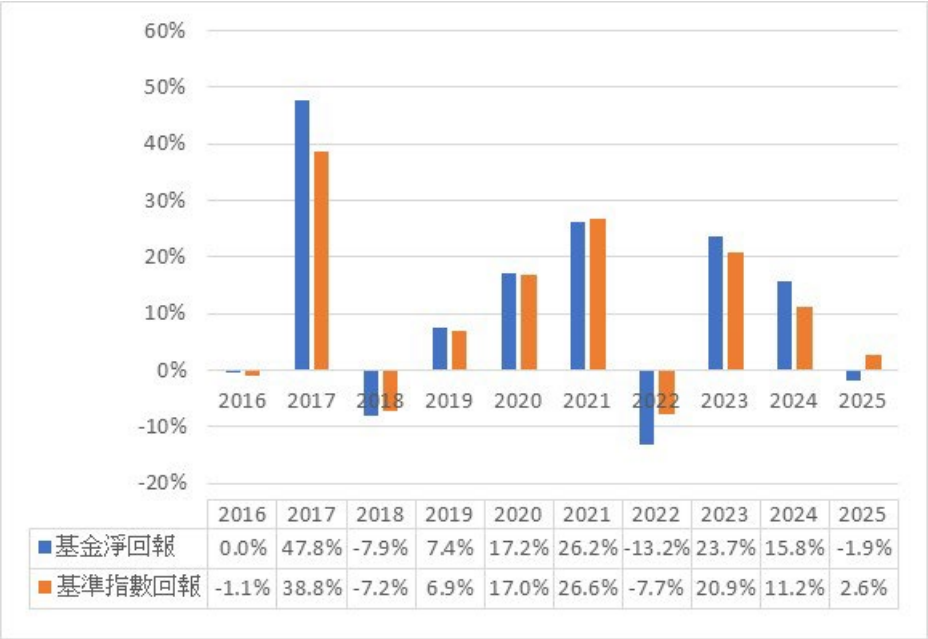
2. 股票市場風險： 子基金對股本證券的投資須承受一般市場風險，其價值可因多項因素（例如投資情緒、政治及經濟狀況及發行機構特定因素的變動）而波動不定。

3. 地域集中風險： 子基金的投資集中於印度相關公司，或會導致子基金較包含廣泛環球投資的組合更為波動。子基金的價值或會較易受到該區域的不利事件影響。

4. 政治及監管風險： 子基金可能會投資的市場的政府政策或法例之改變或會對該等市場的政治或經濟的穩定有不利影響（例如阻止或限制外資匯出或透過法院獲得法律補償）。在某些市場的投資還可能需要取得大量執照、監管上的同意、證明書及批准。不能獲得特定執照、監管同意、證明書或批准或會對子基金的營運有不利影響。

5. 新興市場風險：	投資者應注意，任何子基金的投資組合可投資於一般所稱的新興經濟體或市場，該等經濟體或市場之特殊風險（包括較大股價波動、較低股票流通量、政治及社會不明朗因素及貨幣風險）會遠較世界上成熟的經濟體或主要股票市場的一般相關風險為高。另外，某些新興經濟體有高通脹、高利率及大量外債的風險，這些因素可能影響整體經濟的穩定。在子基金可投資的某些新興經濟體或市場，子基金可能承受比已發展的經濟體或市場較高的風險，尤其是由於對其服務供應商、代理人、聯絡人或受委人之作為或不作為的風險。適用於子基金可能投資的新興經濟體或市場中的某些公司之會計、核數和財務報告標準、慣例和資料披露要求可能有別於金融市場發展較完備的國家。子基金之資產價值亦可能受不明朗因素影響，例如政府政策、稅務法例、貨幣匯回限制的改變，以及子基金可能投資的新興經濟體或市場的政治、法律或規例的其他發展。
6. 宏觀經濟風險：	經濟增長較慢或利率增加會影響印度經濟中的股價。
7. 股市管制的風險：	對股市的規管正逐步實施。這有可能引入對交易成本或交易自由有不利影響的法規的風險，從而限制子基金有成本效益地部署其投資的能力。
8. 貨幣風險：	子基金的資產可主要投資於以美元以外的貨幣為單位的證券，而子基金可以該等貨幣從此等投資收取收益或變現所得款項，其中某些貨幣兑成美元時價值可能會下跌。此外，股份類別之指定貨幣有可能並非子基金的基礎貨幣。該等股份類別的資產淨值或會因此等貨幣與基礎貨幣之間的匯率波動及匯率管制變動而蒙受不利影響。
9. 小型公司風險：	對中小型公司證券的投資可能涉及的風險會較投資於規模較大、基礎較穩健之公司慣常附帶的風險更大，特別是較小型公司的生產線、市場或財政資源通常有限，可獲得與公司有關的研究資料亦較少，而且公司可能只靠少數主要人員管理。
10. 流通性及波動風險：	子基金可能投資之某些市場，其成交額可能遠低於較發達的市場。特定證券在特定時期或特定市場條件下於欲出售的時刻難以出售時，亦可能出現流通性不足的情況。
11. 使用FDIs：	與FDIs相關的風險包括交易對手／信貸風險、流通性風險、估值風險、波動風險及場外交易風險。FDI的槓桿元素／成份可能導致損失顯著高於子基金投資於FDI的金額。投資參與FDIs可能導致子基金面臨重大損失的高風險。
12. 有關從資本中撥付或實際上從資本中撥付股息的風險：	從資本作出或實際上從資本作出涉及支付股息的任何分派（即從總收入中支付股息，同時將全部或部分費用及開支從資本中扣除／ 支付）等於退回或提取投資者原本投資額的一部分或該原本投資額應佔的任何資本收益。從子基金的資本作出涉及支付股息的任何分派，可能導致每股資產淨值即時減少。

子基金過往的業績表現如何?



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
基金淨回報	0.0%	47.8%	-7.9%	7.4%	17.2%	26.2%	-13.2%	23.7%	15.8%	-1.9%
基準指數回報	-1.1%	38.8%	-7.2%	6.9%	17.0%	26.6%	-7.7%	20.9%	11.2%	2.6%

- 往績並非預測日後業績表現的指標。投資者未必能取回全部投資本金。
- 基金業績表現以曆年末的資產淨值作為比較基礎，股息會滾存再作投資。
- 上述數據顯示 AA 類別^價值在有關曆年內的升跌幅度。
- 業績表現以美元計算，當中包括本基金的經常性開支，但不包括本基金可能向投資者收取的認購費及贖回費。
- 子基金推出日：2006 年 11 月 30 日
- AA 類別^推出日：2006 年 11 月 30 日
- 子基金的基準指數為 MSCI 明晟印度 10/40 淨回報美元指數。

^ 就本概要而言，此股份類別被指定為該子基金的代表性股份類別，因其有最長的往績記錄。有關其他股份類別表現的進一步資料，請參閱 www.manulifeim.com.hk。該網站並未經香港證券及期貨事務監察委員會（「**證監會**」）審閱。

是否有擔保?

本子基金沒有任何擔保。閣下可能不能收回閣下投資的全額。

費用和收費如何?

閣下可能應支付的收費

買賣子基金的股份時，閣下可能要支付下列收費：

收費	閣下應支付的款額
認購費（初次收費）	最高為認購款額的5%
轉換費（轉換收費）	最高為所轉換股份價值的1%
贖回費（贖回收費）	不適用

子基金應付的持續營運費用

下列費用將由子基金支付。由於此等費用令閣下的投資所得回報減少，所以會影響閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	最高為0.04%
管理費	1.50%*
存管費	0.003%至0.40%範圍內（不包括交易費及償還墊支）
執行費	最高為0.5%
業績表現費	不適用

* 經給予受影響的股東至少一個月的事先通知，此收費可增至最高6%。詳情請參見售股章程第9.5節。

其他費用

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的交易截止時間）或以前收到閣下妥善的要求後按子基金下一個確定的資產淨值認購或贖回子基金的股份。閣下的分銷商或會就收到投資者的要求而設立不同的交易截止時間。

- 子基金的資產淨值於各營業日計算，交易價格將每日刊登於http://www.manulifeim.com.hk*，並可於宏利環球基金的註冊辦事處索閱，及／或透過聯絡宏利投資管理（香港）有限公司索取。

- 閣下可在網站http://www.manulifeim.com.hk*取得其他向香港零售投資者提呈發售的股份類別的過往表現資料。

- 如股息是從（或實際上從）子基金的資本中撥付，過去12個月（或如子基金推出少於12個月，則自其成立日期起）的股息組成（即從可分派收入淨額及資本中支付的相對金額）可向宏利環球基金索取及在www.manulifeim.com.hk*取得。

* 本網站未經**證監會**審閱，並可能包含未經證監會認可的基金資料。

重要提示

閣下如有疑問，應諮詢專業意見。

證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。

宏利環球基金 **日本股票基金**
2026年10月

- ***本概要為閣下提供有關宏利環球基金 – 日本股票基金的重要資料。***
- ***本概要是香港提呈發售文件的一部分。***
- ***閣下不應單憑本概要就作出投資於本產品的決定。***

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**Manulife Investment Management (Europe) Limited（對內委託，英國）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA 類別**	**1.76%[1]**
	AA 累積類別	**1.76%[1]**
基礎貨幣：	**美元（USD）**	

派息政策：

AA 類別
每年派息（如有）一次（除非另有指明，否則股息將自動用作再投資。按子基金各賬戶計，現金派息只有在應付的款額等於或高於50美元時才適用。）

AA 累積類別
將不會派發股息

在獲得監管機構事先批准（如適用）並向相關股東發出一個月的事先通知下，本公司董事可隨時修訂子基金的股息政策。

財政年度截止日：	**6月30日**
最低投資額：	**初次投資額 – 1,000 美元（或其任何其他主要貨幣等值）** **隨後投資額 – 100美元（或其任何其他主要貨幣等值）**

經常性開支比率是於下列相應期間，以有關股份類別的開支總和佔平均資產淨值的百分比表達。此數字每年均可能有所變動。

[1] 由於管理公司費用的最高水平自 2025 年 6 月 1 日起上調，此數字僅為根據由 2025 年 1 月 1 日至 2025 年 12 月 31 日期間的開支作估計，並已考慮到管理公司費用最高水平的上調。

本基金是甚麼產品？

日本股票基金是宏利環球基金的子基金，後者是構成開放式投資公司的傘子基金。其註冊地為盧森堡，而其在當地的監管機構為盧森堡金融事務監察委員會（「**CSSF**」）。

目標及投資策略

日本股票基金旨在透過將其最少70%的淨資產投資於偏重大型公司的日本股票及股票相關證券組合，以達致資本增長。該等股票及股票相關證券包括普通股、優先股及預託證券。

儘管子基金將會在適用法規規限下遵照其投資目標及策略投資，惟子基金對於其淨資產投資於任何一個國家或行業及任何市值的發行機構的比例卻並無任何限制。子基金的投資可以任何貨幣計價。基於子基金投資組合的本質，中小型公司證券所佔子基金淨資產的比例有時可超過30%。子基金的投資可以任何貨幣計價。

子基金並不擬將其超過10%的淨資產投資於由任何信用評級低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-）的單一主權國（包括有關政府、公共或地方當局）所發行或擔保的證券。子基金亦無意訂立任何證券借貸、回購、反向回購協議或相似的場外交易。

子基金可使用金融衍生工具（「**FDIs**」）作投資、有效管理投資組合及／或對沖目的。子基金為上述目的可使用的FDIs主要包括（但不限於）認股證、期貨、期權、遠期及其他衍生工具或合約。

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險?

投資涉及風險。請參閱構成香港提呈發售文件一部分的售股章程以瞭解包括風險因素在內的詳情。

1. **投資風險：** 子基金投資組合的價值可能因為下文任何主要投資風險而下跌，閣下對本基金的投資或會因此蒙受虧損。並不保證可獲償還本金。

2. **股票市場風險：** 子基金對股本證券的投資須承受一般市場風險，其價值可因多項因素（例如投資情緒、政治及經濟狀況以及發行機構相關因素的變動）而波動不定。

3. **地域集中風險：** 子基金的投資集中於日本相關公司，或會令子基金的波動較包含廣泛環球投資的組合劇烈。子基金的價值或會較易受到該區域的不利事態影響。

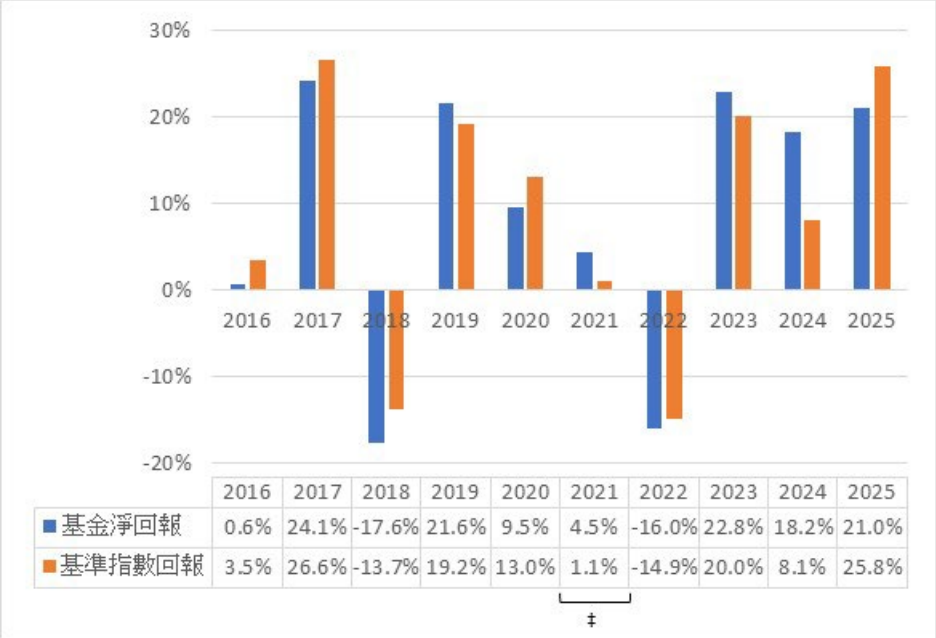
4. **貨幣風險：** 子基金的資產可主要投資於不是以美元為單位的證券，因此該等子基金將按該等貨幣收取投資收益。其中某些貨幣兑換成美元時價值可能會下跌。

5. **小型公司風險：** 與投資於規模較大、基礎較穩固公司通常附帶的風險相比，投資於中小型公司證券或會牽涉較大風險。特別是較小型公司的生產線、市場或財政資源通常有限，可獲得與公司有關的研究資料亦較少，而且公司可能只靠少數要員管理。

6. **流通性及波動風險：** 子基金可能投資之某些市場，其成交額可能遠低於較發達的市場。特定證券在特定時期或特定市場條件下於欲出售的時刻難以出售時，亦可能出現流動性不足的情況。

7. 使用FDIs：	與FDIs相關的風險包括交易對手／信貸風險、流通性風險、估值風險、波動風險及場外交易風險。FDI的槓桿元素／成份可能導致損失顯著高於子基金投資於FDI的金額。投資參與FDIs可能導致子基金面臨重大損失的高風險。

本子基金過往的業績表現如何?



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
基金淨回報	0.6%	24.1%	-17.6%	21.6%	9.5%	4.5%	-16.0%	22.8%	18.2%	21.0%
基準指數回報	3.5%	26.6%	-13.7%	19.2%	13.0%	1.1%	-14.9%	20.0%	8.1%	25.8%

‡

- 往績並非預測日後業績表現的指標。投資者未必能取回全部投資本金。
- 基金業績表現以曆年末的資產淨值作為比較基礎，股息會滾存再作投資。
- 上述數據顯示 AA 類別^價值在有關曆年內的升跌幅度。
- 業績表現以美元計算，當中反映出本基金的經常性開支，但不包括本基金可能向投資者收取的認購費及贖回費。
- 子基金發行日：1987年9月10日
- AA 類別^發行日：2007年12月10日
- 子基金的基準指數為東京第一市場總回報日圓指數。

‡ A類別股份（即過往代表性股份類別）已於2021年6月30日與AA類別股份合併。

^ 就本概要而言，此股份類別被指定為該子基金的代表性股份類別，因其有最長的往績記錄。有關其他股份類別表現的進一步資料，請參閱 www.manulifeim.com.hk。該網站並未經香港證券及期貨事務監察委員會（「**證監會**」）審閱。

是否有擔保?

本子基金沒有任何擔保。閣下可能不能收回閣下投資的全額。

費用和收費如何?

閣下可能應支付的收費

買賣子基金的股份時，閣下可能要支付下列收費：

收費	**閣下應支付的款額**
認購費（初次收費）	**不超過認購款的5%**
轉換費（轉換收費）	**最高為所轉換股份價值的1%**
贖回費（贖回收費）	**不適用**

子基金應付的繼續營運的費用

下列費用將由本子基金支付。由於此等費用令閣下的投資所得回報減少，所以會影響閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	**不超過0.04%**
管理費	**1.50%***
存管費	**0.003%至0.40%範圍內（不包括交易費及償還墊支）**
業績表現費	**不適用**
執行費	**不超過0.5%**

* 經給予受影響的股東至少一個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.5節。

其他收費

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的截止交易時間）或以前收到閣下妥善的申請後按子基金下一個確定的資產淨值認購或贖回子基金的股份。閣下的經銷商或就投資者的指示設立不同的截止交易時間。
- 子基金的資產淨值於各營業日計算，交易價格將每日刊登於 http://www.manulifeim.com.hk*，並可於宏利環球基金的註冊辦事處索閱，及／或透過連絡宏利投資管理（香港）有限公司索取。
- 閣下可在網站 http://www.manulifeim.com.hk*取得其他提供予香港零售投資者投資的股份類別的過往表現資料。

* 本網站未經**證監會**審閱，並可能包含未經證監會認可的基金資料。

重要提示

閣下如有疑問，應諮詢專業意見。

證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。

產品資料概要

宏利環球基金 **可持續亞洲股票基金**

2026年4月

- ***本概要為閣下提供有關宏利環球基金 – 可持續亞洲股票基金的重要資料。***
- ***本概要是香港提呈發售文件的一部分。***
- ***閣下不應單憑本概要就作出投資於本產品的決定。***

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**宏利投資管理（香港）有限公司（對內委託，香港）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA 類別**	**1.77%[1]**
	AA 累積類別	**1.75%[1]**
	AA（澳元對沖）累積類別	**1.77%[2]**
	AA（港元）累積類別	**1.77%[2]**
	AA（英鎊對沖）累積類別	**1.77%[2]**
	AA（人民幣對沖）累積類別	**1.77%[2]**
基礎貨幣：	**美元(USD)**	
股息政策：	**AA類別**	
（分派政策）	**每年派息（如有）一次（除非另有指明，否則股息將自動用作再投資。按子基金各帳戶計，現金股息只有在應付的款額等於或高於50美元時才適用。）**	
	AA累積類別 / AA（澳元對沖）累積類別 / AA（港元）累積類別/ AA（英鎊對沖）累積類別 / AA（人民幣對沖）累積類別	
	將不會派發股息。	
	在獲得監管機構事先批准（如適用）並向相關股東發出一個月的事先通知下，董事可隨時修訂子基金的股息政策。	
財政年度截止日：	**6月30日**	
最低投資額：	**初次投資額 – 1,000美元（或其任何其他主要貨幣等值）**	
	隨後投資額 – 100美元（或其任何其他主要貨幣等值）	

經常性開支比率是於下文所述相應期間，以有關股份類別的開支總和佔平均資產淨值的百分比表示。此數字每年均可能有所變動。

[1] 由於管理公司費用的最高水平自 2025 年 6 月 1 日起上調，此數字僅為根據由 2025 年 1 月 1 日至 2025 年 12 月 31 日期間的開支作估計，並已考慮到管理公司費用最高水平的上調。

[2] 由於有關股份類別乃新推出、尚未推出或已全部贖回，且管理公司費用的最高水平自 2025 年 6 月 1 日起上調，此數字乃根據有關股份類別在 12 個月的期間應收取的估計開支及同期的估計平均資產淨值作出的最佳估計，並已考慮到管理公司費用最高水平的上調。

本基金是甚麼產品?

可持續亞洲股票基金是宏利環球基金的子基金，後者是構成開放式投資公司的傘子基金。其註冊地為盧森堡，而其在當地的監管機構為盧森堡金融事務監察委員會（「**CSSF**」）。

目標及投資策略

可持續亞洲股票基金旨在通過將其最少80%的淨資產投資於亞洲公司股票及股票相關證券的多元化投資組合，以達致資本增長。

為達致其目標，子基金將其最少80%的淨資產投資於在亞洲（包括澳洲及新西蘭）註冊成立、位於亞洲、於亞洲上市或在亞洲擁有重大業務利益的公司的股票及股票相關證券。該等股票及股票相關證券包括普通股、優先股、房地產投資信託基金（「**房地產投資信託基金**」）及預託證券。如下文進一步載述，被選定納入投資組合的公司必須符合投資管理人的可持續性準則。

為了釐定合資格投資範圍，投資管理人遵循正面納入篩選框架，同時亦應用剔除準則及良好管治評估。環境、社會及管治(ESG)因素、風險及影響整合至此等流程之中。

子基金的正面納入篩選根據發行機構本身的可持續特性及／或其提供的產品或服務來評估發行機構，與可比較公司相比，這些產品或服務能夠推動更可持續的經濟。符合資格納入投資組合的公司必須超過此正面納入篩選的最低門檻。可持續屬性可包括或被投資管理人界定或認定為一間公司在環境因素（例如氣候變化及天然資源使用）及／或社會因素（例如勞動標準及多元化考慮）上的表現及管理。

如下文所述，正面納入篩選由定量元素驅動，並由定性元素（如適用）作為補充。第三方數據供應商在公司層面的相關數據被用作定量評估的主要數據輸入。所使用的數據可與產品或服務相關（例如：具有正面影響的產品或服務對收入的貢獻），亦可與商業慣例相關（例如：採用減低碳排放的目標或產品安全管理計劃）。倘若該數據的可用性有限或投資管理人認為定量評估並非公平或準確的評估，該分析可使用公司報告的資料及／或專有分析的結果及／或定性評估及投資管理人本身對可得數據（例如公開可得的ESG報告、評估報告或個案研究）的分析作為補充。

雖然所有公司均必須通過正面納入篩選，但投資管理人亦尋求區分該等被視為「可持續投資」的公司。可持續投資是指與其他同業相比，對可持續性議題的慣例及管理展現出較強表現，或其產品或服務推動可持續慣例的公司。子基金會將其最少50%的淨資產投資於可持續投資。

除了透過正面納入篩選來評估展現出上述可持續屬性的公司以外，子基金亦遵遁剔除框架，若干公司被視為不被准許投資。這包括在可行情況下篩選出符合歐盟巴黎一致基準剔除準則（「**PAB剔除準則**」）的公司，即：

a) 涉及任何與具爭議性武器相關的活動的公司；
b) 涉及煙草種植及生產的公司；
c) 投資管理人使用的第三方數據供應商認為違反聯合國全球契約原則或經濟合作與發展組織跨國企業準則的公司；
d) 其收入中有1%或以上來自硬煤及褐煤勘探、採礦、開採、分銷或精煉的公司；
e) 其收入中有10%或以上來自石油燃料勘探、開採、分銷或精煉的公司；
f) 其收入中有50%或以上來自氣體燃料勘探、開採、製造或分銷的公司；及
g) 其收入中有50%或以上來自溫室氣體強度超過每千瓦時100克二氧化碳當量的發電業務的公司。

除了PAB剔除準則外，子基金的剔除框架篩選出投資管理人認為其產品或所處行業不可持續或與重大環境或社會風險相關的公司。目前，超過5%收入來自酒精飲料、煙草、賭博活動、成人娛樂及常規武器的公司，將自動排除在投資考慮以外。子基金的剔除框架可能不時更新。

若第三方數據供應商無法提供有關符合上述剔除框架的數據，發行機構將不會自動被排除在子基金的投資範圍以外，惟這些發行機構須符合投資管理人認為相關的其他可持續性相關定量或定性分析。

透過結合剔除框架以及將投資範圍限制於符合投資管理人上述的正面納入篩選的公司，投資管理人將從子基金考慮的投資中移除最少20%的投資範圍。

被投資公司在投資時及持續按照良好管治原則予以篩選。此篩選流程包括健全的管理架構、僱員關係、員工報酬及稅務合規，並基於第三方資料及／或專有評估來進行。

作為子基金投資流程的一部分，投資管理人接著將通過積極參與及代理投票，對已挑選證券實施積極盡責管理，以鼓勵其改善可持續屬性。

上文所述的子基金選股過程中的相關ESG準則的發行機構資格狀況可能會隨時間而改變，而某些在子基金購買時符合資格的發行機構或會變得不符合資格。當發生此情況時，投資管理人可能會與發行機構進行建設性對話，以在未來90天內改善導致其不符合資格的因素。在這90天期間內，該等發行機構的持倉可隨時或出於任何原因被出售。

儘管子基金將會在適用法律及法規的規限下根據其投資目標及策略進行投資，惟子基金對於其淨資產投資於任何一個國家或行業及任何市值的發行機構的比例並無任何限制。因此，子基金可將其超過30%的淨資產投資於設於中國、南韓及台灣任何一地的發行機構。子基金的投資可以任何貨幣計價。

子基金的其餘資產可投資於亞洲以外的公司的股票及股票相關證券及／或現金及現金等價物，這些公司被識別為符合可持續準則。

子基金可通過滬港股票市場交易互聯互通機制（「**滬港通**」）及深港股票市場交易互聯互通機制（「深港通」）（統稱「**互聯互通**」）直接投資在上交所或深交所上市的若干中國A股。在子基金投資中國A股的任何情況下，預期計子基金不會將其超過30%的淨資產持有中國A股。

子基金可將其少於30%的淨資產投資於房地產投資信託基金。

子基金可使用金融衍生工具（「**FDIs**」）作有效管理投資組合及／或對沖目的。子基金為上述目的可使用的主要FDIs包括（但不限於）認股證、期貨、期權、遠期及其他衍生工具或合約。

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險?

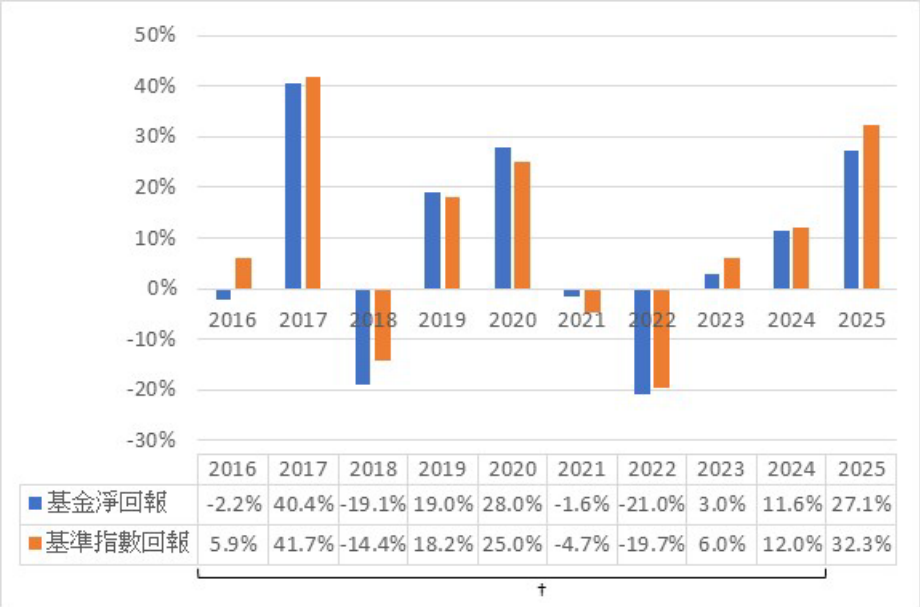
投資涉及風險。請參閱構成香港提呈發售文件一部分的售股章程以瞭解包括風險因素在內的詳情。

1. 投資風險： 子基金投資組合的價值可能因為下文任何主要風險因素而下跌，閣下對子基金的投資或會因此蒙受虧損。並不保證可獲償還本金。

2.	**可持續投資風險：**	由於子基金主要投資於表現出特定可持續特性的發行機構，此舉帶有某些風險：在若干市況下，子基金可能會較不採用可持續投資策略的基金表現差。與較為多元化的投資組合相比，子基金的價值亦可能較波動。 子基金所持有的證券或須承擔在投資後不再符合子基金的可持續性及ESG準則的風險。投資管理人可能需要在不利的情況下出售該等證券。這可能導致子基金的資產淨值下跌。 評估發行機構時，投資管理人可能依賴由第三方數據供應商提供的資訊及數據，該等資料及數據可能不完整、不準確、不一致或不可用。因此，投資管理人可能錯誤評估發行機構的可持續特性特徵。 子基金的可持續投資策略的成功應用將取決於投資管理人恰當地識別及分析重大可持續性方面的技能。不同的管理人對可持續性因素作出的評估可能不同，且對不同的人來說可能意味著不同的事情。
3.	**股票市場風險：**	子基金對股本證券的投資須承受一般市場風險，其價值可因多項因素（例如投資情緒、政治及經濟狀況及發行機構特定因素的變動）而波動不定。
4.	**地域集中風險：**	子基金的投資集中於與中國、南韓或台灣相關的公司的股本證券，或會令子基金較包含廣泛環球投資的組合更為波動。子基金的價值或會較易受到該等區域的不利事件影響。
5.	**政治及監管風險：**	子基金可能會投資的市場的政府政策或法例之改變或會對該等市場的政治或經濟的穩定有不利影響，例如阻止或限制外資匯出或透過法院獲得到法律補償。在某些市場的投資還可能需要獲得大量執照、監管上的同意、證明書及批准。不能獲得特定執照、監管同意、證明書或批准會對子基金的營運有不利影響。
6.	**新興市場風險：**	投資者應注意，任何子基金的投資組合可投資於一般所稱的新興經濟體或市場，該等經濟體或市場之特殊風險（包括較大股價波動、較低股票流通量、政治及社會不明朗因素及貨幣風險）會遠較世界上成熟的經濟體或主要股票市場的一般相關風險為高。另外，某些新興經濟體有高通脹、高利率及大量外債的風險，這些因素可能影響整體經濟的穩定。在子基金可投資的某些新興經濟體或市場，子基金可能承受比已發展的經濟體或市場較高的風險，尤其是由於其服務供應商、代理人、聯絡人或受委人之作為或不作為的風險。適用於子基金可能投資的新興經濟體或市場中的某些公司之會計、核數和財務報告標準、慣例和資料披露要求，可能有別於金融市場發展較完備的國家。子基金之資產價值亦可能受不明朗因素影響，例如政府政策、稅務法例、貨幣匯回限制的改變，以及子基金可能投資的新興經濟體或市場的政治、法律或規例的其他發展。
7.	**中國內地投資風險：**	投資於中國內地證券市場既須承擔投資於新興市場的一般風險，並須承擔與中國內地市場有關的特定風險。投資於與中國內地有關的公司涉及通常與投資於較發達的經濟體或市場並不相關的某些風險和特定考慮，例如：較大的政治、稅務、外匯、流通性及監管風險。

8.	**中國內地稅務風險：**	透過互聯互通投資A股可獲豁免就出售A股之收益繳納中國企業所得稅和增值稅。子基金的投資管理人目前並無就任何潛在中國稅務，作出任何稅務撥備。然而，投資管理人保留權利於其認為合適時作出如此撥備。中國內地的稅務法律，法規和慣例是不斷變化的，可能會變得具有追溯效力。在這方面，子基金可能會在本文件日期或當作出有關投資、估值或出售時，承受預期以外的額外徵稅。子基金的收入及／或有關投資的價值可能因為此等更改而減少。
9.	**貨幣風險：**	子基金的資產可主要投資於以基礎貨幣（美元）以外的貨幣為單位的證券，而子基金可以該等貨幣從此等投資收取收益或變現所得款項，其中某些貨幣兌美元時價值可能會下跌。另外，股份類別之指定貨幣有可能並非子基金的基礎貨幣（美元），而該等股份類別的股東可能因此等貨幣與子基金的基礎貨幣之間匯率的波動而蒙受不利影響。
10.	**流通性及波動風險：**	子基金可能投資之某些市場，其成交額可能遠低於較發達的市場。特定證券在特定時期或特定市場條件下於欲出售的時刻難以出售時，亦可能出現流通性不足的情況。
11.	**使用FDIs：**	與FDIs相關的風險包括交易對手／信貸風險、流通性風險、估值風險、波動風險及場外交易風險。FDI的槓桿元素／成份可能導致損失顯著高於子基金投資於FDI的金額。投資參與FDIs可能導致子基金面臨重大損失的高風險。
12.	**人民幣兌換及人民幣類別相關風險：**	人民幣目前並非可自由兌換的貨幣。人民幣的供應及將外幣兌換為人民幣均受到中國內地當局的外匯管制政策及限制約束，這可能會對子基金兌換為人民幣的能力構成不利影響。在特殊情況下，以人民幣支付贖回款項及／或股息款項可能由於適用於人民幣的匯兌管制及限制而延遲。 由於離岸人民幣(CNH)將用於人民幣計價類別的估值，因此CNH匯率與在岸人民幣(CNY)匯率相比可能存在溢價或折讓，並可能存在顯著買賣差價，因此人民幣計價類別的價值將受波動影響。 以非人民幣為基礎貨幣的投資者須承擔外匯風險，亦不保證人民幣兌投資者的基礎貨幣（例如港元）的價值不會貶值。人民幣一旦貶值，有可能對投資者於子基金的人民幣計價類別的投資的價值構成不利影響。

子基金過往的業績表現如何?



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
基金淨回報	-2.2%	40.4%	-19.1%	19.0%	28.0%	-1.6%	-21.0%	3.0%	11.6%	27.1%
基準指數回報	5.9%	41.7%	-14.4%	18.2%	25.0%	-4.7%	-19.7%	6.0%	12.0%	32.3%

†

- 往績並非預測日後業績表現的指標。投資者未必能取回全部投資本金。
- 基金業績表現以曆年末的資產淨值作為比較基礎，股息會滾存再作投資。
- 上述數據顯示AA類別^價值在有關曆年內的升跌幅度。
- 業績表現以美元計算，當中包括本基金的經常性開支，但不包括本基金可能向投資者收取的認購費及贖回費。
- 子基金推出日：1993年3月19日
- AA類別^推出日：2007年11月19日
- 子基金的基準指數為MSCI明晟所有地區亞洲（日本除外）淨回報美元指數。

† 達致此等年度的表現的情況已不再適用，因子基金已由2024年4月29日起更改投資政策。

^ 就本概要而言，自A類別股份與AA類別股份已於2021年6月30日合併後，此股份類別被指定為子基金的代表性股份類別，因其有最長的往績記錄。有關其他股份類別表現的進一步資料，請參閱www.manulifeim.com.hk。該網站並未經證監會（「**證監會**」）審閱。

是否有擔保?

本子基金沒有任何擔保。閣下可能不能收回閣下投資的全額。

費用和收費如何?

閣下可能應支付的收費

買賣子基金的股份時，閣下可能要支付下列收費：

收費	閣下應支付的款額
認購費（初次收費）	最高為認購款額的5%
轉換費（轉換收費）	最高為所轉換股份價值的1%
贖回費（贖回收費）	不適用

子基金應付的持續營運費用

下列費用將由子基金支付。由於此等費用令閣下的投資所得回報減少，所以會影響閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	最高為0.04%
管理費	1.50%*
存管費	0.003%至0.40%範圍內 （不包括交易費及償還墊支）
業績表現費	不適用
執行費	最高為0.5%

* 經給予受影響的股東至少一個月的事先通知，此收費可增至最高6%。詳情請參見售股章程第9.5節。

其他費用

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的交易截止時間）或以前收到閣下妥善的要求後按子基金下一個確定的資產淨值認購或贖回子基金的股份。閣下的經銷商或會就收到投資者的要求而設立不同的交易截止時間。
- 子基金的資產淨值於各營業日計算，交易價格將每日刊登於http://www.manulifeim.com.hk*，並可於宏利環球基金的註冊辦事處索閱，及／或透過聯絡宏利投資管理（香港）有限公司索取。
- 閣下可在網站http://www.manulifeim.com.hk*取得其他向香港零售投資者提呈發售的股份類別的過往表現資料。

* 本網站未經證監會審閱，並可能包含未經證監會認可的基金資料。

重要提示

閣下如有疑問，應諮詢專業意見。

證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。

產品資料概要

宏利環球基金 **台灣股票基金**
2026年4月

- ***本概要為閣下提供有關宏利環球基金 – 台灣股票基金的重要資料。***
- ***本概要是香港提呈發售文件的一部分。***
- ***閣下不應單憑本概要就作出投資於本產品的決定。***

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**宏利投資管理（香港）有限公司（對內委託，香港）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA 類別**	**1.81%[1]**
	AA 累積類別	**1.81%[1]**
基礎貨幣：	**美元（USD）**	
股息政策：	**AA 類別**	
（分派政策）	**每年派息（如有）一次（除非另有指明，否則股息將自動用作再投資。按子基金各賬戶計，現金股息只有在應付的款額等於或高於50美元時才適用。）**	
	AA 累積類別	
	將不會派發股息。	
	在獲得監管機構事先批准（如適用）並向相關股東發出一個月的事先通知下，董事可隨時修訂子基金的股息政策。	
財政年度截止日：	**6月30日**	
最低投資額：	**初次投資額 – 1,000美元（或其任何其他主要貨幣等值）**	
	隨後投資額 – 100美元（或其任何其他主要貨幣等值）	

經常性開支比率是於下文所述相應期間，以有關股份類別的開支總和佔平均資產淨值的百分比表示。此數字每年均可能有所變動。

[1] 由於管理公司費用的最高水平自 2025 年 6 月 1 日起上調，此數字僅為根據由 2025 年 1 月 1 日至 2025 年 12 月 31 日期間的開支作估計，並已考慮到管理公司費用最高水平的上調。

本基金是甚麼產品?

台灣股票基金是宏利環球基金的子基金，後者是構成開放式投資公司的傘子基金。其註冊地為盧森堡，而其在當地的監管機構為盧森堡金融事務監察委員會（「**CSSF**」）。

目標及投資策略

台灣股票基金旨在為持有長期投資觀點、為了達致長期回報而有準備接受其投資價值相當大的波幅的投資者提供長期資本增長。

子基金有意在多元化的基礎上作出投資。子基金最少70%的淨資產將會投資於在台灣任何證券交易所上市的公司，或涵蓋台灣不同經濟界別或其盈利之重大部分來自台灣並於任何證券交易所上市的公司之股票及股票相關證券。子基金亦可投資於該等公司發行的普通股、優先股及預託證券及投資於集體投資計劃（最多為子基金淨資產的10%）。子基金的其餘資產可包括債券（可能低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-）或無評級）及存款。

子基金將在監管及稅務的規限下為長期總回報參與各種投資工具，但亦可作視為符合子基金的整體目標的短期投資。

儘管子基金將會在適用法律及法規的規限下根據其投資目標及策略進行投資，惟子基金對於其淨資產投資於任何一個國家或行業及任何市值的發行機構的比例卻並無任何限制。基於子基金投資組合的本質，中小型公司證券所佔子基金淨資產的比例有時可超過30%。子基金的投資可以任何貨幣計價。

子基金並不擬將其超過10%的淨資產投資於由任何信用評級低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-）的單一主權國（包括有關政府、公共或地方當局）所發行或擔保的證券。子基金目前亦不擬訂立任何證券借貸、回購、反向回購協議或類似的場外交易。

子基金可使用金融衍生工具（「**FDIs**」）作投資、有效管理投資組合及／或對沖目的。子基金為上述目的可使用的主要FDIs包括（但不限於）認股證、期貨、期權、遠期及其他衍生工具或合約。

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的 50%。

有哪些主要風險?

投資涉及風險。請參閱構成香港提呈發售文件一部分的售股章程以瞭解包括風險因素在內的詳情。

1. 投資風險： 子基金投資組合的價值可能因為下文任何主要投資風險而下跌，閣下對本基金的投資或會因此蒙受虧損。並不保證可獲償還本金。

2. 股票市場風險： 子基金對股本證券的投資須承受一般市場風險，其價值可因多項因素（例如投資情緒、政治及經濟狀況及發行機構特定因素的變動）而波動不定。

3. 地域集中風險： 子基金集中投資於台灣相關公司的股本證券，或會令子基金較包含廣泛環球投資的組合更為波動。子基金的價值或會較易受到該區域的不利事件影響。

4. 政治風險： 子基金的資產淨值可能受不明朗因素影響，例如受台灣政府變動或其對內投資、稅務及貨幣匯回限制的政策之變化，以及台灣法律及法規之其他發展所影響。台灣與中華人民共和國（「**中國**」）政府均聲稱其為台灣的唯一合法政府。不能保證中國會放棄使用武力取得對台灣的控制，且其已拒絕放棄。子基金的資產淨值或許會受其他政治或外交不明朗因素或發展、社會或宗教不穩、較高的通脹及其他考慮因素影響。政府可能會對經濟有較重大的干預，包括限制對視為涉及有關國家利益的公司或行業的投資。

5. 小型公司風險：	對中小型公司證券的投資可能涉及的風險會較投資於規模較大、基礎較穩健之公司慣常附帶的風險更大，特別是較小型公司的生產線、市場或財政資源通常有限，可獲得與公司有關的研究資料亦較少，而且公司可能只靠少數主要人員管理。
6. 貨幣風險：	子基金的資產可主要投資於美元以外的貨幣為單位的證券，而子基金可以該等貨幣從此等投資收取收益或變現所得款項，其中某些貨幣兑美元時價值可能會下跌。
7. 流通性及波動風險：	子基金可能投資之某些市場，其成交額可能遠低於較發達的市場。特定證券在特定時期或特定市場條件下於欲出售的時刻難以出售時，亦可能出現流通性不足的情況。
8. 欠缺證券市場管制的風險：	與發展較成熟的市場相比，政府監管台灣證券市場的監督和執法活動之程度可能較低。
9. 使用FDIs：	與FDIs相關的風險包括交易對手／信貸風險、流通性風險、估值風險、波動風險及場外交易風險。FDI的槓桿元素／成份可能導致損失顯著高於子基金投資於FDI的金額。投資參與FDIs可能導致子基金面臨重大損失的高風險。

子基金過往的業績表現如何?

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
基金淨回報	13.9%	40.8%	-16.3%	28.4%	27.4%	46.4%	-35.8%	42.7%	6.4%	34.1%
基準指數回報	17.8%	29.4%	-7.9%	32.2%	35.6%	29.0%	-26.8%	31.7%	23.3%	35.1%

- 往績並非預測日後業績表現的指標。投資者未必能取回全部投資本金。
- 基金業績表現以曆年末的資產淨值作為比較基礎，股息會滾存再作投資。
- 上述數據顯示 AA 類別^價值在有關曆年內的升跌幅度。
- 業績表現以美元計算，當中包括本基金的經常性開支，但不包括本基金可能向投資者收取的認購費及贖回費。
- 子基金推出日：2007年1月29日
- AA 類別^推出日：2007年1月29日
- 子基金的基準指數為台灣加權指數（新台幣總回報）。

^ 就本概要而言，此股份類別被指定為該子基金的代表性股份類別，因其有最長的往績記錄。有關其他股份類別表現的進一步資料，請參閱 www.manulifeim.com.hk。該網站並未經香港證券及期貨事務監察委員會（「**證監會**」）審閱。

是否有擔保?

本子基金沒有任何擔保。閣下可能不能收回閣下投資的全額。

費用和收費如何?

閣下可能應支付的收費

買賣子基金的股份時，閣下可能要支付下列收費：

收費	閣下應支付的款額
認購費（初次收費）	最高為認購款額的5%
轉換費（轉換收費）	最高為所轉換股份價值的1%
贖回費（贖回收費）	不適用

子基金應付的持續營運費用

下列費用將由子基金支付。由於此等費用令閣下的投資所得回報減少，所以會影響閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	最高為0.04%
管理費	1.50%*
存管費	0.003%至0.40%範圍內（不包括交易費及償還墊支）
業績表現費	不適用
執行費	最高為0.5%

* 經給予受影響的股東至少一個月的事先通知，此收費可增至最高6%。詳情請參見售股章程第9.5節。

其他費用

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的交易截止時間）或以前收到閣下妥善的要求後按子基金下一個確定的資產淨值認購或贖回子基金的股份。閣下的分銷商或會就收到投資者的要求而設立不同的交易截止時間。
- 子基金的資產淨值於各營業日計算，交易價格將每日刊登於http://www.manulifeim.com.hk*，並可於宏利環球基金的註冊辦事處索閱，及／或透過聯絡宏利投資管理（香港）有限公司索取。
- 閣下可在網站http://www.manulifeim.com.hk*取得其他向香港零售投資者提呈發售的股份類別的過往表現資料。

* 本網站未經**證監會**審閱，並可能包含未經證監會認可的基金資料。

重要提示

閣下如有疑問，應諮詢專業意見。

證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。

宏利環球基金 **美國股票基金**
2026年4月

- ***本概要為閣下提供有關宏利環球基金 – 美國股票基金的重要資料。***
- ***本概要是香港提呈發售文件的一部分。***
- ***閣下不應單憑本概要就作出投資於本產品的決定。***

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**Manulife Investment Management (US) LLC（對內委託，美國）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA 類別**	**1.65%[1]**
	AA 累積類別	**1.65%[1]**
	AA（港元）類別	**1.65%[1]**
基礎貨幣：	**美元（USD）**	

派息政策：

AA / AA（港元）類別
每年派息（如有）一次（除非另有指明，否則股息將自動用作再投資。按子基金各賬戶計，現金派息只有在應付的款額等於或高於50美元時才適用。）

AA累積類別
將不會派發股息。

在獲得監管機構事先批准（如適用）並向相關股東發出一個月的事先通知下，本公司董事可隨時修訂子基金的股息政策。

財政年度截止日：	**6月30日**
最低投資額：	**初次投資額 – 1,000美元（或其任何其他主要貨幣等值）** **隨後投資額 – 100美元（或其任何其他主要貨幣等值）**

經常性開支比率是於下列相應期間，以有關股份類別的開支總和佔平均資產淨值的百分比表達。此數字每年均可能有所變動。

[1] 由於管理公司費用的最高水平自 2025 年 6 月 1 日起上調，此數字僅為根據由 2025 年 1 月 1 日至 2025 年 12 月 31 日期間的開支作估計，並已考慮到管理公司費用最高水平的上調。

本基金是甚麼產品?

美國股票基金是宏利環球基金的子基金，後者是構成開放式投資公司的傘子基金。其註冊地為盧森堡，而其在當地的監管機構為盧森堡金融事務監察委員會（「**CSSF**」）。

目標及投資策略

美國股票基金旨在透過將其最少70%的淨資產投資於以美國為主的北美洲公司股票及股票相關證券投資組合，達致資本增長。該等股票及股票相關證券包括普通股、優先股及預託證券。

子基金會將其最少70%的淨資產投資於一批精選的大型公司的證券。子基金亦可將其餘下資產投資於中、小型上市公司。

儘管子基金將會在適用法規規限下遵照其投資目標及策略進行投資，惟子基金對於其淨資產投資於任何一個國家或行業的比例卻並無任何限制。子基金的投資主要以美元計價。

子基金並不擬將其超過10%的淨資產投資於由任何信用評級低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-）的單一主權國（包括有關政府、公共或地方當局）所發行或擔保的證券。子基金亦無意訂立任何證券借貸、回購、反向回購協議或相似的場外交易。

子基金可使用金融衍生工具（「**FDIs**」）作投資、有效管理投資組合及／或對沖目的。子基金為上述目的可使用的FDIs主要包括（但不限於）認股證、期貨、期權、遠期及其他衍生工具或合約。

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險?

投資涉及風險。請參閱構成香港提呈發售文件一部分的售股章程以瞭解包括風險因素在內的詳情。

1. **投資風險：** 子基金投資組合的價值可能因為下文任何主要投資風險而下跌，閣下對本基金的投資或會因此蒙受虧損。並不保證可獲償還本金。

2. **股票市場風險：** 子基金對股本證券的投資須承受一般市場風險，其價值可因多項因素（例如投資情緒、政治及經濟狀況以及發行機構相關因素的變動）而波動不定。

3. **地域集中風險：** 子基金集中投資於與北美洲公司的股本證券，或會令子基金的波動較包含廣泛環球投資的組合劇烈。子基金的價值或會較易受到該等區域的不利事態影響。

4. **貨幣風險：** 股份類別之結算貨幣可能與子基金基礎貨幣不同，若該指定結算貨幣與子基金基礎貨幣之間匯率有波動，該等股份類別的股東或會蒙受不利影響。

5. **使用FDIs：** 與FDIs相關的風險包括交易對手／信貸風險、流通性風險、估值風險、波動風險及場外交易風險。FDI的槓桿元素／成份可能導致損失顯著高於子基金投資於FDI的金額。投資參與FDIs可能導致子基金面臨重大損失的高風險。

本子基金過往的業績表現如何?

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
基金淨回報	7.2%	19.5%	-15.6%	32.8%	19.6%	28.8%	-26.9%	33.4%	19.7%	8.8%
基準指數回報	12.0%	21.8%	-4.4%	31.5%	18.4%	28.7%	-18.1%	26.3%	25.0%	17.9%

‡

- 往績並非預測日後業績表現的指標。投資者未必能取回全部投資本金。
- 基金業績表現以曆年末的資產淨值作為比較基礎，股息會滾存再作投資。
- 上述數據顯示AA類別^價值在有關曆年內的升跌幅度。
- 業績表現以美元計算，當中反映出本基金的經常性開支，但不包括本基金可能向投資者收取的認購費及贖回費。
- 子基金發行日：1987年9月10日
- AA類別^發行日：2008年7月21日
- 子基金的基準指數為標普500總回報美元指數。

‡ A類別股份（即過往代表性股份類別）已於2021年6月30日與AA類別股份合併。

^ 就本概要而言，自A類別股份與AA類別股份已於2021年6月30日合併後，此股份類別被指定為該子基金的代表性股份類別，因其有最長的往績記錄。有關其他股份類別表現的進一步資料，請參閱www.manulifeim.com.hk。該網站並未經香港證券及期貨事務監察委員會（「**證監會**」）審閱。

是否有擔保?

本子基金沒有任何擔保。閣下可能不能收回閣下投資的全額。

費用和收費如何?

閣下可能應支付的收費

買賣子基金的股份時，閣下可能要支付下列收費：

收費	閣下應支付的款額
認購費（初次收費）	不超過認購款的5%
轉換費（轉換收費）	最高為所轉換股份價值的1%
贖回費（贖回收費）	不適用

子基金應付的繼續營運的費用

下列費用將由本子基金支付。由於此等費用令閣下的投資所得回報減少，所以會影響閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	不超過 0.04%
管理費	1.50%*
存管費	0.003%至0.40%範圍內 （不包括交易費及償還墊支）
業績表現費	不適用
執行費	不超過0.5%

* 經給予受影響的股東至少一個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.5節。

其他收費

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的截止交易時間）或以前收到閣下妥善的申請後按子基金下一個確定的資產淨值認購或贖回子基金的股份。閣下的經銷商或就投資者的指示設立不同的截止交易時間。
- 子基金的資產淨值於各營業日計算，交易價格將每日刊登於http://www.manulifeim.com.hk*，並可於宏利環球基金的註冊辦事處索閱，及／或透過連絡宏利投資管理（香港）有限公司索取。
- 閣下可在網站http://www.manulifeim.com.hk*取得其他提供予香港零售投資者投資的股份類別的過往表現資料。

* 本網站未經**證監會**審閱，並可能包含未經證監會認可的基金資料。

重要提示

閣下如有疑問，應諮詢專業意見。

證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。

宏利環球基金 **亞洲總回報基金**
2026年10月

- ***本概要為閣下提供有關宏利環球基金 – 亞洲總回報基金的重要資料。***
- ***本概要是香港提呈發售文件的一部分。***
- ***閣下不應單憑本概要就作出投資於本產品的決定。***

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**宏利投資管理（香港）有限公司（對內委託，香港）**	
分投資管理人：	**Manulife Investment Management (Singapore) Pte. Ltd.（對內委託，新加坡）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA 類別**	**1.44%[1]**
	AA 累積類別	**1.15%[1]**
	AA 收益類別	**1.44%[1]**
	AA（港元）類別	**1.44%[1]**
	AA（港元）收益類別	**1.44%[1]**
	AA（澳元對沖）類別	**1.44%[2]**
	AA（澳元對沖）收益類別	**1.44%[2]**
	AA（加元對沖）類別	**1.44%[2]**
	AA（加元對沖）收益類別	**1.44%[2]**
	AA（美元）每月派息(G)類別	**1.47%[1]**
	AA（澳元對沖）每月派息(G)類別	**1.44%[1]**
	AA（港元）每月派息(G)類別	**1.43%[1]**
	R（美元）每月派息(G)類別	**1.43%[1]**
	R（港元）每月派息(G)類別	**1.43%[1]**
基礎貨幣：	**美元（USD）**	
股息政策： **（分派政策）**	**AA / AA（澳元對沖）/ AA（加元對沖）/ AA（港元）類別** **每年派息（如有）一次（除非另有指明，否則股息將自動用作再投資。按子基金各帳戶計，現金股息只有在應付的款額等於或高於50美元時才適用。）** **AA 收益 / AA（澳元對沖）收益 / AA（加元對沖）收益 / AA（港元）收益 / AA（美元）每月派息(G) / AA（澳元對沖）每月派息(G) / AA（港元）每月派息(G)類別** **每月派息（如有）一次（除非另有指明，否則股息將自動以現金支付。按子基金各帳戶計，現金股息只有在應付的款額等於或高於50美元時才適用。）股息可能以或實際上以資本撥付，若是如此，可能即時減低子基金的資產淨值。就對沖股份類別而言，股息可能會按股份類別結算貨幣與子基金基礎貨幣之間的息差撥付。**	

R（美元）每月派息(G)及R（港元）每月派息(G)類別
每月派息一次（除非另有指明，否則股息將自動以現金支付。按子基金各賬戶計，現金派息只有在應付款額等於或高於50美元時才適用。）股息將部分包含從已變現資本收益及／或資本撥付的分派按每股資產淨值*的2%至5%固定年率，這可能會即時減少子基金的資產淨值。股息亦可能實際上以資本撥付，若是如此，可能會即時減少子基金的資產淨值。

**** 根據成立當年的初次認購價，以及其後每曆年首個營業日的每股資產淨值，或在極端市場波動或嚴重不利市況下，則根據董事（或其代表）在事先通知投資者的前提下，所決定的及在www.manulifeim.com.hk進一步披露的其他營業日每股資產淨值。***

AA累積類別
將不會派發股息。

在獲得監管機構事先批准（如適用）並向相關股東發出一個月的事先通知下，董事可隨時修訂子基金的股息政策。

財政年度截止日： **6月30日**

最低投資額： **初次投資額 – 1,000美元（或其任何其他主要貨幣等值）**

隨後投資額 – 100美元（或其任何其他主要貨幣等值）

經常性開支比率是於下文所述相應期間，以有關股份類別的開支總和佔平均資產淨值的百分比表示。此數字每年均可能有所變動。

1 由於管理公司費用的最高水平自2025年6月1日起上調，此數字僅為根據由2025年1月1日至2025年12月31日期間的開支作估計，並已考慮到管理公司費用最高水平的上調。

2 由於有關股份類別乃新推出、尚未推出或已全部贖回，且管理公司費用的最高水平自 2025 年 6 月 1 日起上調，此數字乃根據有關股份類別在 12 個月的期間應收取的估計開支及同期的估計平均資產淨值作出的最佳估計，並已考慮到管理公司費用最高水平的上調。

本基金是甚麼產品？

亞洲總回報基金是宏利環球基金的子基金，後者是構成開放式投資公司的傘子基金。其註冊地為盧森堡，而其在當地的監管機構為盧森堡金融事務監察委員會（「**CSSF**」）。

目標及投資策略

亞洲總回報基金旨在盡量擴大資本增值及產生收入相結合的總回報。

子基金將其最少70%的淨資產投資於亞洲的政府、機構、超國家、及公司發行機構發行的固定收益證券的多元化投資組合。上述投資當中，子基金可通過債券通而將少於30%的淨資產投資於在中國銀行間債券市場流通的人民幣計價債務證券。

如投資管理人認為亞洲境外的其他發行機構的現金及固定收益證券會達致盡量擴大資本增值及產生收入的目標，子基金亦可投資（最高達其淨資產的30%）於該等現金及證券。儘管子基金將會在適用法律及法規的規限下根據其投資目標及策略進行投資，惟子基金對於其淨資產投資於任何一個國家或行業的比例並無任何限制。因此，子基金可將其超過30%的淨資產投資於位於中國的發行機構。

子基金投資於以亞洲或其他貨幣計價的證券。子基金可以投資於當地貨幣債券而不作貨幣風險對沖以獲得貨幣收益。子基金亦可為有效管理投資組合而作對沖。

子基金可投資（最高達其淨資產的40%）於低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-）的高息債務證券或（如無評級）與該等證券等同的無評級證券。因此，投資於此子基金附帶較高程度的信貸風險。

子基金並不擬將其超過10%的淨資產投資於由任何信用評級低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-）的單一主權國（包括有關政府、公共或地方當局）所發行或擔保的證券。子基金目前亦不擬訂立任何證券借貸、回購、反向回購協議或類似的場外交易。

子基金可將其最多20%的淨資產投資於具彌補虧損特點的債務工具，包括但不限於合資格的具完全彌補虧損能力的工具、或有可換股債券、若干類型的高級非優先債務，以及具與發行機構監管資本比率相關之撇減或自我紓困能力的其他類似工具。此等工具可能於發生觸發事件時進行或然撇減或或然轉換為股票。

在市場極端波動或嚴重不利市況下，子基金可暫時將重大部分（最多 30%）的淨資產持有現金或現金等價物，或投資於短期貨幣市場票據，以保留子基金投資組合內資產的價值。

子基金可使用金融衍生工具（「**FDIs**」）作投資、有效管理投資組合及／或對沖目的。子基金為上述目的可使用的主要FDIs包括（但不限於）認股證、期貨、期權、遠期及其他衍生工具或合約。

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險？

投資涉及風險。請參閱構成香港提呈發售文件一部分的售股章程以瞭解包括風險因素在內的詳情。

1. 投資風險： 子基金投資組合的價值可能因為下文任何主要投資風險而下跌，閣下對本基金的投資或會因此蒙受虧損。並不保證可獲償還本金。

2. 中國內地投資風險： 投資於中國內地證券市場既承擔投資於新興市場的一般風險，並須承擔與中國內地市場有關的特定風險。投資於中國內地有關公司涉及通常與在較發達的經濟體或市場投資並不相關的的某些風險及特別考慮，例如：較大的政治、稅務、外匯、流通性及監管風險。

3. 透過債券通作出投資：	透過債券通投資於中國銀行間債券市場須承受監管風險及其他風險，例如：波動風險、流通性風險、結算及交易對手風險，以及通常適用於債務證券的風險。債券通為一項新計劃。適用規則和規例未經測試，並會不時更改。不能保證債券通不會受到限制、暫停或廢除。倘若有關中國機關暫停中國銀行間債券市場的開戶或買賣，子基金投資於中國銀行間債券市場的能力將會受到不利影響。再者，不能保證債券通的交易平台及運作系統將會妥善運作。通過債券通購入的債券乃按代名人安排持有。有關債券的實益擁有人（例如：子基金）如何在中國法院行使和執行對該等證券的權利仍有待測試。若債券通下的投資出現任何失敗或違約，子基金或會蒙受重大虧損。
4. 地域集中風險：	子基金集中投資於位於亞洲的發行機構的證券，並可靈活地將其投資集中於位於中國的發行機構的證券。這或會令子基金較包含廣泛環球投資的組合更為波動。子基金的價值或會較易受到亞洲（包括中國）的不利事件影響。
5. 利率風險：	當債券結算的若干貨幣的利率上升，債券的價值或會下降，使有關投資組合的價值降低。如利率變動使子基金的可贖回證券比預期大幅提前或延期償付，該子基金股份價格會下跌。子基金平均償還期限加長會使其對利率風險更為敏感。
6. 信貸風險：	指債券發行機構因未能及時償還本金和利息而違約的風險，或對發行機構支付上述款項的能力的負面看法會使該債券的價格下跌的風險。
7. 貨幣風險：	子基金的資產可主要投資於美元以外的貨幣為單位的證券，而子基金將可以按該等貨幣從此等投資收取收益或變現所得款項，其中某些貨幣兑美元時價值可能會下跌。另外，股份類別之指定貨幣並非子基金的基礎貨幣，而該等股份類別的股東可能因該指定貨幣與子基金的基礎貨幣之間匯率的波動而蒙受不利影響。
8. 流通性及波動風險：	子基金可能投資之某些市場，其成交額可能遠低於較發達的市場。相比於較發達的市場，這些市場的債務證券可能波幅較高及流通性較低，因為在該等市場交易的證券價格可能會有波動。特定證券在特定時期或特定市場條件下於欲出售的時刻難以出售時，亦可能出現流通性不足的情況。
9. 高息債券風險：	子基金可能會投資於低於投資評級的高息債務證券或如無評級，則與該等證券等同的證券。因此，與高評級債務證券相比，在子基金的投資附有較高程度的信貸、波動及流通性風險。
10. 主權債務風險：	子基金對於由政府發行或擔保的證券所作投資或須承擔政治、社會及經濟風險。在不利情況下，主權發行機構未必能夠或願意償還到期本金及／或利息或可要求子基金參與重組該等債務。若主權發行機構違約，子基金或會蒙受重大損失。

11. 信用評級及降級風險：	評級機構所給予的信用評級存在局限，並非一直保證證券及／或發行機構的信用可靠性。在任何情況下，債務證券或其發行機構的信用評級可能會在其後被降級。如有該種降級，子基金的價值或會受到不利影響。投資管理人可能或未必能夠出售被降級的債務證券。
12. 新興市場風險：	投資者應注意，任何子基金的投資組合可投資於一般所稱的新興經濟體或市場，該等經濟體或市場之特殊風險（包括較大股價波動、較低股票流通量、政治及社會不明朗因素及貨幣風險）會遠較世界上成熟的經濟體或主要股票市場一般相關的風險為高。另外，某些新興經濟體有高通脹、高利率及大量外債的風險，這些因素可能影響整體經濟的穩定。在子基金可投資的某些新興經濟體或市場，子基金可能承受比已發展的經濟體或市場較高的風險，尤其是由於對其服務供應商、代理人、聯絡人或受委人之作為或不作為的風險。適用於子基金可能投資的新興經濟體或市場中的某些公司之會計、核數和財務報告標準、慣例和資料披露要求，可能有別於金融市場發展較完備的國家。子基金之資產價值亦可能受不明朗因素影響，例如政府政策、稅務法例、貨幣匯回限制的改變，以及子基金可能投資的新興經濟體或市場的政治、法律或規例的其他發展。
13. 使用FDIs：	與FDIs相關的風險包括交易對手／信貸風險、流通性風險、估值風險、波動風險及場外交易風險。FDI的槓桿元素／成份可能導致損失顯著高於子基金投資於FDI的金額。投資參與FDIs可能導致子基金面臨重大損失的高風險。
14. 有關從資本撥付或實際上撥付股息的風險：	從資本作出或實際上從資本作出涉及支付股息的任何分派（即從總收入中支付股息，同時將全部或部分費用及開支從資本中扣除／ 支付）等於退回或提取投資者原本投資額的一部分或該原本投資額應佔的任何資本收益。從子基金的資本作出涉及支付股息的任何分派，可能導致每股資產淨值即時減少。 各對沖股份類別的股息和資產淨值或亦會因有關類別的參考貨幣與子基金的基礎貨幣之間的差異而蒙受不利影響，導致從資本撥付的股息款額有所增加，因而比其他股份類別有較大的資本流失。

子基金過往的業績表現如何？

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
■基金淨回報	5.2%	7.4%	-1.5%	8.1%	8.4%	-2.5%	-10.0%	3.0%	2.4%	5.9%
■基準指數回報	3.2%	8.3%	-1.1%	7.5%	5.8%	-2.0%	-7.6%	5.1%	2.4%	7.3%

†

- 往績並非預測日後業績表現的指標。投資者未必能取回全部投資本金。
- 基金業績表現以曆年末的資產淨值作為比較基礎，股息會滾存再作投資。
- 上述數據顯示AA收益類別^價值在有關曆年內的升跌幅度。
- 業績表現以美元計算，當中包括本基金的經常性開支，但不包括本基金可能向投資者收取的認購費及贖回費。
- 子基金推出日：2009年9月28日
- AA收益類別^推出日：2011年5月4日
- 子基金的基準指數為50%摩根大通新興當地市場指數（亞洲）總回報美元指數 + 50%摩根大通亞洲信貸總回報美元指數。

† 達致此等年度的表現的情況已不再適用，因本基金已由 2018 年 9 月起更改投資策略。

^ 就本概要而言，此股份類別被指定為該子基金的代表性股份類別，因其有最長的往績記錄。有關其他股份類別表現的進一步資料，請參閱www.manulifeim.com.hk。該網站並未經香港證券及期貨事務監察委員會（「**證監會**」）審閱。

是否有擔保？

本子基金沒有任何擔保。閣下可能不能收回閣下投資的全額。

費用和收費如何？

閣下可能應支付的收費

買賣子基金的股份時，閣下可能要支付下列收費：

收費	閣下應支付的款額
認購費（初次收費）	**最高為認購款額的5%**
轉換費（轉換收費）	**最高為所轉換股份價值的1%**
贖回費（贖回收費）	**不適用**

子基金應付的繼續營運的費用

下列費用將由子基金支付。由於此等費用令閣下的投資所得回報減少，所以會影響閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	**最高為0.04%**
管理費	**1.00%***
存管費	**0.003%至0.40%範圍內（不包括交易費及償還墊支）**
業績表現費	**不適用**
執行費	**最高為0.5%**

* 經給予受影響的股東至少一個月的事先通知，此收費可增至最高6%。詳情請參見售股章程第9.5節。

其他費用

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的交易截止時間）或以前收到閣下妥善的要求後按子基金下一個確定的資產淨值認購或贖回子基金的股份。閣下的分銷商或會就收到投資者的要求而設立不同的交易截止時間。

- 子基金的資產淨值於各營業日計算，交易價格將每日刊登於http://www.manulifeim.com.hk*，並可於宏利環球基金的註冊辦事處索閱，及／或透過聯絡宏利投資管理（香港）有限公司索取。

- 閣下可在網站http://www.manulifeim.com.hk*取得其他向香港零售投資者提呈發售的股份類別的過往表現資料。

- 如股息是從（或實際上從）子基金的資本中撥付，過去12個月（或如子基金推少於12個月，則自其成立日期起）的股息組成（即從可分派收入淨額及資本中支付的相對金額）可向宏利環球基金及由www.manulifeim.com.hk*取得。

* 本網站未經**證監會**審閱，並可能包含未經證監會認可的基金資料。

重要提示

閣下如有疑問，應諮詢專業意見。

證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。

宏利環球基金 **亞洲高收益基金**
2026年10月

- ***本概要為閣下提供有關宏利環球基金—亞洲高收益基金的重要資料。***
- ***本概要是香港提呈發售文件的一部分。***
- ***閣下不應單憑本概要就作出投資於本產品的決定。***

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**宏利投資管理（香港）有限公司（對內委託，香港）**	
分投資管理人：	**Manulife Investment Management (Singapore) Pte. Ltd.（對內委託，新加坡）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA累積類別**	**1.21%[1]**
	AA（美元）每月派息(G)類別	**1.21%[1]**
	AA（港元）每月派息(G)類別	**1.21%[1]**
	AA（澳元對沖）每月派息(G)類別	**1.21%[2]**
	R（美元）每月派息(G)類別	**1.20%[1]**
	R（港元）每月派息(G)類別	**1.20%[1]**
基礎貨幣：	**美元（USD）**	

派息政策：

AA累積類別

將不會就此類別派發股息。

AA（澳元對沖）每月派息(G) / AA（美元）每月派息(G) / AA（港元）每月派息(G)

每月派息（如有）一次（除非另有指明，否則股息將自動以現金支付。按子基金各賬戶計，現金派息只有在應付款額等於或高於50美元時才適用。）股息可能以或實際上以資本撥付，若是如此，可能即時減低子基金的資產淨值。就對沖股份類別而言，股息可能會按股份類別結算貨幣與子基金基礎貨幣之間的息差撥付。

R（美元）每月派息(G)及R（港元）每月派息(G)類別

每月派息一次（除非另有指明，否則股息將自動以現金支付。按子基金各賬戶計，現金派息只有在應付款額等於或高於50美元時才適用。）股息將部分包含從已變現資本收益及／或資本撥付的分派按每股資產淨值*的2%至5%固定年率，這可能會即時減少子基金的資產淨值。股息亦可能以或實際上以資本撥付，若是如此，可能會即時減少子基金的資產淨值。

**** 根據成立當年的初次認購價，以及其後每曆年首個營業日的每股資產淨值，或在市場極端波動或嚴重不利市況下，則根據董事（或其代表）在事先通知投資者的前提下，所決定的及在www.manulifeim.com.hk進一步披露的其他營業日每股資產淨值。***

在獲得監管機構事先批准（如適用）並向相關股東發出一個月的事先通知下，本公司董事可隨時修訂子基金的股息政策。

財政年度截止日：	**6月30日**
最低投資額：	**初次投資額 – 1,000美元（或其任何其他主要貨幣等值）** **隨後投資額 – 100美元（或其任何其他主要貨幣等值）**

經常性開支比率是於下列相應期間，以有關股份類別的開支總和佔平均資產淨值的百分比表達。此數字每年均可能有所變動。

1 由於管理公司費用的最高水平自2025年6月1日起上調，此數字僅為根據由2025年1月1日至2025年12月31日期間的開支作估計，並已考慮到管理公司費用最高水平的上調。

2 由於有關股份類別乃新推出、尚未推出或已全部贖回，且管理公司費用的最高水平自 2025 年 6 月 1 日起上調，此數字乃根據有關股份類別在 12 個月的期間應收取的估計開支及同期的估計平均資產淨值作出的最佳估計，並已考慮到管理公司費用最高水平的上調。

本基金是什麼產品？

亞洲高收益基金是宏利環球基金的子基金，後者是構成開放式投資公司的傘子基金。其註冊地為盧森堡，而其在當地的監管機構為盧森堡金融事務監察委員會（「**CSSF**」）。

目標及投資策略

亞洲高收益基金旨在透過主要投資於在亞洲上市或買賣及／或由在亞洲（可不時包括新興市場）註冊或擁有重大業務權益的企業、政府、政府機構及超國家所發行的債務證券，盡量擴大賺取收入與資本增值相結合的總回報。

子基金將其最少70%的淨資產投資於在亞洲上市或買賣及／或在亞洲註冊或擁有重大業務權益的企業、政府、機構及超國家所發行並被評為低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-）（或如無評級*，則釐定為具備相若質素）的高收益債務證券。因此，投資於此子基金附帶較高程度的信貸風險。債務證券包括（但不限於）債券、商業票據、短期票據、存款證及協議有期存款，並可由政府、機構、超國家及公司發行機構發行。除了該等高收益債務證券，子基金可將其最多30%的淨資產投資於企業、政府、機構及超國家在全球發行的任何信貸質素的債務證券，及／或現金、現金等價物及短期貨幣市場票據。子基金亦可將其最多10%的淨資產投資於UCITS（可轉讓證券集體投資計劃）及UCIs（集體投資計劃）。

儘管子基金將會在適用法律及法規的規限下根據其投資目標及策略進行投資，惟子基金對於其淨資產投資於任何一個國家或行業的比例並無任何限制。考慮到子基金的靈活性，子基金可將其超過30%的淨資產投資於位於中國內地或印尼的發行機構。子基金的投資可以任何貨幣計價。

子基金可將最多10%的淨資產投資於受壓證券。

子基金並不擬將其超過10%的淨資產投資於由任何信用評級低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-）的單一主權國（包括有關政府、公共或地方當局）所發行或擔保的證券。子基金可將其最多20%的淨資產投資於具有彌補虧損特點的債務工具，包括但不限於合資格的具完全彌補虧損能力的工具、或有可換股債券、若干類型的高級非優先債務，以及具與發行機構監管資本比率相關之撇減或自我紓困能力的其他類似工具。此類工具可能於發生觸發事件時進行或然撇減或或然轉換為股票。

在市場極端波動或嚴重不利市況下，子基金可暫時將重大部分（最多50%）的淨資產持有現金或現金等價物，或投資於短期貨幣市場票據，以保留子基金投資組合內資產的價值。

子基金可使用金融衍生工具（「FDIs」）作投資、有效管理投資組合及／或對沖目的。子基金為上述目的可使用的FDIs主要包括（但不限於）認股證、期權、期貨、掉期及遠期。

* 就本子基金而言，「無評級」債務證券指證券本身或其發行機構均未有信貸評級的債務證券。

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險?

投資涉及風險。請參閱構成香港提呈發售文件一部分的售股章程以瞭解包括風險因素在內的詳情。

1. 投資風險： 子基金投資組合的價值可能因為下文任何主要投資風險而下跌，閣下對子基金的投資或會因此蒙受虧損。並不保證可獲償還本金。

2. 高息債券風險： 子基金的主要投資策略是投資於未達投資評級的高息債務證券（或如未有評級，則為釐定為具備相若質素）。因此，與高評級債務證券相比，投資於子基金附有較高程度的信用風險與波動及流通性風險。

3. 新興市場風險： 投資者應注意，任何子基金的投資組合可投資於一般所稱的新興經濟體系或市場，該等經濟體系或市場之特殊風險（包括較大股價波動、較低股票流通量、政治及社會不明朗因素及貨幣風險）會遠較世界上成熟的經濟體系或主要股票市場一般相關的風險為高。另外，某些新興經濟體系有高通脹、高利率及大量外債的風險，這些因素可能影響整體經濟的穩定。在子基金可投資的某些新興經濟體系或市場（包括中國內地及印尼），子基金可能承受比已發展的經濟體系或市場高的風險，尤其是由於對其服務供應商、代理人、聯絡人或代表之行為或不行為的風險。適用於子基金會投資的新興經濟體系或市場中的某些公司之會計、核數和財務報告標準、慣例和資料披露要求可能有別於金融市場發展較完備的國家。子基金之資產價值亦可能受不明朗因素影響，例如政府政策的改變、税務法例、貨幣匯返原國之限制，以及子基金可能投資的新興經濟體系或市場的政治、法律或條例的其他發展。

4. 政治及監管風險： 子基金可能投資的市場的政府政策或法例之改變或會對該等市場的政治或經濟的穩定有不利影響，例如阻止或限制匯回資本或通過法院得到法律補救。在某些市場的投資還可能需要取得大量執照、監管上的同意、證明書及批准。不能獲得特定執照、監管同意、證明書或批准或會對子基金的運作有不利影響。

5. 利率風險： 當債務證券結算的若干貨幣的利率上升，債務證券的價值或會下降，使有關投資組合的價值降低。如利率變動使子基金的可贖回證券比預期大幅提前或延期償付，該子基金股份價格會下跌。子基金平均償還期限加長會使其對利率風險更為敏感。

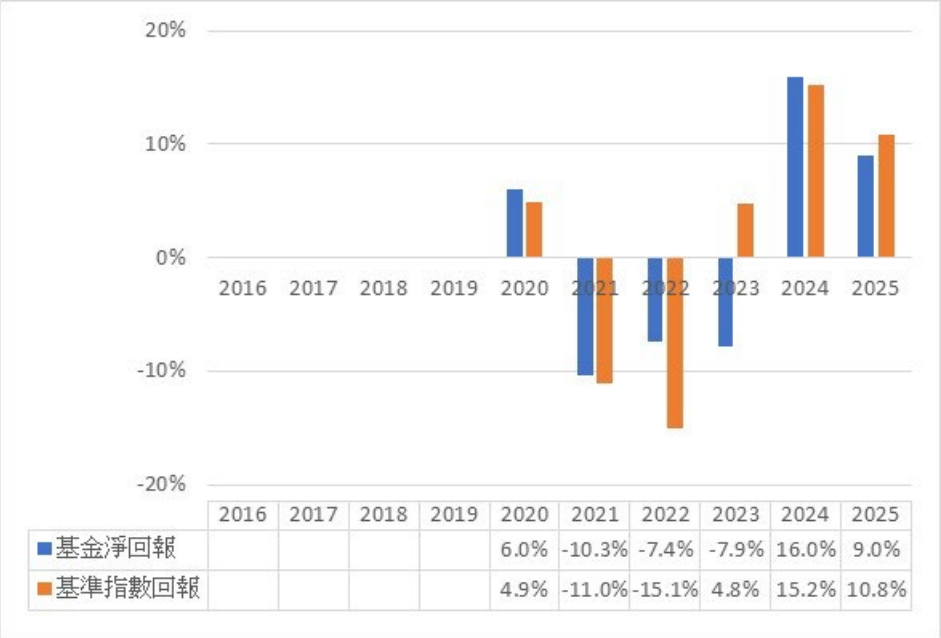
6. 信貸風險： 指債券發行機構因未能及時償還本金和利息而違約的風險，或對發行機構支付上述款項的能力的負面看法會使該債務證券的價格下跌的風險。

7. 流通性及波動風險： 子基金可能投資之某些市場，其成交額可能遠低於較發達的市場。相比於較發達的市場，這些市場的債務證券可能波幅較高及流通性較低，因為在該等市場交易的證券價格可能會有波動。特定證券在特定時期或特定市場條件下於欲出售的時刻難以出售時，亦可能出現流動性不足的情況。

8. 估值風險： 若子基金投資項目的估值因為難以確定估值而涉及不明朗因素和判斷決定，子基金及其股份的資產淨值計算或會蒙受不利影響。子基金及其投資者或會因為子基金所用估值出錯而蒙受重大虧損。

9.	**主權債務風險：**	子基金對於由政府發行或擔保的債務證券所作投資或須承擔政治、社會及經濟風險。在不利情況下，主權發行機構未必能夠或願意償還到期本金及／或利息，或可要求子基金參與重組該等債務。若主權發行機構違約，子基金或會蒙受重大虧損。
10.	**地域集中風險：**	子基金或擁有集中投資位於中國內地及印尼的發行機構的證券的靈活性。子基金投資集中於中國內地及印尼相關發行機構的證券，或會令子基金的波動較包含廣泛環球投資的組合劇烈。子基金的價值或會較易受到區內的不利事態影響。
11.	**中國內地投資風險：**	投資於位於中國內地的發行機構的證券既須承擔投資於新興市場的一般風險，並須承擔與中國內地市場有關的特定風險。投資於中國內地相關公司牽涉通常與投資於較成熟經濟體系或市場並無關連的若干風險與特別考慮因素（例如較大的政治、稅務、外匯、流通性及監管風險）。
12.	**貨幣風險：**	子基金的資產可能主要投資於以子基金基礎貨幣美元以外的貨幣計價的證券，而子基金可以該等貨幣從該等投資收取收益或變現所得款項。其中某些貨幣兑美元時價值可能會下跌。此外，股份類別可以子基金的基礎貨幣以外的貨幣定值，若該定值貨幣與子基金基礎貨幣之間匯率有波動，該等股份類別的股東或會蒙受不利影響。
13.	**信用評級及降級風險：**	評級機構所給予的信用評級存在局限，並非一直保證證券及／或發行機構的信譽。任何情況下，債務證券或其發行機構的信用評級可能會在其後被降級。如有該種降級，子基金的價值或會蒙受不利影響。投資管理人或未必能夠出售被降級的債務證券。
14.	**使用金融衍生工具(FDIs)：**	與FDIs相關的風險包括交易對手／信貸風險、流通性風險、估值風險、波動風險及場外交易風險。FDI的槓桿元素／成份可能導致損失顯著高於子基金投資於FDI的金額。投資參與FDIs可能導致子基金面臨重大損失的高風險。
15.	**有關從資本中撥付或實際上從資本中撥付股息的風險：**	從資本作出或實際上從資本作出涉及支付股息的任何分派（即從總收入中支付股息，同時將全部或部分費用及開支從資本中扣除/ 支付）等於退回或提取投資者原本投資額的一部分或該原本投資額應佔的任何資本收益。從子基金的資本作出涉及支付股息的任何分派，可能導致每股資產淨值即時減少。 各對沖股份類別的股息和資產淨值或亦會因有關類別的結算貨幣與子基金基礎貨幣之間的息差並蒙受不利影響，導致從資本撥付的股息款額有所增加，因而比其他股份類別有較大的資本流失。

子基金過往的業績表現如何?



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
基金淨回報					6.0%	-10.3%	-7.4%	-7.9%	16.0%	9.0%
基準指數回報					4.9%	-11.0%	-15.1%	4.8%	15.2%	10.8%

- 往績並非預測日後業績表現的指標。投資者未必能取回全部投資本金。
- 基金業績表現以曆年末的資產淨值作為比較基礎，股息會滾存再作投資。
- 上述數據顯示AA累積類別^價值在有關曆年內的升跌幅度。
- 業績表現以美元計算，當中反映出本基金的經常性開支，但不包括本基金可能向投資者收取的認購費及贖回費。
- 如年內沒有顯示有關的業績表現，即代表當年沒有足夠數據用作提供業績表現之用。
- 子基金發行日：2019年12月20日
- AA累積類別^發行日：2019年12月20日
- 子基金的基準指數為摩根大通亞洲信貸非投資級指數。

^ 就本概要而言，此股份類別被指定為該子基金的代表性股份類別，因其有最長的往績記錄。有關其他股份類別表現的進一步資料，請參閱www.manulifeim.com.hk。該網站並未經香港證券及期貨事務監察委員會（「**證監會**」）審閱。

是否有擔保?

本子基金沒有任何擔保。閣下可能不能收回閣下投資的全額。

費用和收費如何?

閣下可能應支付的收費

買賣子基金的股份時，閣下可能要支付下列收費：

收費	**閣下應支付的款額**
認購費（初次收費）	**不超過認購款的5%**
轉換費（轉換收費）	**最高為所轉換股份價值的1%**
贖回費（贖回收費）	**不適用**

子基金應付的繼續營運的費用

下列費用將由本子基金支付。由於此等費用令閣下的投資所得回報減少，所以會影響閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	**不超過0.04%**
管理費	**1.00%***
存管費	**0.003%至0.40%範圍內（不包括交易費及償還墊支）**
業績表現費	**不適用**
執行費	**不超過0.5%**

***** 經給予受影響的股東至少一個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.5節。

其他收費

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的截止交易時間）或以前收到閣下妥善的申請後按子基金下一個確定的資產淨值認購或贖回子基金的股份。閣下的經銷商或就投資者的指示設立不同的截止交易時間。
- 子基金的資產淨值於各營業日計算，交易價格將每日刊登於www.manulifeim.com.hk*，並可於宏利環球基金的註冊辦事處索閱，及／或透過連絡宏利投資管理（香港）有限公司索取。
- 閣下可在網站www.manulifeim.com.hk*取得其他提供予香港零售投資者投資的股份類別的過往表現資料。
- 如股息是從子基金的資本中支付（或實際上從子基金中支付），閣下可要求宏利環球基金及由www.manulifeim.com.hk*索取過去12個月（或子基金自成立以來少於12個月）的股息構成（即從可分派淨收入及資本淨額中支付的相對金額）。

* 本網站未經證監會審閱，並可能包含未經證監會認可的基金資料。

重要提示

閣下如有疑問，應諮詢專業意見。

證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。

宏利環球基金 **亞洲短期債券基金**
2026年4月

- ***本概要為閣下提供有關宏利環球基金 – 亞洲短期債券基金的重要資料。***
- ***本概要是香港提呈發售文件的一部分。***
- ***閣下不應單憑本概要就作出投資於本產品的決定。***

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**宏利投資管理（香港）有限公司（對內委託，香港）**	
分投資管理人：	**Manulife Investment Management (Singapore) Pte. Ltd.（對外委託，新加坡）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA 累積類別**	**1.14%[1]**
	AA（美元）每月派息(G)類別	**1.12%[1]**
	AA（澳元對沖）每月派息(G)類別	**1.13%[1]**
	AA（港元）每月派息(G)類別	**1.15%[1]**
	AA（人民幣對沖）每月派息(G)類別	**1.13%[1]**
基礎貨幣：	**美元**	

派息政策：
（分派政策）

AA（美元）每月派息(G) / AA（澳元對沖）每月派息(G) / AA（港元）每月派息(G) / AA（人民幣對沖）每月派息(G)

每月派息（如有）一次（除非另有指明，否則股息將自動以現金支付。按子基金各賬戶計，現金派息只有在應付款額等於或高於50美元時才適用。）股息可能以或實際上以資本撥付，若是如此，可能會即時減少子基金的資產淨值。就對沖股份類別而言，股息可能會按股份類別結算貨幣與子基金基礎貨幣之間的息差撥付。

AA 累積類別

將不會派發股息。

在獲得監管機構事先批准（如適用）並向相關股東發出一個月的事先通知下，本公司董事可隨時修訂子基金的股息政策。

財政年度截止日：	**6月30日**
最低投資額：	**初次投資額 – 1,000美元（或其任何其他主要貨幣等值）** **隨後投資額 – 100美元（或其任何其他主要貨幣等值）**

經常性開支比率是於下列相應期間，以有關股份類別的開支總和佔平均資產淨值的百分比表達。此數字每年均可能有所變動。

[1] 由於管理公司費用的最高水平自2025年6月1日起上調，此數字僅為根據由2025年1月1日至2025年12月31日期間的開支作估計，並已考慮到管理公司費用最高水平的上調。

本基金是甚麼產品?

亞洲短期債券基金是宏利環球基金的子基金，後者是構成開放式投資公司的傘子基金。其註冊地為盧森堡，而其在當地的監管機構為盧森堡金融事務監察委員會（「**CSSF**」）。

目標及投資策略

亞洲短期債券基金主要透過投資亞洲（就本子基金而言，包括澳洲及新西蘭）政府、機構、超國家及公司發行或擔保的債務證券組合，旨在向投資者提供收入及／或長期資本增值。

子基金將其最少85%的淨資產投資於在亞洲上市或交易及／或由註冊地位於亞洲或在亞洲具有重大商業利益的政府、機構、超國家及公司發行機構發行或擔保的以美元計值的債務證券（「**亞洲債務證券**」）。債務證券包括（但不限於）債券、商業票據、短期票據、存款證及協議有期存款。

另外，投資管理人擬將子基金投資組合的總平均存續期維持在少於3年。

子基金可將其最多15%的淨資產通過債券通投資於中國銀行間債券市場流通的人民幣計價債券。

子基金可將其最多15%的淨資產投資於以任何貨幣計價而並非亞洲債務證券的債務證券，及／或現金及等同現金。

子基金可將其最多5%的淨資產投資於任何發行機構的被評為低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-）的債務證券，並可將其最多10%的淨資產投資於未有評級的債務證券*，在當中最多10%的淨資產可投資於由位於新加坡的發行機構的未有評級的債務證券，及最多5%的淨資產可投資於任何其他發行機構的未有評級的債務證券。

* *就本子基金而言，「無評級」債務證券指證券本身或其發行機構均未有信貸評級的債務證券。*

儘管子基金將會在適用法規規限下遵照其投資目標及策略進行投資，惟子基金對於其淨資產投資於任何一個國家或行業的比例卻並無任何限制。因此，子基金可將其超過30%的淨資產投資於註冊地位中國內地於或於中國內地具有重大商業利益的的發行機構。

子基金可能將其最多20%的淨資產投資於具有彌補虧損特點的債務工具，包括但不限於合資格的具完全彌補虧損能力的工具、應急可換股債務證券、某些類型的高級非優先債務，以及具與發行機構監管資本比率相關之撇減或自我紓困能力的其他類似工具。此類工具可能於發生觸發事件時進行或然撇減或或然轉換為股票。

子基金並不擬將其超過5%的淨資產投資於由任何信用評級低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-）的單一主權國（包括有關政府、公共或地方當局）所發行或擔保的證券。

子基金可使用金融衍生工具（「**FDIs**」）作投資、有效管理投資組合及／或對沖目的。子基金為上述目的可使用的FDIs主要包括（但不限於）認股證、期權、期貨、掉期及遠期。

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險?

投資涉及風險。請參閱構成香港提呈發售文件一部分的售股章程以瞭解包括風險因素在內的詳情。

1. 投資風險： 子基金投資組合的價值可能因為下文任何主要投資風險而下跌，閣下對本基金的投資或會因此蒙受虧損。並不保證可獲償還本金。

2. 利率風險： 當債務證券結算貨幣的利率上升，債務證券的價值會下降，使有關投資組合的價值降低。如利率變動使子基金的可通知償還的證券比預期早或延期很多繳清，該子基金股份價格會貶值。子基金平均償還期限加長會使其對利率風險更為敏感。

3. 信用風險： 指債券發行機構因未能及時償還本金和利息而違約的風險，又或對發行機構支付上述款項的能力的負面看法會使該債券的價格下跌的風險。

4. 流通性及波動風險： 子基金可能投資之某些市場，其成交額可能遠低於較發達的市場。相比於較發達的市場，這些市場的債務證券可能波幅較高及流通性較低，因為在該等市場交易的證券價格可能會有波動。特定證券在特定時期或特定市場條件下於欲出售的時刻難以出售時，亦可能出現流動性不足的情況。

5. 估值風險： 倘因難以確定其估值，子基金的投資項目的估值涉及不確定因素及判斷性的決定，則可能會對子基金及其股份的資產淨值計算產生不利影響。倘若子基金使用的估值錯誤，子基金及其投資者可能會蒙受重大損失。

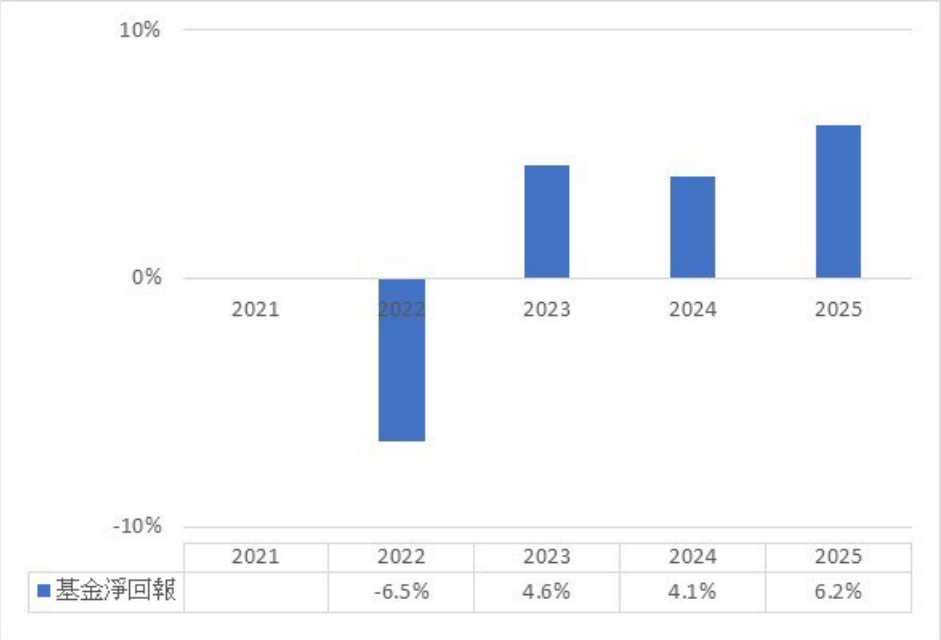
6. 主權債務風險： 子基金對於由政府發行或擔保的證券所作投資或須承擔政治、社會及經濟風險。在不利情況下，主權發行機構未必能夠或願意償還到期本金及／或利息，又或會要求子基金參與重組該等債務。若主權發行機構違約，子基金或會蒙受重大虧損。

7. 信用評級及降級風險： 評級機構所給予的信用評級存在局限，並非一直保證證券及／或發行機構的信譽。任何情況下，債務證券或其發行機構的信用評級可能會在其後被降級。如有該種降級，子基金的價值或會蒙受不利影響。投資管理人或未必能夠出售被降級的債務證券。

8. 新興市場風險： 投資者應注意，任何子基金的投資組合可投資於一般所稱的新興經濟體系或市場，該等經濟體系或市場之特殊風險（包括較大股價波動、較低股票流通量、政治及社會不明朗因素及貨幣風險）會遠較世界上成熟的經濟體系或主要股票市場一般相關的風險為高。另外，某些新興經濟體系有高通脹、高利率及大量外債的風險，這些因素可能影響整體經濟的穩定。在子基金可投資的某些新興經濟體系或市場，子基金可能須承受比已發展的經濟體系或市場高的風險，尤其是由於其服務供應商、代理人、聯絡人或代表之行為或不行為的風險。適用於子基金會投資的新興經濟體系或市場中的某些公司之會計、核數和財務報告標準、慣例和資料披露要求可能有別於金融市場發展較完善的國家。子基金之資產價值亦可能受不明朗因素影響，例如政府政策的改變、税務法例、貨幣匯返原國之限制，以及子基金可能投資的新興經濟體系或市場的政治、法律或規例的其他發展。另外，某些新興經濟體系有高通脹、高利率及大量外債的風險，這些因素可能影響整體經濟的穩定。

9. 地域集中風險：	子基金集中投資位於亞洲的發行機構的證券，或擁有集中投資位於中國內地的發行機構的靈活性。這或會令子基金的波動較包含廣泛環球投資的組合劇烈。子基金的價值或會較易受到亞洲（包括中國內地）的不利事態影響。
10. 中國內地投資風險：	投資於位於中國內地的發行機構的證券既須承擔投資於新興市場的一般風險，亦須承擔與中國內地市場有關的特定風險。投資於中國內地相關公司牽涉通常與投資於較成熟經濟體系或市場並無關連的若干風險與特別考慮因素（例如較大的政治、稅務、外匯、流通性及監管風險）。
11. 政治及監管風險：	子基金可能會投資的市場的政府政策或法例之改變或會對該等市場的政治或經濟的穩定有不利影響，例如阻止或限制匯回資本或通過法院得到法律補救。在某些市場的投資還可能需要取得大量執照、監管上的同意、證明書及批准。不能獲得特定執照、監管同意、證明書或批准或會對子基金的經營有不利影響。
12. 貨幣風險：	股份類別的指定幣值有可能並非子基金的基礎貨幣。該等股份類別的資產淨值可能因此等貨幣與基礎貨幣之間的匯率波動及匯率管制的變動而蒙受不利影響。
13. 使用FDIs：	與FDIs相關的風險包括交易對手／信貸風險、流通性風險、估值風險、波動風險及場外交易風險。FDI的槓桿元素／成份可能導致損失顯著高於子基金投資於FDI的金額。投資參與FDIs可能導致子基金面臨重大損失的高風險。
14. 有關從資本中撥付或實際上從資本中撥付股息的風險：	從資本作出或實際上從資本作出涉及支付股息的任何分派（即從總收入中支付股息，同時將全部或部分費用及開支從資本中扣除/ 支付）等於退回或提取投資者原本投資額的一部分或該原本投資額應佔的任何資本收益。從子基金的資本作出涉及支付股息的任何分派，可能導致每股資產淨值即時減少。 各對沖股份類別的股息和資產淨值或亦會因有關類別的結算貨幣與子基金基礎貨幣之間的息差而蒙受不利影響，導致從資本撥付的股息款額有所增加，因而與其他股份類別相比的資本流失會更嚴重。
15. 人民幣兌換及人民幣類別相關風險	人民幣目前並非可自由兌換的貨幣。人民幣的供應及將外幣兌換為人民幣均受到中國內地當局的外匯管制政策及限制約束，這可能會對子基金兌換為人民幣的能力構成不利影響。在特殊情況下，以人民幣支付贖回款項及／或股息款項可能由於適用於人民幣的匯兌管制及限制而延遲。 香港離岸人民幣（「CNH」）與中國內地在岸人民幣（「CNY」）雖屬同一種貨幣，但卻在不同兼互不相連而且獨立運作的市場上買賣，亦因此基於不同匯率買賣。就此而言，CNH的匯率未必與CNY相同，兩者亦未必向同一方向波動。CNH與CNY若有任何表現分歧，可能會對投資者構成不利影響。 以非人民幣為基本貨幣的投資者須承擔外匯風險，亦不保證人民幣兌投資者的基礎貨幣（例如港元）的價值不會貶值。人民幣一旦貶值，有可能對投資者於子基金的人民幣計價類別的投資的價值構成不利影響。

本子基金過往的業績表現如何?



	2021	2022	2023	2024	2025
基金淨回報		-6.5%	4.6%	4.1%	6.2%

- 往績並非預測日後業績表現的指標。投資者未必能取回全部投資本金。
- 基金業績表現以曆年末的資產淨值作為比較基礎，股息會滾存再作投資。
- 上述數據顯示AA累積類別^價值在有關曆年內的升跌幅度。
- 業績表現以美元計算，當中反映出本基金的經常性開支，但不包括本基金可能向投資者收取的認購費及贖回費。
- 如年內沒有顯示有關的業績表現，即代表當年沒有足夠數據用作提供業績表現之用。
- 子基金發行日：2021年9月20日
- AA累積類別^發行日：2021年9月20日

^ 就本概要而言，此股份類別被指定為該子基金的代表性股份類別，因其有最長的往績記錄。有關其他股份類別表現的進一步資料，請參閱www.manulifeim.com.hk。該網站並未經香港證券及期貨事務監察委員會（「**證監會**」）審閱。

是否有擔保?

本子基金沒有任何擔保。閣下可能不能收回閣下投資的全額。

費用和收費如何?

閣下可能應支付的收費

買賣子基金的股份時，閣下可能要支付下列收費：

收費	閣下應支付的款額
認購費（初次收費）	不超過認購款的3%
轉換費（轉換收費）	最高為所轉換股份價值的1%
贖回費（贖回收費）	不適用

子基金應付的繼續營運的費用

下列費用將由本子基金支付。由於此等費用令閣下的投資所得回報減少，所以會影響閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	不超過0.04%
管理費	0.60%*
存管費	0.003%至0.40%範圍內（不包括交易費及償還墊支）
業績表現費	不適用
行政費	不超過0.5%

* 經給予受影響的股東至少一個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.5節。

其他收費

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的截止交易時間）或以前收到閣下妥善的申請後按子基金下一個確定的資產淨值認購或贖回子基金的股份。閣下的經銷商或就投資者的指示設立不同的截止交易時間。
- 子基金的資產淨值於各營業日計算，交易價格將每日刊登於http://www.manulifeim.com.hk*，並可於宏利環球基金的註冊辦事處索閱，及／或透過連絡宏利投資管理（香港）有限公司索取。
- 閣下可在網站http://www.manulifeim.com.hk*取得其他提供予香港零售投資者投資的股份類別的過往表現資料。
- 如股息是從子基金的資本中支付（或實際上從子基金中支付），閣下可要求宏利環球基金及由www.manulifeim.com.hk*索取過去12個月（或子基金自成立以來少於12個月）的股息構成（即從可分派淨收入及資本淨額中支付的相對金額）。

* 本網站未經**證監會**審閱，並可能包含未經證監會認可的基金資料。

重要提示

閣下如有疑問，應諮詢專業意見。

證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。

產品資料概要

宏利環球基金 **可持續亞洲債券基金**

2026年4月

- ***本概要為閣下提供有關宏利環球基金 – 可持續亞洲債券基金的重要資料。***
- ***本概要是香港提呈發售文件的一部分。***
- ***閣下不應單憑本概要就作出投資於本產品的決定。***

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**宏利投資管理（香港）有限公司（對內委託，香港）**	
分投資管理人：	**Manulife Investment Management (Singapore) Pte. Ltd.（對內委託，新加坡）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA累積類別**	**1.21%[1]**
	AA（美元）每月派息(G)類別	**1.21%[1]**
	AA（港元）累積類別	**1.20%[1]**
	AA（港元）每月派息(G)類別	**1.21%[1]**
	AA（澳元對沖）每月派息(G)類別	**1.21%[1]**
	AA（英鎊對沖）每月派息(G)類別	**1.21%[1]**
	AA（人民幣對沖）每月派息(G)類別	**1.21%[1]**
	R（美元）每月派息(G)類別	**1.21%[1]**
	R（港元）每月派息(G)類別	**1.21%[1]**
基礎貨幣：	**美元（USD）**	
股息政策： **（分派政策）**	**AA累積 / AA（港元）累積類別** **此類別將不會派發股息。** **AA（美元）每月派息(G) / AA（港元）每月派息(G) / AA（澳元對沖）每月派息(G) / AA（英鎊對沖）每月派息(G) / AA（人民幣對沖）每月派息(G)** **每月派息（如有）一次（除非另有指明，否則股息將自動以現金支付。按子基金各帳戶計，現金股息只有在應付款額等於或高於50美元時才適用。）股息可能以資本撥付，若是如此，可能即時減少子基金的資產淨值。就對沖股份類別而言，股息可能會按股份類別結算貨幣與子基金基礎貨幣之間的息差撥付。**	

R（美元）每月派息(G)及R（港元）每月派息(G)類別

每月派息一次（除非另有指明，否則股息將自動以現金支付。按子基金各賬戶計，現金派息只有在應付款額等於或高於50美元時才適用。）股息將部分包含從已變現資本收益及／或資本撥付的分派按每股資產淨值*的2%至5%固定年率，這可能會即時減少子基金的資產淨值。股息亦可能以或實際上以資本撥付，若是如此，可能會即時減少子基金的資產淨值。

**** 根據成立當年的初次認購價，以及其後每曆年首個營業日的每股資產淨值，或在市場極端波動或嚴重不利市況下，則根據董事（或其代表）在事先通知投資者的前提下，所決定的及在www.manulifeim.com.hk進一步披露的其他營業日每股資產淨值。***

財政年度截止日： **6月30日**

最低投資額： **初次投資額 – 1,000美元（或其任何其他主要貨幣等值）**

隨後投資額 – 100美元（或其任何其他主要貨幣等值）

經常性開支比率是於下文所述相應期間，以有關股份類別的開支總和佔平均資產淨值的百分比表示。此數字每年均可能有所變動。

[1] 由於管理公司費用的最高水平自 2025 年 6 月 1 日起上調，此數字僅為根據由 2025 年 1 月 1 日至 2025 年 12 月 31 日期間的開支作估計，並已考慮到管理公司費用最高水平的上調。

本基金是甚麼產品?

可持續亞洲債券基金是宏利環球基金的子基金，後者是構成開放式投資公司的傘子基金。其註冊地為盧森堡，而其在當地的監管機構為盧森堡金融事務監察委員會（「**CSSF**」）。

目標及投資策略

可持續亞洲債券基金旨在主要透過投資由亞洲（包括澳洲及新西蘭）政府、機構、超國家及企業發行的固定收益證券組合，發行機構及／或證券表現出較強的環境及／或社會可持續屬性及／或推動可持續慣例，盡量擴大收入及潛在資本增值相結合的總回報。

為了達致其投資目標，子基金會將其最少85%的淨資產投資於位於亞洲、在亞洲交易及／或在亞洲具有重大商業利益的公司及／或位於亞洲的政府及政府相關發行機構的固定收益及固定收益相關證券，其中：

1) 該等發行機構表現出較強的環境及／或社會可持續屬性及／或推動可持續慣例（「**可持續發行機構**」）；及／或

2) 證券是ESG標籤債券，包括但不限於「綠色」、「社會」、「可持續」、「可持續性掛鈎」，即符合相關債券準則（包括但不限於國際資本市場協會（ICMA）綠色債券原則、ICMA社會責任債券原則及／或ICMA可持續發展債券指引等準則）中一個或多個準則的債券（「**ESG債券**」）。

子基金將可將最少25%的淨資產投資於ESG債券。

可持續發行機構的環境及／或社會可持續屬性可包括但不限於發行機構對於若干環境因素（例如氣候變化及天然資源使用）、社會因素（例如勞動標準及多元化考慮）以及管治因素（例如董事會組成及商業道德）的表現及管理的可持續性因素。

可持續發行機構為與其同業相比，對可持續性議題的慣例及管理展現出較強表現的發行機構。推動可持續慣例是指發行人提供產品及服務，以幫助其他公司改善其環境及／或社會表現。

子基金將尋求確保投資組合內的投資不會對任何環境或社會目標造成重大損害。就其對可持續發行機構及ESG債券的投資而言，子基金遵循剔除框架，把若干發行機構從投資範圍中移除。這包括在可行的情況下篩選出符合歐盟巴黎一致基準剔除準則（「PAB剔除準則」）的發行機構，即：

a) 涉及任何與具爭議性武器相關的活動的發行機構；
b) 涉及煙草種植及生產的發行機構；
c) 投資管理人使用的第三方數據供應商認為違反聯合國全球契約原則或經濟合作與發展組織跨國企業準則的發行機構；
d) 其收入中有1%或以上來自硬煤及褐煤勘探、採礦、開採、分銷或精煉的發行機構；
e) 其收入中有10%或以上來自石油燃料勘探、開採、分銷或精煉的發行機構；
f) 其收入中有50%或以上來自氣體燃料勘探、開採、製造或分銷的發行機構；及
g) 其收入中有50%或以上來自溫室氣體強度超過每千瓦時100克二氧化碳當量的發電業務的發行機構。

除了PAB剔除準則外，子基金的剔除框架篩選出投資管理人認為其產品或所處行業不可持續或與重大環境或社會風險相關的發行機構。目前，如果該債券的發行機構的收入中有超過5%來自酒精飲料、煙草、成人娛樂、賭博活動或具爭議性武器，發行機構及/或債券將自動排除於投資考慮以外。根據子基金的剔除框架，如ESG債券支持符合子基金的可持續投資目標的可持續目的，投資管理人可作例外處理。投資管理人將按個別情況考慮任何上述例外情況，並進行定性及/ 或定量評估，以確定該發行是否屬於可持續投資。

子基金的剔除框架可能不時更新。

若第三方數據供應商無法提供有關遵循上述剔除框架的數據，發行機構將不會自動被排除於子基金的投資範圍以外，惟這些發行機構須符合投資管理人認為相關的其他可持續性相關定量或定性分析。

投資管理人亦將透過評估子基金進行的可持續投資會否對可持續投資目標造成重大損害，來評估與子基金相關的主要不利影響指標。

在挑選可持續發行機構時，子基金的投資過程結合自下而上的基本信貸分析與可持續屬性的排名過程，過程按照投資管理人對各潛在發行機構在環境、社會及管治因素上的表現及管理的評估，就該等因素的各個範疇為該發行機構進行評估。可持續性排名最低的發行機構將從合資格投資範圍中移除。

子基金在挑選可持續發行機構時亦應用正面篩選，捕捉表現出較強可持續慣例及／或推動可持續慣例的發行機構。正面篩選由定量及定性的因素驅動。第三方數據供應商在公司層面的相關數據將成為定量評估的主要數據輸入。使用的數據可與產品或服務相關（例如，具有正面影響的產品或服務對收入的貢獻），亦可與商業慣例相關（例如，採用減低碳排放的目標或產品安全管理計劃）。倘若數據可用性有限、丟失數據或欠缺原始數據點集的覆蓋範圍，將使用公司報告的資料及／或專有信貸分析的結果及／或用於定性評估的ESG研究及投資管理人本身對原始行業數據(例如公開可得的ESG報告、評估報告或個案研究 ）的分析作為補充。

透過剔除框架、移除可持續性排名最低的發行機構，以及正面篩選，投資管理人將移除至少20%的投資範圍。

上文所述的子基金選股過程的相關ESG準則的發行機構資格狀況可能會隨時間而改變，而某些在子基金購買時符合資格的發行機構或會變得不符合資格。當發生此情況時，投資管理人可能會與發行機構進行建設性對話，以在未來90天內改善導致其不符合資格的因素。在這90天期間內，該等發行機構的持倉可隨時或出於任何原因被出售。

子基金的投資可能包括在中國內地註冊成立的政府、機構、超國家及企業發行機構發行或擔保但在中國內地之外發行及分銷的債務證券。子基金亦可通過債券通而將最多10%的淨資產投資於在中國銀行間債券市場流通的人民幣計價債務證券。

子基金可將其最多15%的淨資產投資於亞洲以外的可持續發行機構的固定收益證券，及／或現金、現金等價物及衍生工具。

子基金亦可將其最多10%的淨資產投資於有抵押及／或證券化產品（例如資產抵押證券及按揭抵押證券）。

子基金可將其最多35%的淨資產投資於被評為低於投資級別，或如無評級，則為釐定為具備相若質素的債務證券）。

儘管子基金將會在適用法律及法規的規限下根據其投資目標及策略來投資，惟子基金對於其淨資產投資於任何一個國家或行業的比例並無任何限制。因此，子基金可將其超過30%的淨資產投資於設於中國內地的發行機構。

子基金可將其最多20%的淨資產投資於具有彌補虧損特點的債務工具，包括但不限於合資格的具完全彌補虧損能力的工具、應急可換股債券、若干類型的高級非優先債務，以及具與發行機構監管資本比率相關之撇減或自我紓困能力的其他類似工具。此等工具可能於發生觸發事件時進行或然撇減或或然轉換為股票。

子基金並不擬將其超過10%的淨資產投資於由任何信用評級低於投資級別的單一主權國（包括有關政府、公共或地方當局）所發行或擔保的證券。

子基金可使用金融衍生工具（「**FDIs**」）作有效管理投資組合及／或對沖目的。子基金為上述目的可使用的主要FDIs包括（但不限於）認股證、期權、期貨、掉期及遠期。

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險?

投資涉及風險。請參閱構成香港提呈發售文件一部分的售股章程以瞭解包括風險因素在內的詳情。

1. 投資風險：

子基金投資組合的價值可能因為下文任何主要風險因素而下跌，閣下對子基金的投資或會因此蒙受虧損。並不保證可獲償還本金。

2. 可持續投資風險：

由於子基金主要投資於表現特定可持續特性的發行機構，此舉帶有某些風險：在若干市況下，子基金可能會較不採用可持續投資策略的基金表現差。與較為多元化的投資組合相比，子基金的價值亦可能較波動。

子基金所持有的證券或須承擔在投資後不再符合子基金的可持續性及ESG準則的風險。投資管理人可能需要在不利的情況下出售該等證券。這可能導致子基金的資產淨值下跌。

在評估發行機構時，投資管理人可能依賴由第三方數據供應商提供的資訊及數據，該等資訊及數據可能不完整、不準確、不一致或不可用。

因此，投資管理人可能錯誤評估發行機構的可持續特性特徵。

子基金可持續投資策略的成功應用將取決於投資管理人恰當地識別及分析重大可持續性方面的技能。不同的管理人對可持續性因素作出的評估可能不同，且對不同的人來說可能意味著不同的事情。

3. 地域集中風險： 子基金可靈活地將其投資集中於位於中國內地的發行機構的證券中。子基金的投資集中於與中國內地相關的發行機構的證券，或會令子基金較包含廣泛環球投資的組合更為波動。子基金的價值或會較易受到該區內的不利事件影響。

4. 中國內地投資風險： 投資於位於中國內地的發行機構的證券既須承擔投資於新興市場的一般風險，並須承擔與中國內地市場有關的特定風險。投資於與中國內地有關的公司涉及通常與投資於較發達的經濟體或市場並不相關的某些風險和特定考慮，例如：較大的政治、稅務、外匯、流通性及監管風險。

5. 政治及監管風險： 子基金可能會投資的市場的政府政策或法例之改變或會對該等市場的政治或經濟的穩定有不利影響，例如阻止或限制外資匯出或透過法院獲得法律補償。在某些市場的投資還可能需要獲得大量執照、監管上的同意、證明書及批准。不能獲得特定執照、監管同意、證明書或批准會對子基金的營運有不利影響。

6. 信用評級及降級風險： 債務證券或其發行機構的信用評級可能會在其後被降級。如有該種降級，子基金的價值或會受到不利影響。投資管理人可能或未必能夠出售被降級的債務證券。

7. 高息債券風險： 子基金可投資於低於投資評級的高息債務證券或如無評級，則被釐定為具相若質素的證券。因此，與高評級債務證券相比，在子基金的投資附有較高程度的信貸、波動及流通性風險。

8. 利率風險： 子基金的投資涉及利率風險。一般而言，當利率下跌時，債務證券的價格將會上升；而當利率上升時，債務證券的價格則會下跌。

9. 信貸風險： 子基金須承受其可能投資的債務證券的發行機構的信貸／違約風險。

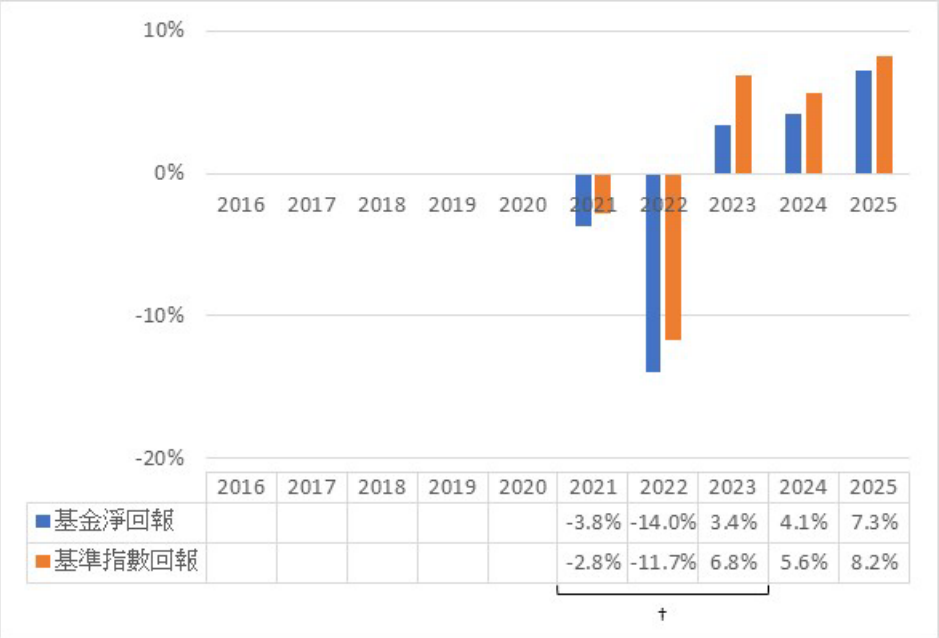
10. 流通性及波動風險： 子基金可能投資之某些市場，其成交額可能遠低於較發達的市場。相比於較發達的市場，這些市場的債務證券可能波幅較高及流通性較低，因為在該等市場交易的證券價格可能會有波動。特定證券在特定時期或特定市場條件下於欲出售的時刻難以出售時，亦可能出現流通性不足的情況。

11. 估值風險： 子基金的投資的估值涉及不確定因素及判斷性的決定。若該等估值最終為不正確，可能會對子基金及其股份的資產淨值計算產生不利影響。

12. 主權債務風險： 子基金對於由政府發行或擔保的債券所作投資或須承擔政治、社會及經濟風險。在不利情況下，主權發行機構未必能夠或願意償還到期本金及／或利息或可要求子基金參與重組該等債務。若主權發行機構違約，子基金或會蒙受重大損失。

13. 貨幣風險：	子基金的相關投資可以子基金基礎貨幣以外的貨幣計價，而子基金會可以該等貨幣從此等投資收取收益或變現所得款項，其中某些貨幣兑子基金基礎貨幣時價值可能會下跌。另外，股份類別可以子基金的基礎貨幣以外的貨幣定值。資產淨值可能會因此等貨幣與子基金的基礎貨幣之間匯率的波動及匯率管制的變化而受到不利影響。
14. 使用FDIs：	與FDIs相關的風險包括交易對手／信貸風險、流通性風險、估值風險、波動風險及場外交易風險。FDI的槓桿元素／成份可能導致損失顯著高於子基金投資於FDI的金額。投資參與FDIs可能導致子基金面臨重大損失的高風險。
15. 有關從資本中撥付或實際上從資本中撥付股息的風險：	從資本作出或實際上從資本作出涉及支付股息的任何分派（即從總收入中支付股息，同時將全部或部分費用及開支從資本中扣除/ 支付）等於退回或提取投資者原本投資額的一部分或該原本投資額應佔的任何資本收益。從子基金的資本作出涉及支付股息的任何分派，可能導致每股資產淨值即時減少。 各對沖股份類別的股息和資產淨值或亦會因有關類別的參考貨幣與子基金的基礎貨幣之間的差異而蒙受不利影響，導致從資本撥付的股息款額有所增加，因而比其他股份類別有較大的資本流失。
16. 人民幣兑換及人民幣類別相關風險：	人民幣目前並非可自由兑換的貨幣。人民幣的供應及將外幣兑換為人民幣均受到外匯管制政策及限制約束。在特殊情況下，以人民幣支付贖回款項及／或股息款項可能由於適用於人民幣的匯兑管制及限制而延遲。 在香港離岸人民幣（「CNH」）與在中國內地在岸人民幣（「CNY」）雖屬同一種貨幣，但基於不同匯率買賣。CNH與CNY若有任何表現分歧，可能會對投資者構成不利影響。 以非人民幣為基礎貨幣的投資者須承擔外匯風險，亦不保證人民幣兑投資者的基礎貨幣（例如港元）的價值不會貶值。人民幣一旦貶值，有可能對投資者於子基金的人民幣計價類別的投資的價值構成不利影響。

子基金過往的業績表現如何?



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
基金淨回報						-3.8%	-14.0%	3.4%	4.1%	7.3%
基準指數回報						-2.8%	-11.7%	6.8%	5.6%	8.2%

†

- 往績並非預測日後業績表現的指標。投資者未必能取回全部投資本金。
- 基金業績表現以曆年末的資產淨值作為比較基礎，股息會滾存再作投資。
- 上述數據顯示AA累積類別^價值在有關曆年內的升跌幅度。
- 業績表現以美元計算，當中包括出本基金的經常性開支，但不包括本基金可能向投資者收取的認購費及贖回費。
- 如年內沒有顯示有關的業績表現，即代表當年沒有足夠數據用作提供業績表現之用。
- 子基金推出日：2020年8月6日
- AA累積類別^推出日：2020年8月6日
- 子基金的基準指數為摩根大通篩選、偏向及重新加權亞洲信貸總回報美元指數，前稱為摩根大通ESG亞洲信貸總回報美元指數。

† 達致此等年度的表現的情況已不再適用，因子基金已由 2023 年 8 月 1 日起更改投資政策。

^ 就本概要而言，此股份類別被指定為該子基金的代表性股份類別，因其有最長的往績記錄。有關其他股份類別表現的進一步資料，請參閱www.manulifeim.com.hk。該網站並未經香港證券及期貨事務監察委員會（「**證監會**」）審閱。

是否有擔保?

本子基金沒有任何擔保。閣下可能不能收回閣下投資的全額。

費用和收費如何?

閣下可能應支付的收費

買賣子基金的股份時，閣下可能要支付下列收費：

收費	閣下應支付的款額
認購費（初次收費）	最高為認購款額的5%
轉換費（轉換收費）	最高為所轉換股份價值的1%
贖回費（贖回收費）	不適用

子基金應付的持續營運費用

下列費用將由子基金支付。由於此等費用令閣下的投資所得回報減少，所以會影響閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	最高為0.04%
管理費	1.00%*
存管費	0.003%至0.40%範圍內（不包括交易費及償還墊支）
業績表現費	不適用
執行費	最高為0.5%

* 經給予受影響的股東至少一個月的事先通知，此收費可增至最高6%。詳情請參見售股章程第9.5節。

其他費用

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的交易截止時間）或以前收到閣下妥善的要求後按子基金下一個確定的資產淨值認購或贖回子基金的股份。閣下的經銷商或會就收到投資者的要求而設立不同的交易截止時間。
- 子基金的資產淨值於各營業日計算，交易價格將每日刊登於www.manulifeim.com.hk*，並可於宏利環球基金的註冊辦事處索閱，及／或透過聯絡宏利投資管理（香港）有限公司索取。
- 閣下可在網站www.manulifeim.com.hk*取得其他向香港零售投資者提呈發售的股份類別的過往表現資料。
- 如股息是從（或實際上從）子基金的資本中撥付，過去12個月（或如子基金推出少於12個月，則自其成立日期起）的股息組成（即從可分派收入淨額及資本中支付的相對金額）可向宏利環球基金索取及在www.manulifeim.com.hk*取得。

* 本網站未經證監會審閱，並可能包含未經證監會認可的基金資料。

重要提示

閣下如有疑問，應諮詢專業意見。

證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。

宏利環球基金 **美元入息基金**
2026年4月

- ***本概要為閣下提供有關宏利環球基金 – 美元入息基金的重要資料。***
- ***本概要是香港提呈發售文件的一部分。***
- ***閣下不應單憑本概要就作出投資於本產品的決定。***

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**Manulife Investment Management (US) LLC（對內委託，美國）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA 類別**	**1.25%[1]**
	AA 累積類別	**1.25%[1]**
	AA 收益類別	**1.25%[1]**
	AA（港元）類別	**1.25%[1]**
	AA（港元）收益類別	**1.25%[1]**
	AA（澳元對沖）類別	**1.25%[2]**
	AA（澳元對沖）收益類別	**1.25%[2]**
	AA（加元對沖）類別	**1.25%[2]**
	AA（加元對沖）收益類別	**1.25%[2]**
	AA（港元）每月派息(G)類別	**1.25%[1]**
	AA（澳元對沖）每月派息(G)類別	**1.20%[1]**
	AA（加元對沖）每月派息(G)類別	**1.25%[2]**
	AA（歐元對沖）每月派息(G)類別	**1.25%[2]**
	AA（英鎊對沖）每月派息(G)類別	**1.25%[2]**
	AA（日圓對沖）每月派息(G)類別	**1.18%[1]**
	AA（新西蘭元對沖）每月派息(G)類別	**1.25%[2]**
	AA（人民幣對沖）每月派息(G)類別	**1.21%[1]**
	AA（美元）每月派息(G)類別	**1.25%[1]**
	R（美元）每月派息(G)類別	**1.28%[1]**
	R（港元）每月派息(G)類別	**1.25%[1]**
基礎貨幣：	**美元（USD）**	
股息政策：	**AA / AA（澳元對沖）/ AA（加元對沖）/ AA（港元）類別**	

每年派息（如有）一次（除非另有指明，否則股息將自動用作再投資。按子基金各賬戶計，現金派息只有在應付的款額等於或高於50美元時才適用。）

AA 收益/ AA（澳元對沖）收益 / AA（加元對沖）收益 / AA（港元）收益 / AA（港元）每月派息(G) / AA（澳元對沖）每月派息(G) / AA（加元對沖）每月派息(G) / AA（歐元對沖）每月派息(G) / AA（英鎊對沖）每月派息(G) / AA（日圓對沖）每月派息(G) / AA（新西蘭元對沖）每月派息(G) / AA（人民幣對沖）每月派息(G) / AA（美元）每月派息(G)類別

每月派息（如有）一次（除非另有指明，否則股息將自動以現金支付。按子基金各賬戶計，現金派息只有在應付的款額等於或高於50美元時才適用。）股息可能以或實際上以資本撥付，若是如此，可能即時減低子基金的資產淨值。就對沖股份類別而言，股息可能會按股份類別結算貨幣與子基金基礎貨幣之間的息差撥付。

R（美元）每月派息(G)及R（港元）每月派息(G)類別

每月派息一次（除非另有指明，否則股息將自動以現金支付。按子基金各

賬戶計，現金派息只有在應付款額等於或高於50美元時才適用。）股息將部分包含從已變現資本收益及／或資本撥付的分派按每股資產淨值*的2%至5%固定年率，這可能會即時減少子基金的資產淨值。股息亦可能實際上以資本撥付，若是如此，可能會即時減少子基金的資產淨值。

**** 根據成立當年的初次認購價，以及其後每曆年首個營業日的每股資產淨值，或在極端市場波動或嚴重不利市況下，則根據董事（或其代表）在事先通知投資者的前提下，所決定的及在www.manulifeim.com.hk進一步披露的其他營業日每股資產淨值。***

AA 累積類別
將不會派發股息。

在獲得監管機構事先批准（如適用）並向相關股東發出一個月的事先通知下，本公司董事可隨時修訂子基金的股息政策。

財政年度截止日： **6月30日**

最低投資額： **初次投資額 – 1,000美元（或其任何其他主要貨幣等值）**
隨後投資額 – 100美元（或其任何其他主要貨幣等值）

經常性開支比率是於下列相應期間，以有關股份類別的開支總和佔平均資產淨值的百分比表達。此數字每年均可能有所變動。

1 由於管理公司費用的最高水平自2025年6月1日起上調，此數字僅為根據由2025年1月1日至2025年12月31日期間的開支作估計，並已考慮到管理公司費用最高水平的上調。

2 由於有關股份類別乃新推出、尚未推出或已全部贖回，且管理公司費用的最高水平自 2025 年 6 月 1 日起上調，此數字乃根據有關股份類別在 12 個月的期間應收取的估計開支及同期的估計平均資產淨值作出的最佳估計，並已考慮到管理公司費用最高水平的上調。

本基金是甚麼產品？

美元入息基金是宏利環球基金的子基金，後者是構成開放式投資公司的傘子基金。其註冊地為盧森堡，而其在當地的監管機構為盧森堡金融事務監察委員會（「**CSSF**」）。

目標及投資策略

美元入息基金的投資目標是實現產生收入。

子基金會將其最少70%的淨資產投資於全球發行機構以美元計價的固定收益證券及固定收益相關證券。為達致其目標，子基金可將其超過30%的淨資產投資於位於美國的發行機構。

該等固定收益證券及固定收益相關證券包括（但不限於）債券（包括後償債務證券、機構MBS#（最多達子基金淨資產的50%）、通脹掛鈎債券及傳統可換股債券）、浮動利率證券、商業票據、短期票據、存款證及協議有期存款，並可由政府、政府機構、超國家及企業發行機構發行。子基金將尋求維持投資級別的平均信用評級（即穆迪的Baa3或較高評級，或標準普爾或惠譽的BBB-或較高評級）。

子基金其餘資產可投資於現金及／或現金等價物及／或股票及股票相關證券。股票及股票相關證券可包括普通股、優先股、預託證券及房地產投資信託基金（「REITs」）。

子基金可將其最多50%的淨資產投資於低於被評為投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-），或如無評級*，則為釐定為具備相若質素的高息債務證券。

子基金可將其最多20%的淨資產投資於證券化及／或抵押工具，包括非機構住宅抵押擔保證券、商業抵押擔保證券、抵押按揭債務產品、資產抵押證券、轉手證券、抵押債務證券及抵押貸款證券。為免生疑問，機構MBS不受上述20%限制規限。

儘管子基金將會在適用法規規限下遵照其投資目標及策略來投資，惟子基金對於其淨資產投資於任何一個國家或行業的比例卻並無任何限制。

子基金可將其最多20%的淨資產投資於具有彌補虧損特點的債務工具，包括但不限於合資格的總損失吸收能力工具、應急可轉換債務證券、某些類型的主順位非優先受償債務，以及具與發行機構監管資本比率相關之撇減或自我紓困能力的其他類似工具。此類工具可能於發生觸發事件時進行或然撇減或或然轉換為股票。

子基金並不擬將其超過10%的淨資產投資於由任何信用評級低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-）的單一主權國（包括有關政府、公共或地方當局）所發行或擔保的證券。該子基金亦無意訂立任何證券借出協議、回購、反回購協議或相似的場外交易。

在市場極端波動或嚴重不利市況下，子基金可暫時以現金或等同現金形式持有重大部分（不超過50%）的淨資產，又或投資於短期貨幣市場票據，以維持子基金投資組合內資產的價值。

子基金可使用金融衍生工具（「**FDIs**」）作投資、有效管理投資組合及／或對沖目的。子基金為上述目的可使用的FDIs主要包括（但不限於）認股證、期權、期貨、掉期及遠期。

* 就本子基金而言，「無評級」債務證券指證券本身或其發行機構均未有信用評級的債務證券。

\# 「機構MBS」指由吉利美、房利美及房地美等機構發行，由政府資助及擔保的抵押擔保證券

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險?

投資涉及風險。請參閱構成香港提呈發售文件一部分的售股章程以瞭解包括風險因素在內的詳情。

1. 投資風險： 子基金投資組合的價值可能因為下文任何主要風險因素而下跌，閣下對子基金的投資或會因此蒙受虧損。並不保證可獲償還本金。

2. 信用評級及降級風險： 評級機構所給予的信用評級存在局限，並非一直保證證券及／或發行機構的信譽。任何情況下，債務證券或其發行機構的信用評級可能會在其後被降級。如有該種降級，子基金的價值或會蒙受不利影響。投資管理人或未必能夠出售被降級的債務證券。

3. 信貸風險： 這是指債務發行人因不及時償還本金和支付利息而違約的風險，或者對發行機構支付上述款項的能力的負面看法會使該債券的價格下跌的風險。

4. 利率風險： 當債券結算貨幣的利率上升，債券的價值會下降，使有關投資組合的價值降低。如利率變動使子基金的可通知償還的證券比預期早或延期很多繳清，該子基金股份價格會貶值。子基金平均償還期限加長會使其對利率風險更為敏感。

5. 主權債務風險： 子基金對於由政府發行或擔保的證券所作投資或須承擔政治、社會及經濟風險。在不利情況下，主權發行機構未必能夠或願意償還到期本金及／或利息，又或會要求子基金參與重組該等債務。若主權發行機構違約，子基金或會蒙受重大虧損。

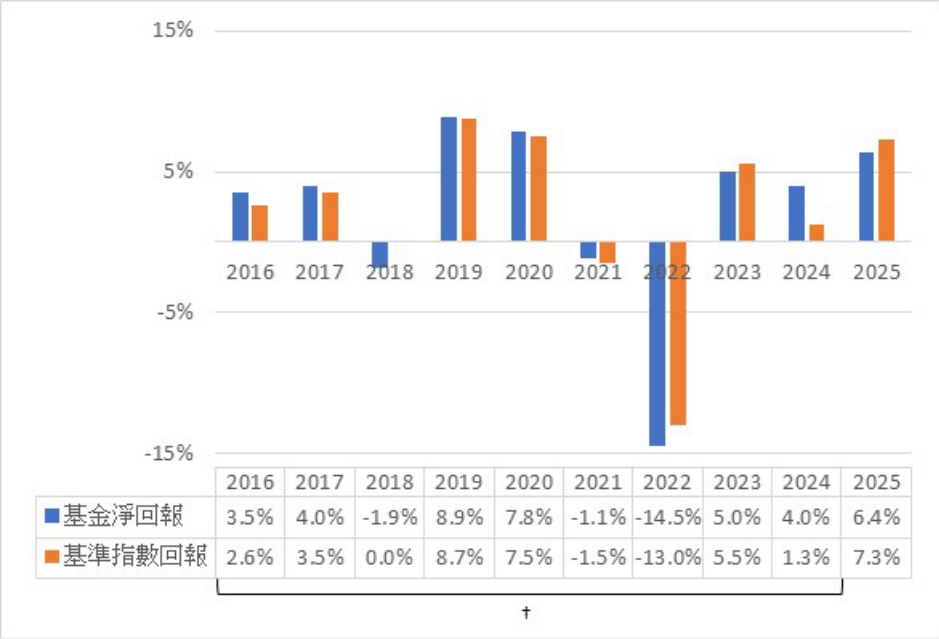
6. 可換股證券風險： 可換股證券(例如可換股債券或優先股)兼具債務及股本證券的特徵，並承擔兩者的風險，包括信貸、違約、股票、利率、流通性及市場風險。可換股證券普遍作為債務證券，並通常賦予其持有人權利，可收取派付或累計的利息，直至該可換股證券的期限屆滿或被贖回、轉換或兑換為止。在轉換之前，可換股證券通常具有與債務及股本證券兩者相若的特徵。可換股證券的價值一般會隨著利率上升而下降，而由於具有轉換特性，可換股證券一般會隨著相關證券市場價值的波動而變化。發行機構的可換股證券通常從屬於同一發行機構的可比較不可換股證券。雖然可換股證券普遍不會直接參與相關證券的任何股息分派，但其市場價格可能會受到任何股息變動或相關證券的其他變動影響。

7. 後償債務風險： 當發行機構未能履行其償付義務時，後償債務的償還順序低於發行機構的其他債券的風險。後償債務在其他債務獲償付後才會償還，與非後償債務相比，後償債務通常具有較低信用評級，並被視為對貸款人而言風險較大。

8. 抵押／證券化產品風險： 子子基金投資於MBS。在市場波動時期，此等證券承受流通性或信用降級問題的風險會增加。可能影響借款人及房地產的一般經濟活動或現金流的任何因素均造成風險（例如借款人及房地產信貸風險）。在利率上升期間，子基金的波動性可能增加（延期風險）。與按揭相關的證券亦有提前還款風險。另外，證券化或結構性信貸產品的投資流通性可能比其他證券低。與非機構MBS相比，機構MBS的信貸及違約風險通常較小。

9. 高息債券風險：	子基金投資於投資評級低於投資級別的高息債務證券或如無評級，則為釐定為具備相若質素的證券。因此，與高評級債務證券相比，在子基金的投資附有較高程度的信貸、波動及流通性風險。
10. 地域集中風險：	子基金的投資集中位於美國的發行機構的證券，或會令子基金的波動較包含廣泛環球投資的組合劇烈。子基金的價值或會較易受到該等區域的不利事態影響。
11. 貨幣風險：	股份類別之結算貨幣可能與子基金基礎貨幣不同，若該指定結算貨幣與子基金基礎貨幣之間匯率有波動，該等股份類別的股東或會蒙受不利影響。
12. 流通性及波動風險：	子基金可能投資之某些市場，其成交額可能遠低於較發達的市場。特定證券在特定時期或特定市場條件下於欲出售的時刻難以出售時，亦可能出現流動性不足的情況。
13. 使用FDIs：	與FDIs相關的風險包括交易對手／信貸風險、流通性風險、估值風險、波動風險及場外交易風險。FDI的槓桿元素／成份可能導致損失顯著高於子基金投資於FDI的金額。投資參與FDIs可能導致子基金面臨重大損失的高風險。
14. 有關從資本中撥付或實際上從資本中撥付股息的風險：	從資本作出或實際上從資本作出涉及支付股息的任何分派（即從總收入中支付股息，同時將全部或部分費用及開支從資本中扣除/ 支付）等於退回或提取投資者原本投資額的一部分或該原本投資額應佔的任何資本收益。從子基金的資本作出涉及支付股息的任何分派，可能導致每股資產淨值即時減少。 各對沖股份類別的股息和資產淨值或亦會因有關類別的結算貨幣與子基金基礎貨幣之間的息差並蒙受不利影響，導致從資本撥付的股息款額有所增加，因而與其他股份類別相比的資本流失會更嚴重。
15. 人民幣兌換及人民幣類別相關風險：	人民幣目前並非可自由兑換貨幣，須受外匯管制及限制約束，在特殊情況下，這可能導致以人民幣支付贖回款項及／或股息款項有所延遲。離岸人幣（CNH）與在岸人民幣（CNY）雖屬同一種貨幣，但基於以不同匯率買賣。CNH與CNY若有任何表現分歧，可能會對投資者構成不利影響。 CNH（將用於人民幣計價類別的估值）匯率與CNY匯率相比可能存在溢價或折讓，並可能存在顯著買賣差價，因此人民幣計價類別的價值將受波動影響。 以非人民幣為基礎貨幣的投資者須承擔外匯風險。人民幣兑投資者的基礎貨幣（例如港元）一旦貶值，有可能對投資者於子基金的人民幣計價類別的投資的價值構成不利影響。

子基金過往的業績表現如何?



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
基金淨回報	3.5%	4.0%	-1.9%	8.9%	7.8%	-1.1%	-14.5%	5.0%	4.0%	6.4%
基準指數回報	2.6%	3.5%	0.0%	8.7%	7.5%	-1.5%	-13.0%	5.5%	1.3%	7.3%

†

- 往績並非預測日後業績表現的指標。投資者未必能取回全部投資本金。
- 基金業績表現以曆年末的資產淨值作為比較基礎，股息會滾存再作投資。
- 上述數據顯示AA類別^價值在有關曆年內的升跌幅度。
- 業績表現以美元計算，當中反映出本基金的經常性開支，但不包括本基金可能向投資者收取的認購費及贖回費。
- 子基金推出日：2007年1月29日
- AA類別^推出日：2007年1月29日
- 子基金的基準指數為彭博美國綜合債券總回報美元指數。

† 達致此等年度的表現的情況已不再適用，因子基金已由2024年4月29日起更改投資目標及政策。

^ 就本概要而言，此股份類別被指定為該子基金的代表性股份類別，因其有最長的往績記錄。有關其他股份類別表現的進一步資料，請參閱www.manulifeim.com.hk。該網站並未經香港證券及期貨事務監察委員會（「**證監會**」）審閱。

是否有擔保?

本子基金沒有任何擔保。閣下可能不能收回閣下投資的全額。

費用和收費如何?

閣下可能應支付的收費

買賣子基金的股份時，閣下可能要支付下列收費：

收費	閣下應支付的款額
認購費（初次收費）	最高為認購款額的5%
轉換費（轉換收費）	最高為所轉換股份價值的1%
贖回費（贖回收費）	不適用

子基金應付的持續營運費用

下列費用將由本子基金支付。由於此等費用令閣下的投資所得回報減少，所以會影響閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	最高為0.04%
管理費	1.00%*
存管費	0.003%至0.40%範圍內（不包括交易費及償還墊支）
業績表現費	不適用
執行費	最高為0.5%

* 經給予受影響的股東至少一個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.5節。

其他費用

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的截止交易時間）或以前收到閣下妥善的要求後按子基金下一個確定的資產淨值認購或贖回子基金的股份。閣下的分銷商或會就收到投資者的要求而設立不同的截止交易時間。

- 子基金的資產淨值於各營業日計算，交易價格將每日刊登於http://www.manulifeim.com.hk*，並可於宏利環球基金的註冊辦事處索閱，及／或透過聯絡宏利投資管理（香港）有限公司索取。

- 閣下可在網站http://www.manulifeim.com.hk*取得其他向香港零售投資者提呈發售的股份類別的過往表現資料。

- 如股息是從（或實際上從）子基金的資本中撥付，過去12個月（或如子基金推出少於12個月，則自其成立日期起）的股息組成（即從可分派收入淨額及資本中支付的相對金額）可向宏利環球基金索取及在www.manulifeim.com.hk*取得。

* 本網站未經證監會審閱，並可能包含未經證監會認可的基金資料。

重要提示

閣下如有疑問，應諮詢專業意見。

證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。

宏利環球基金

美國特別機會基金
2026年4月

- ***本概要為閣下提供有關宏利環球基金 – 美國特別機會基金的重要資料。***
- ***本概要是香港提呈發售文件的一部分。***
- ***閣下不應單憑本概要就作出投資於本產品的決定。***

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**Manulife Investment Management (US) LLC（對內委託，美國）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA 類別**	**1.31%[1]**
	AA 累積類別	**1.29%[1]**
	AA 收益類別	**1.30%[1]**
	AA（港元）類別	**1.15%[2]**
	AA（港元）收益類別	**1.15%[1]**
	AA（澳元對沖）類別	**1.15%[2]**
	AA（澳元對沖）收益類別	**1.15%[2]**
	AA（加元對沖）類別	**1.15%[2]**
	AA（加元對沖）收益類別	**1.15%[2]**
基礎貨幣：	**美元（USD）**	

派息政策：

AA / AA（澳元對沖）/ AA（加元對沖）/ AA（港元）類別

每年派息（如有）一次（除非另有指明，否則股息將自動用作再投資。按子基金各賬戶計，現金派息只有在應付的款額等於或高於50美元時才適用。）

AA 收益 / AA（澳元對沖）收益 / AA（加元對沖）收益 / AA（港元）收益類別

每月派息（如有）一次（除非另有指明，否則股息將自動以現金支付。按子基金各賬戶計，現金派息只有在應付的款額等於或高於50美元時才適用。）股息可能以資本撥付，若是如此，可能即時減低子基金的資產淨值。就對沖股份類別而言，股息可能會按股份類別結算貨幣與子基金基礎貨幣之間的息差撥付。

AA累積類別

將不會派發股息。

在獲得監管機構事先批准（如適用）並向相關股東發出一個月的事先通知下，本公司董事可隨時修訂子基金的股息政策。

財政年度截止日：	**6月30日**
最低投資額：	**初次投資額 – 1,000美元（或其任何其他主要貨幣等值）** **隨後投資額 – 100美元（或其任何其他主要貨幣等值）**

經常性開支比率是於下列相應期間，以有關股份類別的開支總和佔平均資產淨值的百分比表達。此數字每年均可能有所變動。

1 由於管理公司費用的最高水平自2025年6月1日起上調，此數字僅為根據由2025年1月1日至2025年12月31日期間的開支作估計，並已考慮到管理公司費用最高水平的上調。

2 由於有關股份類別乃新推出、尚未推出或已全部贖回，且管理公司費用的最高水平自2025年6月1日起上調，此數字

乃根據有關股份類別在12個月的期間應收取的估計開支及同期的估計平均資產淨值作出的最佳估計，並已考慮到管理公司費用最高水平的上調。

本基金是甚麼產品?

美國特別機會基金是宏利環球基金的子基金，後者是構成開放式投資公司的傘子基金。其註冊地為盧森堡，而其在當地的監管機構為盧森堡金融事務監察委員會（「**CSSF**」）。

目標及投資策略

美國特別機會基金主要旨在盡量擴大現時收入及資本增值相結合的總回報。為達致此一目標，子基金會將其最少70%及高達100%的淨資產投資於BB+（標準普爾或惠譽）或Ba1（穆迪）評級或以下（即低於投資級別）的美國或非美國的固定收入證券及等同而無評級的證券。該等固定收入證券可由政府機構、跨國組織及企業發行機構發行。子基金會將其最少70%的淨資產投資於位於美國的發行機構。

儘管子基金將會在適用法規規限下遵照其投資目標及策略來投資，惟子基金對於其淨資產投資於任何一個國家或行業的比例卻並無任何限制。子基金的投資可以任何貨幣計價。

子基金可將其最多20%的淨資產投資於具有彌補虧損特點的債務工具，包括但不限於合資格的總損失吸收能力工具、應急可轉換債務證券、某些類型的主順位非優先受償債務，以及具與發行機構監管資本比率相關之撇減或自我紓困能力的其他類似工具。此類工具可能於發生觸發事件時進行或然撇減或或然轉換為股票。

子基金並不擬將其超過10%的淨資產投資於由任何信用評級低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-）的單一主權國（包括有關政府、公共或地方當局）所發行或擔保的證券。子基金亦無意訂立任何證券借貸、回購、反向回購協議或相似的場外交易。

在市場極端波動或嚴重不利市況下，子基金可暫時以現金或等同現金形式持有重大部分（不超過30%）的淨資產，又或投資於短期貨幣市場票據，以維持子基金投資組合內資產的價值。

子基金可使用金融衍生工具（「**FDIs**」）作投資、有效管理投資組合及／或對沖目的。子基金為上述目的可使用的FDIs主要包括（但不限於）認股證、期貨、期權、遠期及其他衍生工具或合約。

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險?

投資涉及風險。請參閱構成香港提呈發售文件一部分的售股章程以瞭解包括風險因素在內的詳情。

1. **投資風險：** 子基金投資組合的價值可能因為下文任何主要投資風險而下跌，閣下對本基金的投資或會因此蒙受虧損。並不保證可獲償還本金。

2. **信貸風險：** 這是指債務發行人因不及時償還本金和支付利息而違約的風險，或者對發行機構支付上述款項的能力的負面看法會使該債券的價格下跌的風險。

3. **高息債券風險：** 子基金可投資於低於投資評級的較高息的債務證券或與該等證券等同的無評級證券。因此，與高評級債務證券相比，投資於子基金附有較高程度的信用風險與流通性及波動風險。

4. **信用評級及降級風險：** 評級機構所給予的信用評級存在局限，並非一直保證證券及／或發行機構的信譽。任何情況下，債務證券或其發行機構的信用評級可能會在其後被降級。如有該種降級，子基金的價值或會蒙受不利影響。投資管理人或未必能夠出售被降級的債務證券。

5. **利率風險：** 當債券結算貨幣的利率上升，債券的價值會下降，使有關投資組合的價值降低。如利率變動使子基金的可通知償還的證券比預期早或延期很多繳清，該子基金股份價格會貶值。子基金平均償還期限加長會使其對利率風險更為敏感。

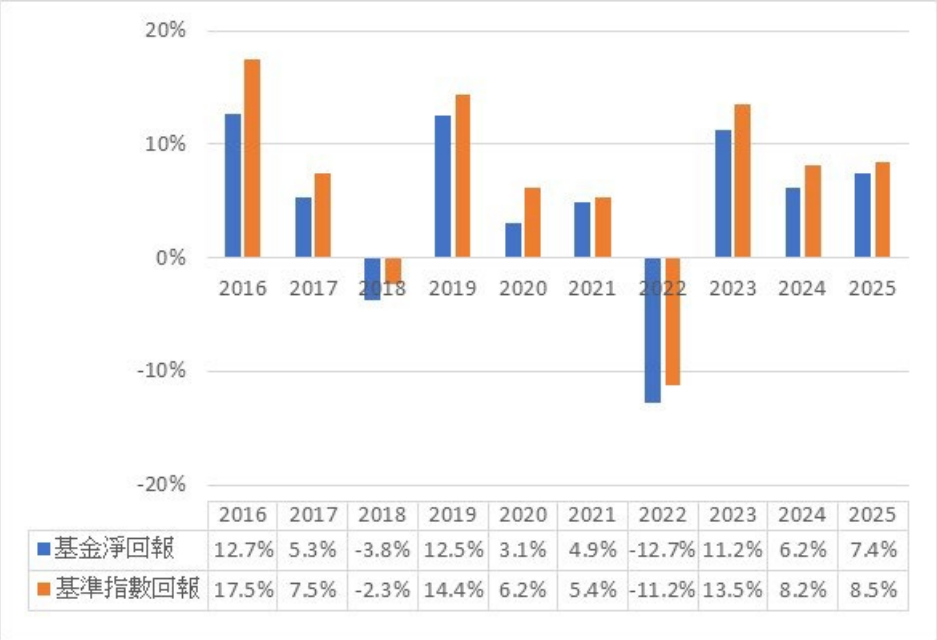
6. **貨幣風險：** 子基金的資產會主要投資於美元以外的貨幣為單位的證券，而子基金會按該等貨幣從該等投資收取收益或變現收入。其中某些貨幣兑美元可能貶值。另外，股份類別之結算貨幣可能與子基金基礎貨幣不同，若該指定結算貨幣與子基金基礎貨幣之間匯率有波動，該等股份類別的股東或會蒙受不利影響。

7. **地域集中風險：** 子基金的投資集中於美國公司的證券，或會令子基金的波動較包含廣泛環球投資的組合劇烈。子基金的價值或會較易受到該等區域的不利事態影響。

8. **流通性及波動風險：** 子基金可能投資之某些市場，其成交額可能遠低於較發達的市場。特定證券在特定時期或特定市場條件下於欲出售的時刻難以出售時，亦可能出現流動性不足的情況。

9.	**使用FDIs：**	與FDIs相關的風險包括交易對手／信貸風險、流通性風險、估值風險、波動風險及場外交易風險。FDI的槓桿元素／成份可能導致損失顯著高於子基金投資於FDI的金額。投資參與FDIs可能導致子基金面臨重大損失的高風險。
10.	**主權債務風險：**	子基金對於由政府發行或擔保的證券所作投資或須承擔政治、社會及經濟風險。在不利情況下，主權發行機構未必能夠或願意償還到期本金及／或利息，又或會要求子基金參與重組該等債務。若主權發行機構違約，子基金或會蒙受重大虧損。
11.	**有關從資本撥付或實際上從資本中撥付股息的風險：**	從資本作出或實際上從資本作出涉及支付股息的任何分派（即從總收入中支付股息，同時將全部或部分費用及開支從資本中扣除／ 支付）等於退回或提取投資者原本投資額的一部分或該原本投資額應佔的任何資本收益。從子基金的資本作出涉及支付股息的任何分派，可能導致每股資產淨值即時減少。各對沖股份類別的股息和資產淨值或亦會因有關類別的結算貨幣與子基金基礎貨幣之間的息差並蒙受不利影響，導致從資本撥付的股息款額有所增加，因而與其他股份類別相比的資本流失會更嚴重。

本子基金過往的業績表現如何?



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
■基金淨回報	12.7%	5.3%	-3.8%	12.5%	3.1%	4.9%	-12.7%	11.2%	6.2%	7.4%
■基準指數回報	17.5%	7.5%	-2.3%	14.4%	6.2%	5.4%	-11.2%	13.5%	8.2%	8.5%

- 往績並非預測日後業績表現的指標。投資者未必能取回全部投資本金。
- 基金業績表現以曆年末的資產淨值作為比較基礎，股息會滾存再作投資。
- 上述數據顯示AA類別^價值在有關曆年內的升跌幅度。
- 業績表現以美元計算，當中反映出本基金的經常性開支，但不包括本基金可能向投資者收取的認購費及贖回費。
- 子基金發行日：2007年1月29日
- AA類別^發行日：2007年1月29日
- 子基金的基準指數為ICE美銀美林美國高收益債券總回報美元指數。

^ 就本概要而言，此股份類別被指定為該子基金的代表性股份類別，因其有最長的往績記錄。有關其他股份類別表現的進一步資料，請參閱www.manulifeim.com.hk。該網站並未經香港證券及期貨事務監察委員會（「**證監會**」）審閱。

是否有擔保?

本子基金沒有任何擔保。閣下可能不能收回閣下投資的全額。

費用和收費如何?

閣下可能應支付的收費

買賣子基金的股份時，閣下可能要支付下列收費：

收費	**閣下應支付的款額**
認購費（初次收費）	**不超過認購款的5%**
轉換費（轉換收費）	**最高為所轉換股份價值的1%**
贖回費（贖回收費）	**不適用**

子基金應付的繼續營運的費用

下列費用將由本子基金支付。由於此等費用令閣下的投資所得回報減少，所以會影響閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	**不超過0.04%**
管理費	**1.00%***
存管費	**0.003%至0.40%範圍內（不包括交易費及償還墊支）**
業績表現費	**不適用**
執行費	**不超過0.5%**

* 經給予受影響的股東至少一個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.5節。

其他收費

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的截止交易時間）或以前收到閣下妥善的申請後按子基金下一個確定的資產淨值認購或贖回子基金的股份。閣下的經銷商或就投資者的指示設立不同的截止交易時間。

- 子基金的資產淨值於各營業日計算，交易價格將每日刊登於http://www.manulifeim.com.hk*，並可於宏利環球基金的註冊辦事處索閱，及／或透過連絡宏利投資管理（香港）有限公司索取。

- 閣下可在網站http://www.manulifeim.com.hk*取得其他提供予香港零售投資者投資的股份類別的過往表現資料。

- 如股息是從子基金的資本中支付（或實際上從子基金中支付），閣下可要求宏利環球基金及由www.manulifeim.com.hk*索取過去12個月（或子基金自成立以來少於12個月）的股息構成（即從可分派淨收入及資本淨額中支付的相對金額）。

* 本網站未經**證監會**審閱，並可能包含未經證監會認可的基金資料。

重要提示

閣下如有疑問，應諮詢專業意見。

證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。

宏利環球基金 **亞洲動力入息基金**
2026年4月

- ***本概要為閣下提供有關宏利環球基金 – 亞洲動力入息基金的重要資料。***
- ***本概要是香港提呈發售文件的一部分。***
- ***閣下不應單憑本概要就作出投資於本產品的決定。***

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**宏利投資管理（香港）有限公司（對內委託，香港）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA 累積類別**	**1.94%[1]**
	AA（美元）每月派息(G)類別	**1.96%[1]**
	AA（澳元對沖）每月派息(G)類別	**1.92%[1]**
	AA（港元）每月派息(G)類別	**1.94%[1]**
	AA（人民幣對沖）每月派息(G)類別	**1.89%[1]**
	AA（英鎊對沖）每月派息(G) 類別	**1.85%[1]**
	R（港元）每月派息(G)類別	**1.90%[1]**
	R（美元）每月派息(G)類別	**1.98%[1]**
基礎貨幣：	**美元**	
派息政策（分派政策）：	**AA（美元）每月派息(G) / AA（澳元對沖）每月派息(G) / AA（港元）每月派息(G) / AA（人民幣對沖）每月派息(G) / AA（英鎊對沖）每月派息(G)類別**	
	每月派息（如有）一次（除非另有指明，否則股息將自動以現金支付。按子基金各賬戶計，現金派息只有在應付款額等於或高於50美元時才適用。）股息可能以或實際上以資本撥付，若是如此，可能會即時減少子基金的資產淨值。就對沖股份類別而言，股息可能會按股份類別結算貨幣與子基金基礎貨幣之間的息差撥付。	
	R（港元）每月派息(G) / R（美元）每月派息(G)類別	
	每月派息一次（除非另有指明，否則股息將以現金支付。按子基金各賬戶計，現金派息只有在應付款額等於或高於50美元時才適用。）股息將包含從已變現資本收益及╱或資本撥付的分派按每股資產淨值*的2%至5%固定年率，這可能會即時減少子基金的資產淨值。股息亦可能實際上以資本撥付，若是如此，可能會即時減少子基金的資產淨值。	
	**** 按照成立當年的初次認購價，以及其後每曆年首個營業日的每股資產淨值，或在市場極端波動或嚴重不利市況下，則為董事（或其代表）在事先通知投資者的前提下所決定的及在www.manulifeim.com.hk進一步披露的其他營業日每股資產淨值。***	
	AA 累積類別	
	將不會派發股息。	
	在獲得監管機構事先批准（如適用）並向相關股東發出一個月的事先通知下，本公司董事可隨時修訂子基金的股息政策。	
財政年度截止日：	**6月30日**	
最低投資額：	**初次投資額 – 1,000美元（或其任何其他主要貨幣等值）**	
	隨後投資額 – 100美元（或其任何其他主要貨幣等值）	

經常性開支比率是於下列相應期間，以有關股份類別的開支總和佔平均資產淨值的百分比表達。此數字每年均可能有所變動。

[1] 由於管理公司費用的最高水平自 2025 年 6 月 1 日起上調，此數字僅為根據由 2025 年 1 月 1 日至 2025 年 12 月 31 日期間的開支作估計，並已考慮到管理公司費用最高水平的上調。

本基金是甚麼產品?

亞洲動力入息基金是宏利環球基金的子基金，後者是構成開放式投資公司的傘子基金。其註冊地為盧森堡，而其在當地的監管機構為盧森堡金融事務監察委員會（「**CSSF**」）。

目標及投資策略

亞洲動力入息基金主要透過投資於亞洲（不時包括新興市場）公司及／或政府（如屬固定收入及固定收入相關證券，包括機構及跨國組織）的股票、股票相關、固定收入及固定收入相關證券的多元化投資組合，達致賺取收入的目標。

子基金會透過將其最少70%的淨資產投資於在亞洲（包括澳洲及紐西蘭）區內註冊成立及／或產生重大收入的公司及／或政府（如屬固定收入及固定收入相關證券，包括機構及跨國組織）發行的股票及股票相關證券（在任何受監管市場上市者）、固定收入及固定收入相關證券，以達致其目標。子基金其餘資產可投資於亞洲以外發行機構及政府的股票、股權相關、固定收入及／或固定收入相關的證券，以及現金及／或等同現金。

股票及股票相關證券可包括普通股、優先股、預託證券及房地產投資信託（「**REITs**」）。子基金可將其最多10%的淨資產投資於UCITS（可轉讓證券集體投資計劃）及UCIs（集體投資計劃）。固定收入及固定收入相關證券包括（但不限於）債券（包括通脹掛鈎債券及可換股債券）、浮動利率證券、商業票據、短期票據、存款證及協議有期存款，並可由政府、政府機構、跨國組織及公司發行或擔保。

作為上述投資一部分，子基金可將其最多70%的淨資產投資於在中國內地以外上市或交易的人民幣計價債券（通常為點心債券），並可將其少於20%的淨資產通過債券通投資於中國銀行間債券市場（「**中國銀行間債券市場**」）流通的人民幣計價債券，包括並可最多將其最多10%的淨資產投資於市政投資債券，此為地方政府金融機構（「**地方政府金融機構**」）發行的債務工具並在中國銀行間債券市場流通。地方政府金融機構是地方政府及／或其分相關聯公司設立的獨立法律實體，旨在為公眾福利投資或基建項目集資。子基金可通過滬港通或深港通（統稱「**互聯互通**」）直接投資於上海證券交易所或深圳證券交易所上市的若干中國A股。任何情況下，若子基金投資於中國A股，則對中國A股的投資將不會超過子基金淨資產的20%。

子基金將會在股票及股票相關證券、固定收入及固定收入相關證券及現金與等同現金之間主動調配投資，以達致其目標。子基金的資產分配將根據投資管理人對亞洲及全球各地基本經濟及市場狀況及投資趨勢而改變，並會顧及流動性、成本、選時、市場上個別證券和發行機構的相對吸引力等考慮因素（估值及盈利潛力等考慮因素）。子基金對每一資產類別的預計資產分配範圍料將如下（佔子基金淨資產的百分比）：

亞洲股票及股票相關證券，包括REITs：30-70%
亞洲固定收入及固定收入相關證券：30-70%
現金及／或等同現金：0-10%（如下文進一步載述，不利市況下最多40%）

除投資管理人的主動資產分配策略外，子基金亦會就其對股票及股票相關證券及固定收入與固定收入相關證券的投資進行主動的證券挑選及可以進行定期重新調整。對於固定收入及固定收入相關證券投資組合，子基金擬集中於可加強賺取收入的證券。對於股票／股票相關證券投資組合，子基金則擬集中於可加強賺取收入並有機會達致中長線資本增長的公司。

子基金可（將其最多70%的淨資產）投資於被評為低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-）的債務證券或未評級債務證券。據此，未評級債務證券指債務證券本身或其發行機構均未有信用評級的債務證券。子基金亦可將其少於20%的淨資產投資於有抵押及／或證券化產品（例如資產抵押證券及抵押擔保證券）。

子基金可能將其最多20%的淨資產投資於具彌補虧損特點的債務工具，包括但不限於合資格的具完全彌補虧損能力的工具、或有可換股債務證券、某些類型的高級非優先債務，以及具與發行機構監管資本比率相關之撇減或自我紓困能力的其他類似工具。此類工具可能於發生觸發事件時進行或然撇減或或然轉換為股票。

子基金並不擬將其超過10%的淨資產投資於由任何信用評級低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-）的任何單一主權國（包括有關政府、公共或地方當局）所發行或擔保的債務證券。

在市場極端波動或嚴重不利市況下，投資管理人可以現金或等同現金形式持有子基金重大部分（不超過40%）的資產，又或投資於短期貨幣市場票據，以維持子基金投資組合內資產的價值。

儘管子基金將會遵照上述投資目標及策略進行投資，惟子基金對於其淨資產投資於任何一個國家或區域或行業及任何市值的發行機構的比例卻並無任何限制。考慮到投資策略上的靈活性，子基金可將其超過30%的淨資產投資於位於中國、香港、新加坡及澳洲的發行機構。子基金的投資可以任何貨幣計價。

子基金可使用金融衍生工具（「**FDIs**」）作投資、有效管理投資組合及／或對沖目的。子基金為上述目的可使用的FDIs主要包括（但不限於）認股證、期權、期貨、掉期及遠期。

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險?

投資涉及風險。請參閱構成香港提呈發售文件一部分的售股章程以瞭解包括風險因素在內的詳情。

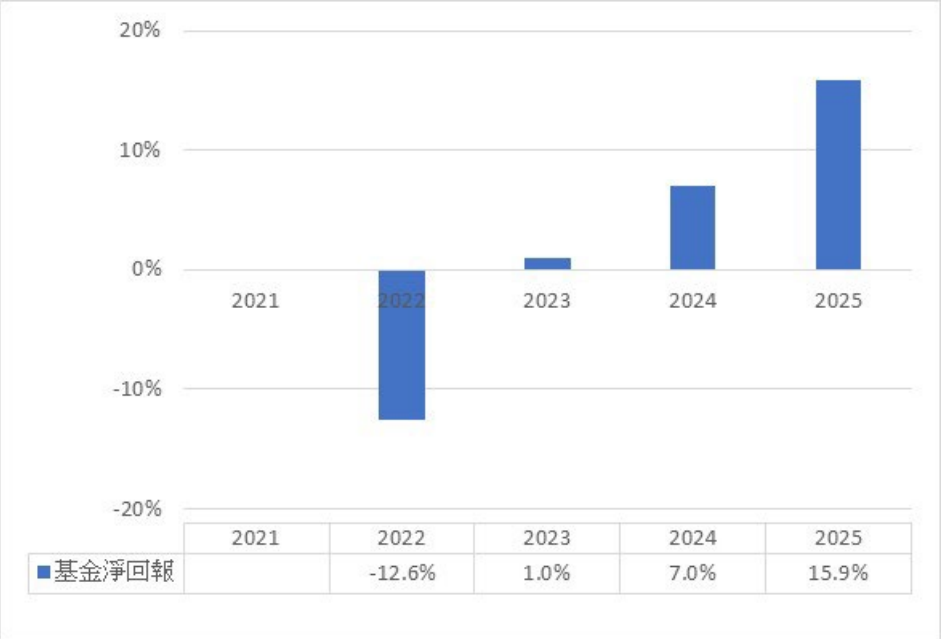
1.	**投資風險：**	子基金投資組合的價值可能因為下文任何主要投資風險而下跌，閣下對本基金的投資或會因此蒙受虧損。並不保證可獲償還本金。
2.	**主動資產配置策略相關風險：**	子基金的表現部分取決於子基金所採用的資產配置策略是否成功，該策略可能無法在所有情況和市場狀況下達致理想的結果。子基金的資產配置和相關投資可能會根據投資管理人的市場前景不時改變，因此子基金可能會比採用靜態配置策略的基金招致較高或較低的交易成本。
3.	**股票市場風險：**	子基金對股本證券的投資須承受一般市場風險，其價值可因多項因素（例如投資情緒、政治及經濟狀況以及發行機構相關因素的變動）而波動不定。

4.	**利率風險：**	當債務證券結算貨幣的利率上升，債務證券的價值會下降，使有關投資組合的價值降低。如利率變動使子基金的可通知償還的證券比預期早或延期很多繳清，該子基金股份價格會貶值。子基金平均償還期限加長會使其對利率風險更為敏感。
5.	**信用風險：**	指債券發行機構因未能及時償還本金和利息而違約的風險，又或對發行機構支付上述款項的能力的負面看法會使該債券的價格下跌的風險。
6.	**流通性及波動風險：**	子基金可能投資之某些市場，其成交額可能遠低於較發達的市場。特定證券在特定時期或特定市場條件下於欲出售的時刻難以出售時，亦可能出現流動性不足的情況。
7.	**估值風險：**	倘因難以確定其估值，子基金的投資項目的估值涉及不確定因素及判斷性決定，則可能會對子基金及其股份的資產淨值計算產生不利影響。倘若子基金使用的估值錯誤，子基金及其投資者可能會蒙受重大損失。
8.	**主權債務風險：**	子基金對於由政府發行或擔保的證券所作投資或須承擔政治、社會及經濟風險。在不利形勢下，主權發行機構未必能夠或願意償還到期本金及／或利息，又或會要求子基金參與重組該等債務。若主權發行機構違約，子基金或會蒙受重大虧損。
9.	**信用評級及降級風險：**	評級機構所給予的信用評級存在局限，並非一直保證證券及／或發行機構的信譽。任何情況下，債務證券或其發行機構的信用評級可能會在其後被降級。如有該種降級，子基金的價值或會蒙受不利影響。投資管理人或未必能夠出售被降級的債務證券。
10.	**評級低於投資級別或未獲評級的債務證券的相關風險：**	子基金可能投資於評級低於投資級別或未獲評級的債務證券。與高評級債務證券相比，該等證券普遍有較低流動性、較高波動以及較大的本金及利率虧損風險。
11.	**投資「點心債」的相關風險：**	點心債（即在中國內地境外上市或買賣的人民幣計價債券證券）市場仍相對細小，較易出現波動及交投疏落情況。因此，點心債的估值可能難以確定。再者，若中國監管機構頒布任何新法律、規例或行政措施來限制或約束發行機構藉發行點心債來進行人民幣集資的能力及／或扭轉或暫停開放離岸人民幣市場，則點心債市場的運作及該等債券的新發行或會蒙受不利影響。子基金可能因此等風險而蒙受重大虧損。
12.	**新興市場風險：**	在子基金可投資的某些新興經濟體系或市場，子基金可能須承受比已發展的經濟體系或市場高的風險，尤其是由於其服務供應商、代理人、聯絡人或代表之行為或不行為的風險。適用於子基金會投資的新興經濟體系或市場中的某些公司之會計、核數和財務報告標準、慣例和資料披露要求可能有別於金融市場發展較完善的國家。子基金之資產價值亦可能受不明朗因素影響，例如政府政策的改變、稅務法例、貨幣匯返原國之限制，以及子基金可能投資的新興經濟體系或市場的政治、法律或規例的其他發展。另外，某些新興經濟體系有高通脹、高利率及大量外債的風險，這些因素可能影響整體經濟的穩定。

13. 地域集中風險：	子基金集中投資位於亞洲（包括中國、香港、新加坡及澳洲）的發行機構的證券。子基金的投資集中於亞洲（包括中國、香港、新加坡及澳洲）相關發行機構的證券，或會令子基金的波動較包含廣泛環球投資的組合劇烈。子基金的價值或會較易受到此等區域的不利事態影響。
14. 中國內地投資風險：	投資於位於中國內地的發行機構的證券既須承擔投資於新興市場的一般風險，亦須承擔與中國內地市場有關的特定風險。投資於中國內地相關公司牽涉通常與投資於較成熟經濟體系或市場並無關連的若干風險與特別考慮因素（例如較大的政治、稅務、外匯、流通性及監管風險）。
15. 政治及監管風險：	子基金可能會投資的市場的政府政策或法例之改變或會對該等市場的政治或經濟的穩定有不利影響，例如阻止或限制匯回資本或通過法院得到法律補救）。在某些市場的投資還可能需要取得大量執照、監管上的同意、證明書及批准。不能獲得特定執照、監管同意、證明書或批准或會對子基金的經營有不利影響。
16. 小型公司／中型公司風險：	投資於中小型公司的證券可能涉及較投資於規模較大、基礎較穩之公司通常附帶者高的風險。特別是小型公司之生產線、市場或財政資源通常都比較有限，可獲得與公司有關的資料亦較少，而且公司可能只靠少數個別人士管理。小型公司／中型公司股票的流動性可能較低，其價格對於不利經濟發展的波動亦普遍高於大型公司。
17. 貨幣風險：	子基金的資產會主要投資於美元以外的貨幣為單位的證券，而子基金會按該等貨幣從該等投資收取收益或變現收入。其中某些貨幣兑美元可能貶值。另外，股份類別之結算貨幣可能與子基金基礎貨幣不同，若該指定結算貨幣與子基金基礎貨幣之間匯率有波動，該等股份類別的股東或會蒙受不利影響。
18. 使用FDIs：	與FDIs相關的風險包括交易對手／信貸風險、流通性風險、估值風險、波動風險及場外交易風險。FDI的槓桿元素／成份可能導致損失顯著高於子基金投資於FDI的金額。投資參與FDIs可能導致子基金面臨重大損失的高風險。

19. 有關從資本中撥付或實際上從資本撥付股息的風險：	從資本作出或實際上從資本作出涉及支付股息的任何分派（即從總收入中支付股息，同時將全部或部分費用及開支從資本中扣除/ 支付）等於退回或提取投資者原本投資額的一部分或該原本投資額應佔的任何資本收益。從子基金的資本作出涉及支付股息的任何分派，可能導致每股資產淨值即時減少。 各對沖股份類別的股息和資產淨值或亦會因有關類別的結算貨幣與子基金基礎貨幣之間的息差而蒙受不利影響，導致從資本撥付的股息款額有所增加，因而與其他股份類別相比的資本流失會更嚴重。
20. 人民幣兌換及人民幣類別相關風險：	人民幣目前並非可自由兑換的貨幣。人民幣的供應及將外幣兑換為人民幣均受到中國內地當局的外匯管制政策及限制約束，這可能會對子基金兑換為人民幣的能力構成不利影響。在特殊情況下，以人民幣支付贖回款項及／或股息款項可能由於適用於人民幣的匯兑管制及限制而延遲。 香港離岸人民幣（「CNH」）與中國內地在岸人民幣（「CNY」）雖屬同一種貨幣，但卻在不同兼互不相連而且獨立運作的市場上買賣，亦因此基於不同匯率買賣。就此而言，CNH的匯率未必與CNY相同，兩者亦未必向同一方向波動。CNH與CNY若有任何表現分歧，可能會對投資者構成不利影響。 以非人民幣為基本貨幣的投資者須承擔外匯風險，亦不保證人民幣兑投資者的基礎貨幣（例如港元）的價值不會貶值。人民幣一旦貶值，有可能對投資者於子基金的人民幣計價類別的投資的價值構成不利影響。

本子基金過往的業績表現如何?



	2021	2022	2023	2024	2025
基金淨回報		-12.6%	1.0%	7.0%	15.9%

- 往績並非預測日後業績表現的指標。投資者未必能取回全部投資本金。
- 基金業績表現以曆年末的資產淨值作為比較基礎，股息會滾存再作投資。
- 上述數據顯示AA累積類別^價值在有關曆年內的升跌幅度。
- 業績表現以美元計算，當中反映出本基金的經常性開支，但不包括本基金可能向投資者收取的認購費及贖回費。
- 如年內沒有顯示有關的業績表現，即代表當年沒有足夠數據用作提供業績表現之用。
- 子基金發行日：2021年7月2日
- AA累積類別^發行日：2021年7月2日

^ 就本概要而言，此股份類別被指定為該子基金的代表性股份類別，因其有最長的往績記錄。有關其他股份類別表現的進一步資料，請參閱www.manulifeim.com.hk。該網站並未經香港證券及期貨事務監察委員會（「**證監會**」）審閱。

是否有擔保?

本子基金沒有任何擔保。閣下可能不能收回閣下投資的全額。

費用和收費如何?

閣下可能應支付的收費

買賣子基金的股份時，閣下可能要支付下列收費：

收費	閣下應支付的款額
認購費（初次收費）	不超過認購款的5%
轉換費（轉換收費）	最高為所轉換股份價值的1%
贖回費（贖回收費）	不適用

子基金應付的繼續營運的費用

下列費用將由本子基金支付。由於此等費用令閣下的投資所得回報減少，所以會影響閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	不超過0.04%
管理費	1.50%*
存管費	0.003%至0.40%範圍內（不包括交易費及償還墊支）
業績表現費	不適用
行政費	不超過0.5%

* 經給予受影響的股東至少一個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.5節。

其他收費

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的截止交易時間）或以前收到閣下妥善的申請後按子基金下一個確定的資產淨值認購或贖回子基金的股份。閣下的經銷商或就投資者的指示設立不同的截止交易時間。

- 子基金的資產淨值於各營業日計算，交易價格將每日刊登於http://www.manulifeim.com.hk*，並可於宏利環球基金的註冊辦事處索閱，及／或透過連絡宏利投資管理（香港）有限公司索取。

- 閣下可在網站http://www.manulifeim.com.hk*取得其他提供予香港零售投資者投資的股份類別的過往表現資料。

- 如股息是從子基金的資本中支付（或實際上從子基金中支付），閣下可要求宏利環球基金及由www.manulifeim.com.hk*索取過去12個月（或子基金自成立以來少於12個月）的股息構成（即從可分派淨收入及資本淨額中支付的相對金額）。

* 本網站未經**證監會**審閱，並可能包含未經證監會認可的基金資料。

重要提示

閣下如有疑問，應諮詢專業意見。

證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。

宏利環球基金 **多元化實質資產基金**

2026年4月

- ***本概要為閣下提供有關宏利環球基金 – 多元化實質資產基金的重要資料。***
- ***本概要是香港提呈發售文件的一部分。***
- ***閣下不應單憑本概要就作出投資於本產品的決定。***

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**宏利投資管理（香港）有限公司（對內委託，香港）（作為聯合投資管理人）** **Manulife Investment Management (US) LLC（對內委託，美國）（作為聯合投資管理人）**	
分投資管理人：	**Manulife Investment Management Limited（對內委託，加拿大）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA 累積類別**	**1.58%[1]**
	AA（澳元對沖）累積類別	**1.70%[2]**
	AA（英鎊對沖）累積類別	**1.70%[2]**
	AA（港元）累積類別	**1.66%[2]**
	AA（人民幣對沖）累積類別	**1.70%[2]**
	AA（澳元對沖）每月派息(G)類別	**1.70%[1]**
	AA（英鎊對沖）每月派息(G) 類別	**1.70%[1]**
	AA（港元）每月派息(G)類別	**1.66%[1]**
	AA（人民幣對沖）每月派息(G) 類別	**1.70%[1]**
	AA（美元）每月派息(G)類別	**1.70%[1]**
	R（美元）每月派息(G)類別	**1.70%[1]**
	R（港元）每月派息(G)類別	**1.70%[1]**
基礎貨幣：	**美元（USD）**	
派息政策： **（分派政策）**	**AA累積 / AA（澳元對沖）累積 / AA（英鎊對沖）累積 / AA（港元）累積 /（人民幣對沖）累積類別** **將不會派發股息。** **AA（澳元對沖）每月派息(G) / AA（英鎊對沖）每月派息(G) / AA（港元）每月派息(G) / AA（人民幣對沖）每月派息(G) / AA（美元）每月派息(G)類別** **每月派息（如有）一次（除非另有指明，否則股息將自動以現金支付。按子基金各賬戶計，現金派息只有在應付款額等於或高於50美元時才適用。）股息可能以或實際上以資本撥付，若是如此，可能會即時減少子基金的資產淨值。就對沖股份類別而言，股息可能會按股份類別結算貨幣與子基金基礎貨幣之間的息差撥付。** **R（美元）每月派息(G) / R（港元）每月派息(G)類別** **每月派息一次（除非另有指明，否則股息將自動以現金支付。按子基金各賬戶計，現金派息只有在應付款額等於或高於50美元時才適用。）股息將部分包含從已變現資本收益及／或資本撥付的分派按每股資產淨值*的2%至5%固定年率，這可能會即時減少子基金的資產淨**	

值。股息亦可能以或實際上以資本撥付，若是如此，可能會即時減少子基金的資產淨值。

**** 根據成立當年的初次認購價，以及其後每曆年首個營業日的每股資產淨值，或在市場極端波動或嚴重不利市況下，則根據董事（或其代表）在事先通知投資者的前提下，所決定的及在www.manulifeim.com.hk進一步披露的其他營業日每股資產淨值。***

在獲得監管機構事先批准（如適用）並向相關股東發出一個月的事先通知下，董事可隨時修訂子基金的股息政策。

財政年度截止日： **6月30日**

最低投資額： **初次投資額 – 1,000美元（或其任何其他主要貨幣等值）**
隨後投資額 – 100美元（或其任何其他主要貨幣等值）

經常性開支比率是於下列相應期間，以有關股份類別的開支總和佔平均資產淨值的百分比表達。此數字每年均可能有所變動。

1 由於管理公司費用的最高水平自2025年6月1日起上調，此數字僅為根據由2025年1月1日至2025年12月31日期間的開支作估計，並已考慮到管理公司費用最高水平的上調。

2 由於有關股份類別乃新推出、尚未推出或已全部贖回，且管理公司費用的最高水平自2025年6月1日起上調，此數字乃根據有關股份類別在12個月的期間應收取的估計開支及同期的估計平均資產淨值作出的最佳估計，並已考慮到管理公司費用最高水平的上調。

本基金是甚麼產品?

多元化實質資產基金是宏利環球基金的子基金，後者是構成開放式投資公司的傘子基金。其註冊地為盧森堡，而其在當地的監管機構為盧森堡金融事務監察委員會（「**CSSF**」）。

目標及投資策略

多元化實質資產基金旨在主要透過投資於在實物資產採購、開發、處理及/ 或管理界別內經營，或從中產生其重大部分的收益的公司發行的多元化證券投資組合，盡量擴大經通脹調整回報（主要相對於美國通脹）及產生長期收入。

為達致其目標，子基金會將其最少70%的淨資產投資於在實物資產相關界別和行業中擁有重大業務利益的公司的可轉讓股票、股票相關證券、固定收益及/ 或固定收益相關證券。該等實物資產相關界別和行業包括但不限於房地產、基建、能源、材料、金屬與採礦、木材、水、農業及商品。有關公司可位於任何國家（包括新興市場），或在任何國家（包括新興市場）上市或買賣，並且可屬任何市值。

子基金其餘資產可投資於全球任何政府實體或公司發行的通脹掛鈎固定收益及/ 或固定收益相關證券，以及現金及/或現金等價物。

股票及股票相關證券可包括普通股、優先股、可換股證券（包括可換股債券及/ 或債權證），其可轉換成該等股票工具、預託證券及房地產投資信託基金（「**REITs**」）。子基金可將其30%或以上的淨資產投資於REITs。

固定收益及固定收益相關證券包括（但不限於）債券、商業票據、短期票據、存款證及協議有期存款，並可由政府、機構、超國家及企業發行機構發行。

子基金的資產配置將根據聯合投資管理人對全球各地基本經濟及市場狀況及投資趨勢而改變，並會顧及流通性、成本、執行選時、市場上個別證券和發行機構的相對吸引力等考慮因素。

儘管子基金將會在適用法律及法規的規限下根據其投資目標及策略進行投資，惟子基金對於其淨資產投資於任何一個國家或行業及任何市值的發行機構的比例並無任何限制。因此，子基金可將其超過30%的淨資產投資於位於美國的發行機構。子基金的投資可以任何貨幣計價。

子基金可將其少於30%的淨資產投資於被評為低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-），或如無評級，則為釐定為具備相若質素的固定收益及固定收益相關證券。就本子基金而言，「無評級」債務證券指證券本身或其發行機構均未有信用評級的債務證券。

子基金亦可通過滬港通及深港通（統稱「**互聯互通**」）直接投資在上交所或深交所上市的若干中國A股。在子基金投資中國A股的任何情況下，預期子基金會將少於30%的淨資產持有中國A股。子基金亦可通過債券通而將最多10%的淨資產投資於以任何貨幣計價並在中國銀行間債券市場流通的固定收益證券。

子基金並不擬將其超過10%的淨資產投資於由任何信用評級低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-）的單一主權國（包括有關政府、公共或地方當局）所發行或擔保的證券。

在市場極端波動或嚴重不利市況下，聯合投資管理人可暫時將子基金重大部分（最多40%）的資產持有現金或現金等價物，或投資於短期貨幣市場票據，以保留子基金投資組合內資產的價值。

子基金並不將其表現與任何基準指數作比較，亦不參照任何基準指數進行管理。子基金可自由挑選其將投資的證券。

子基金可使用金融衍生工具（「**FDIs**」）作有效管理投資組合及／或對沖目的。子基金為上述目的可使用的主要FDIs包括（但不限於）認股證、期權、期貨、掉期及遠期。

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險?

投資涉及風險。請參閱構成香港提呈發售文件一部分的售股章程以瞭解包括風險因素在內的詳情。

1.	**投資風險：**	子基金投資組合的價值可能因為下文任何主要投資風險而下跌，閣下對本基金的投資或會因此蒙受虧損。並不保證可獲償還本金。
2.	**主動資產配置策略相關風險：**	子基金的表現部分取決於子基金所採用的資產配置策略是否成功，該策略可能無法在所有情況和市場狀況下達致理想的結果。子基金的資產配置和相關投資可能會按照聯合投資管理人的市場前景不時改變，因此子基金可能會比採用靜態配置策略的基金招致較高或較低的交易成本。
3.	**與實質資產相關的風險：**	子基金投資於與實質資產相關的證券，並將承擔與多種因素掛鈎的特定風險，包括地方性、地區性及全國性經濟狀況、利率、稅務考慮因素及影響實質資產相關界別和行業及／ 或特定商品的因素。該等證券因而受到實質資產市場的表現影響，而實質資產市場的表現與股票及固定收益市場可能不太相關。投資於實質資產相關證券的子基金存在於原本有利的經濟環境下表現欠佳的風險。
4.	**集中風險：**	子基金的投資集中於實質資產相關界別和行業，亦可能集中於美國相關的發行機構的證券。與擁有較為分散的投資組合的基金相比，子基金價值可能更為波動，以及可能會較易受到該等界別及地區內或影響該等界別及地區的不利事件影響。

5. 股票市場風險：	子基金對股本證券的投資須承受一般市場風險，其價值可因多項因素（例如投資情緒、政治及經濟狀況以及發行機構相關因素的變動）而波動不定。
6. 小型公司／ 中型公司風險：	小型公司／中型公司股票的流通性可能較低，其價格對於不利經濟發 展的波動亦普遍高於大型公司。
7. 有關投資REITs的風險：	子基金可投資於REITs。主要風險可歸因於房地產價值下跌、房地產擁有人可能因拖欠按揭付款導致失去財產的及環境責任，以及利率上升。此等子基金的價值會因應房地產市場走勢而波動。
8. 信用評級及降級風險：	評級機構所給予的信用評級存在局限，並非一直保證證券及／或發行機構的信譽。債務證券或其發行機構的信用評級可能會在其後被降級。如有該種降級，子基金的價值或會蒙受不利影響。子基金或未必能夠出售被降級的債務證券。
9. 利率風險：	子基金的投資涉及利率風險。一般而言，當利率下跌時，債務證券的價格將會上升；而當利率上升時，債務證券的價格則會下跌。
10. 信貸風險：	子基金須承受其可能投資的債務證券的發行機構的信貸／違約風險。
11. 流通性及波動風險：	子基金可能投資之某些市場，其成交額可能遠低於較發達的市場。相比於較發達的市場，這些市場的債務證券可能波幅較高兼流通性較低，因為在該等市場交易的證券價格可能會有波動。特定證券在特定時期或特定市場條件下於欲出售的時刻難以出售時，亦可能出現流通性不足的情況。
12. 估值風險：	子基金的投資的估值涉及不確定因素及判斷性的決定。若該等估值最終為不正確，可能會對子基金及其股份的資產淨值計算產生不利影響。
13. 主權債務風險：	子基金對於由政府發行或擔保的債務證券所作投資或須承擔政治、社會及經濟風險。在不利情況下，主權發行機構未必能夠或願意償還到期本金及／或利息或可要求子基金參與重組該等債務。若主權發行機構違約，子基金或會蒙受重大虧損。
14. 新興市場風險：	子基金投資於新興市場，該等市場或會涉及較高風險及投資於較成熟市場通常不會附帶的特別考慮因素，例如流通性風險、貨幣風險／管制、政治及經濟不明朗因素、法律及稅務風險、結算風險、託管風險及可能有較高波幅。
15. 政治及監管風險：	子基金可能會投資的市場的政府政策或法例之改變會對該等市場的政治或經濟的穩定有不利影響，例如阻止或限制外資匯出或透過法院得到法律補救。在某些市場的投資還可能需要取得大量執照、監管上的同意、證明書及批准。不能獲得特定執照、監管同意、證明書或批准會對子基金的營運有不利影響。
16. 貨幣風險：	子基金的相關投資可以子基金基礎貨幣以外的貨幣計價，而子基金可以該等貨幣收取從此等投資收取收益或變現所得款項，其中某些貨幣兑基礎貨幣時價值可能會下跌。此外，股份類別可以子基金的基礎貨幣以外的貨幣定值。該等股份類別的資產淨值或會因此等貨幣與基礎貨幣之間的匯率波動及匯率管制變動而蒙受不利影響。

17. 使用FDIs：	與FDIs相關的風險包括交易對手／信貸風險、流通性風險、估值風險、波動風險及場外交易風險。FDI的槓桿元素／成份可能導致損失顯著高於子基金投資於FDI的金額。投資參與FDIs可能導致子基金面臨重大損失的高風險。
18. 有關從資本撥付或實際上撥付股息的風險：	從資本作出或實際上從資本作出涉及支付股息的任何分派（即從總收入中支付股息，同時將全部或部分費用及開支從資本中扣除／ 支付）等於退回或提取投資者原本投資額的一部分或該原本投資額應佔的任何資本收益。從子基金的資本作出涉及支付股息的任何分派，可能導致每股資產淨值即時減少。 各對沖股份類別的股息和資產淨值或亦會因有關類別的參考貨幣與子基金的基礎貨幣之間的差異而蒙受不利影響，導致從資本撥付的股息款額有所 增加，因而比其他股份類別有較大的資本流失。
19. 人民幣兌換及人民幣類別相關風險：	人民幣目前並非可自由兑換貨幣，須受外匯管制及限制約束，在特殊情況下，這可能導致以人民幣支付贖回款項及／或股息款項有所延遲。離岸人幣（CNH）與在岸人民幣（CNY）雖屬同一種貨幣，但基於以不同匯率買賣。CNH與CNY若有任何表現分歧，可能會對投資者構成不利影響。 CNH（將用於人民幣計價類別的估值）匯率與CNY匯率相比可能存在溢價或折讓，並可能存在顯著買賣差價，因此人民幣計價類別的價值將受波動影響。 以非人民幣為基礎貨幣的投資者須承擔外匯風險。人民幣兑投資者的基礎貨幣（例如港元）一旦貶值，有可能對投資者於子基金的人民幣計價類別的投資的價值構成不利影響。

本子基金過往的業績表現如何?

- 往績並非預測日後業績表現的指標。投資者未必能取回全部投資本金。
- 基金業績表現以曆年末的資產淨值作為比較基礎，股息會滾存再作投資。
- 上述數據顯示 AA 累積類別^價值在有關曆年內的升跌幅度。
- 業績表現以美元計算，當中包括本基金的經常性開支，但不包括本基金可能向投資者收取的認購費及贖回費。
- 如年內沒有顯示有關的業績表現，即代表當年沒有足夠數據用作提供業績表現之用。
- 子基金推出日：2024 年 12 月 11 日
- AA 累積類別^推出日：2024 年 12 月 11 日

& 宏利環球基金 — 環球資源基金於 2025 年 6 月合併入子基金。

^ 就本概要而言，此股份類別被指定為該子基金的代表性股份類別，因其於向香港零售投資者提呈發售的股份類別中有最長的往績記錄，並採用子基金的基礎貨幣計價。有關其他股份類別表現的進一步資料，請參閱 www.manulifeim.com.hk。該網站並未經香港證券及期貨事務監察委員會（「**證監會**」）審閱。

是否有擔保?

本子基金沒有任何擔保。閣下可能不能收回閣下投資的全額。

費用和收費如何?

閣下可能應支付的收費

買賣子基金的股份時，閣下可能要支付下列收費：

收費	閣下應支付的款額
認購費（初次收費）	不超過認購款的 5%
轉換費（轉換收費）	最高為所轉換股份價值的 1%
贖回費（贖回收費）	不適用

子基金應付的繼續營運的費用

下列費用將由本子基金支付。由於此等費用令閣下的投資所得回報減少，所以會影響閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	不超過 0.04%
管理費	1.25%*
存管費	0.003%至 0.40%範圍內（不包括交易費及償還墊支）
業績表現費	不適用
執行費	不超過 0.5%

* 經給予受影響的股東至少一個月的事先通知，此一收費可增至最高 6%。詳情請參見售股章程第 9.5 節。

其他收費

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金香港投資者的截止交易時間）或以前收到閣下妥善的申請後按子基金下一個確定的資產淨值認購或贖回子基金的股份。閣下的分銷商或就投資者的指示設立不同的截止交易時間。
- 子基金的資產淨值於各營業日計算，交易價格將每日刊登於 www.manulifeim.com.hk*，並可於宏利環球基金的註冊辦事處索閱，及/或透過連絡宏利投資管理（香港）有限公司索取。
- 閣下可在網站 www.manulifeim.com.hk*取得其他提供予香港零售投資者投者的股份類別的過往表現資料。
- 如股息是從子基金的資本中支付（或實際上從子基金中支付），閣下可要求宏利環球基金及由 www.manulifefunds.com.hk*索取過去 12 個月（或子基金自成立以來少於 12 個月）的股息構成（即從可分派淨收入及資本淨額中支付的相對金額）。

* 此網站未經香港證券及期貨事務監察委員會（「**證監會**」）審閱，並可能包含未經證監會認可的基金資料。

重要提示

閣下如有疑問，應諮詢專業意見。

證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。

產品資料概要

宏利環球基金 **環球多元資產入息基金**

2026年4月

- ***本概要為閣下提供有關宏利環球基金 – 環球多元資產入息基金的重要資料。***
- ***本概要是香港提呈發售文件的一部分。***
- ***閣下不應單憑本概要就作出投資於本產品的決定。***

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**Manulife Investment Management (US) LLC（對內委託，美國）**	
分投資管理人：	**Manulife Investment Management (Europe) Limited（對內委託，英國）（作為聯合分投資管理人）**	
	宏利投資管理（香港）有限公司（對內委託，香港）（作為聯合分投資管理人）	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA 類別**	**1.64%[1]**
	AA 累積類別	**1.63%[1]**
	AA（港元）類別	**1.64%[1]**
	AA 收益類別	**1.62%[1]**
	AA（澳元對沖）收益類別	**1.64%[2]**
	AA（加元對沖）收益類別	**1.64%[2]**
	AA（港元）收益類別	**1.64%[1]**
	AA（美元）每月派息(G)類別	**1.64%[1]**
	AA（澳元對沖）每月派息(G)類別	**1.64%[1]**
	AA（加元對沖）每月派息(G)類別	**1.64%[1]**
	AA（港元）每月派息(G)類別	**1.64%[1]**
	AA（英鎊對沖）每月派息(G)類別	**1.64%[1]**
	AA（日圓對沖）每月派息(G)類別	**1.64%[1]**
	AA（新西蘭元對沖）每月派息(G)類別	**1.66%[3]**
	AA（人民幣對沖）每月派息(G)類別	**1.64%[1]**
	R（美元）每月派息(G)類別	**1.64%[1]**
	R（港元）每月派息(G)類別	**1.64%[1]**
	F（港元）每月派息(G)類別	**1.66%[3]**
	F（美元）每月派息(G)類別	**1.66%[3]**
	F（澳元對沖）每月派息(G)類別	**1.67%[3]**
	F（加元對沖）每月派息(G)類別	**1.67%[3]**
	F（英鎊對沖）每月派息(G)類別	**1.67%[3]**
	F（日圓對沖）每月派息(G)類別	**1.67%[3]**
	F（新西蘭元對沖）每月派息(G)類別	**1.67%[3]**
	F（人民幣對沖）每月派息(G)類別	**1.67%[3]**
基礎貨幣：	**美元（USD）**	

派息政策：

AA / AA（港元）類別
每年派息（如有）一次（除非另有指明，否則股息將自動用作再投資。按子基金各賬戶計，現金派息只有在應付款額等於或高於50美元時才適用。）

AA 收益 / AA（美元）每月派息(G) / AA（澳元對沖）收益 / AA（澳元對沖）每月派息(G) / AA（加元對沖）收益 / AA（加元對沖）每月派息(G) / AA（港元）收益 / AA（港元）每月派息(G) / AA（英鎊對沖）每月派息(G) / AA（日圓對沖）每月派息(G) / AA（新西蘭元對沖）每月派息(G) / AA（人民幣對沖）每月派息(G)類別
每月派息（如有）一次（除非另有指明，否則股息將自動以現金支付。按子基金各賬戶計，現金派息只有在應付款額等於或高於50美元時才適用。）股息可能以或實際上以資本撥付，若是如此，可能即時削弱子基金的資產淨值。就對沖股份類別而言，股息可能會按股份類別結算貨幣與子基金基礎貨幣之間的息差撥付。

R（美元）每月派息(G)及R（港元）每月派息(G)類別
每月派息一次（除非另有指明，否則股息將自動以現金支付。按子基金各賬戶計，現金派息只有在應付款額等於或高於50美元時才適用）。股息將部分包含從已變現資本收益及／或資本撥付的分派按每股資產淨值*的2%至5%固定年率，這可能會即時減少子基金的資產淨值。股息可能以或實際上以資本撥付，若是如此，可能會即時減少子基金的資產淨值。

**** 根據成立當年的初次認購價，以及其後每曆年首個營業日的每股資產淨值，或在市場極端波動或嚴重不利市況下，則根據董事（或其代表）在事先通知投資者的前提下，所決定的及在www.manulifeim.com.hk進一步披露的其他營業日之每股資產淨值。***

F（港元）每月派息(G) / 及F（美元）每月派息(G) / F（澳元對沖）每月派息(G) / F（加元對沖）每月派息(G) / F（英鎊對沖）每月派息(G) / F（日圓對沖）每月派息(G) / F（新西蘭元對沖）每月派息(G) / F（人民幣對沖）每月派息(G)類別
每月派息一次（除非另有指明，否則股息將自動以現金支付。按子基金各賬戶計，現金股息只有在應付款額等於或高於50美元時才適用。）

此股份類別的分派收益率將設定為此股份類別每股資產淨值的年化固定百分比（載列於下表），因此股息金額將隨之變動。每次派息的每股股息金額的計算方法是將年化固定百分比乘以每月最後一個交易日的每股資產淨值，再除以一年的分派頻率。

股份類別	一年的分派頻率	年化固定百分比
F（美元）每月派息(G)類別	每月（12次）	10%
F（港元）每月派息(G)類別	每月（12次）	10%
F（澳元對沖）每月派息(G)類別	每月（12次）	10%
F（加元對沖）每月派息(G)類別	每月（12次）	10%
F（英鎊對沖）每月派息(G)類別	每月（12次）	10%
F（日圓對沖）每月派息(G)類別	每月（12次）	10%
F(新西蘭元對沖)每月派息(G)類別	每月（12次）	10%
F（人民幣對沖）每月派息(G)類別	每月（12次）	10%

股息可能從資本或實際上從資本撥付，若是如此，可能會即時減少子基

金的資產淨值。

年化固定百分比將由董事持續檢討，若董事在考慮各種因素（包括但不限於子基金相關類別的每股資產淨值、當時市況、董事對未來市場及經濟狀況及收益產生的預期）後，認為更改年化固定百分比乃屬適當，或若董事認為子基金無法持續支持該年化固定百分比，或在特殊情況下（例如在市場極端波動的時期或市況嚴重不利時），董事可酌情更改年化固定百分比（股東將獲得至少一個月的事先通知）。投資者應注意，正股息率並不意味著正回報。

AA 累積類別
將不會派發股息。
在獲得監管機構事先批准（如適用）並向相關股東發出一個月的事先通知下，本公司董事可隨時修訂子基金的股息政策。

財政年度截止日： **6月30日**
最低投資額： **初次投資額 – 1,000美元（或其任何其他主要貨幣等值）**
隨後投資額 – 100美元（或其任何其他主要貨幣等值）

經常性開支比率是於下列相應期間，以有關股份類別的開支總和佔平均資產淨值的百分比表達。此數字每年均可能有所變動。

1 由於管理公司費用的最高水平自 2025 年 6 月 1 日起上調，此數字僅為根據由 2025 年 1 月 1 日至 2025 年 12 月 31 日期間的開支作估計，並已考慮到管理公司費用最高水平的上調。

2 由於有關股份類別乃新推出、尚未推出或已全部贖回，且管理公司費用的最高水平自 2025 年 6 月 1 日起上調，此數字乃根據有關股份類別在 12 個月的期間應收取的估計開支及同期的估計平均資產淨值作出的最佳估計，並已考慮到管理公司費用最高水平的上調。

3 由於截至 2025 年 12 月 31 日，有關股份類別的推出時間不到一年，且管理公司費用的最高水平自 2025 年 6 月 1 日起上調，此數字乃根據股份類別由推出日期至 2025 年 12 月 31 日的開支及股份類別在相應期間的平均資產淨值計算的估計年化數字，並已考慮到管理公司費用最高水平的上調。

本基金是甚麼產品?

環球多元資產入息基金是宏利環球基金的子基金，後者是構成開放式投資公司的傘子基金。其註冊地為盧森堡，而其在當地的監管機構為盧森堡金融事務監察委員會（「**CSSF**」）。

目標及投資策略

環球多元資產入息基金旨在主要透過投資於全球各地（不時包括新興市場）公司及／或政府（如屬固定收益及固定收益相關證券，包括機構及超國家）的股票、股票相關、固定收益及固定收益相關證券的多元化投資組合，以達致賺取收入。

子基金會透過將其最少70%的淨資產投資於全球各地的公司及／或政府（如屬固定收益及固定收益相關證券，包括機構及超國家）發行的股票及股票相關證券（在任何受監管市場上市者）、固定收益及固定收益相關證券，以達致其目標。子基金其餘資產可投資於現金及／或現金等價物。

股票及股票相關證券可包括普通股、優先股、預託證券及上市閉端式房地產投資信託（「**REITs**」）。子基金並可將其最多10%的淨資產投資於UCITS（可轉讓證券集體投資計劃）及UCIs（集體投資計劃）。固定收益及固定收益相關證券包括（但不限於）債券（包括通脹掛鈎債券及可換股債券）、浮動利率證券、商業票據、短期票據、存款證及協議有期存款，並可由政府、政府機構、跨國組織及公司發行。

子基金將會在股票及股票相關證券、固定收益及固定收益相關證券及現金與現金等價物之間主動配置投資，以達致其目標。子基金的資產配置將根據投資管理人對全球各地基本經濟及市場狀況及投資趨勢而改變，並會顧及流動性、成本、選時、市場上個別證券和發行機構的相對吸引力等考慮因素。預期子基金對每一資產類別的預期資產配置範圍將如下（佔子基金淨資產的百分比）：

環球股票及股票相關證券：10-90%
環球固定收益及固定收益相關證券：10-90%
現金及／或現金等價物：0-30%

除投資管理人的主動資產配置策略外，子基金亦會就其對股票及股票相關證券及固定收益與固定收益相關證券的投資進行主動的證券挑選。對於固定收益及固定收益相關證券投資組合，子基金擬集中於可加強賺取收益的證券。對於股票／股票相關證券投資組合，子基金則擬集中於可加強賺取收益並有機會達致中長線資本增長的公司。

子基金可（將其最多90%的淨資產）投資於被評為低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-）的高息債務證券或無評級債務證券。為了此等目的，無評級債務證券指債務證券本身或其發行機構均未有信用評級的債務證券。子基金亦可將其最多20%的淨資產投資於有抵押及／或證券化產品（例如資產抵押證券、抵押擔保證券及抵押貸款證券）。

子基金可將其最多5%的淨資產投資於具彌補虧損特點的債務工具，包括但不限於合資格的具完全彌補虧損能力的工具、或有可換股債券、若干類型的高級非優先債務，以及具與發行機構監管資本比率相關之撇減或自我紓困能力的其他類似工具。此類工具可能於發生觸發事件時進行或然撇減或或然轉換為股票。

子基金並不擬將其超過10%的淨資產投資於由信貸評級低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-）的任何單一主權國（包括有關政府、公共或地方當局）所發行或擔保的高息債務證券。

子基金可在符合其風險情況的前提下，為投資、對沖及／或有效管理投資組合而從事交易所交易或場外交易的金融衍生工具（「**FDI**」）。此等工具可包括（但不限於）貨幣遠期、不交收遠期、貨幣期權、貨幣掉期、利率期權、利率掉期、利率期貨及股票與股票指數期權。子基金可運用貨幣管理及對沖技巧，對沖子基金投資組合的貨幣風險承擔。

在市場極端波動或嚴重不利市況下，投資管理人可將子基金重大部分（最多40%）的資產持有現金或現金等價物，或投資於短期貨幣市場票據，以保留子基金投資組合內資產的價值。

儘管子基金將會根據上述投資目標及策略進行投資，惟子基金對於其淨資產投資於任何一個國家或區域及任何市值的發行機構的比例卻並無任何限制。考慮到投資策略上的靈活性，子基金可將其超過30%的淨資產投資於位於美國的發行機構。子基金的投資可以任何貨幣計價。

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險?

投資涉及風險。請參閱構成香港提呈發售文件一部分的售股章程以瞭解包括風險因素在內的詳情。

1.	**投資風險：**	子基金投資組合的價值可能因為下文任何主要投資風險而下跌，閣下對本基金的投資或會因此蒙受虧損。並不保證可獲償還本金。
2.	**主動資產配置策略相關風險：**	子基金的表現部分取決於子基金所採用的資產配置策略是否成功，該策略可能無法在所有情況和市場狀況下達致理想的結果。子基金的資產配置和相關投資可能會根據投資管理人的市場前景不時改變，因此子基金可能會比採用靜態配置策略的基金招致較高或較低的交易成本。
3.	**股票市場風險：**	子基金對股本證券的投資須承受一般市場風險，其價值可因多項因素（例如投資情緒、政治及經濟狀況以及發行機構相關因素的變動）而波動不定。

4.	**估值風險：**	若子基金投資項目的估值因為難以確定估值而涉及不明朗因素和判斷決定，子基金及其股份的資產淨值計算或會蒙受不利影響。子基金及其投資者或會因為子基金所用估值出錯而蒙受重大虧損。
5.	**利率風險：**	當債券的某些結算貨幣的利率上升，債券的價值就會下降，使有關投資組合的價值降低。如利率變動使子基金的可通知償還的證券比預期早或延期很多繳清，該子基金股份價格會貶值。子基金平均償還期限加長會使其對利率風險更為敏感。
6.	**信用風險：**	指債券發行機構因未能及時償還本金和利息而違約的風險，又或對發行機構支付上述款項的能力的負面看法會使該債券的價格下跌的風險。
7.	**貨幣風險：**	子基金的資產或會主要投資於以子基金基礎貨幣（美元）以外貨幣為單位的證券，而子基金會將按該等貨幣收取該等投資的收益或變現收入。其中某些貨幣兑美元可能貶值。另外，股份類別之結算貨幣可能以子基金基礎貨幣（美元）不同，若該指定結算貨幣與子基金基礎貨幣之間匯率有波動，該等股份類別的股東或會蒙受不利影響。
8.	**流通性及波動風險：**	子基金可能投資之某些市場，其成交額可能遠低於較發達的市場。特定證券在特定時期或特定市場條件下於欲出售的時刻難以出售時，亦可能出現流動性不足的情況。
9.	**高息債券風險：**	子基金可投資於未達投資評級的高息債務證券或與該等證券等同的未評級證券。因此，與高評級債務證券相比，投資於子基金附有較高程度的信用風險與流通性及波動風險。
10.	**新興市場風險：**	相對於已發展經濟體系或市場，子基金或須就其可能投資的某些新興經濟體系或市場而承受較高的風險，尤其是由於其服務供應商、代理人、聯絡人或委託人作為或不作為而引致者。適用於子基金可能投資的新興經濟體系或市場的某些公司的會計、核數和財務報告標準、慣例和資料披露要求可能有別於金融市場發展較完善的國家。子基金資產的價值亦可能受不明朗因素影響，例如政府政策的改變、税務法例、貨幣匯回原國之限制，以及子基金可能投資的新興經濟體系或市場的政治、法律或規例的其他發展。再者，某些新興經濟體系存在高通脹、高利率及大量外債的風險，該等因素可能影響整體經濟的穩定。
11.	**地域集中風險：**	子基金或擁有集中投資位於美國的發行機構的靈活性。子基金投資集中於美國相關發行機構的證券，或會令子基金的波動較包含廣泛環球投資的組合劇烈。子基金的價值或會較易受到區內的不利事態影響。
12.	**政治及監管風險：**	子基金所投資市場的政府政策或法例之改變或會對該等市場的政治或經濟的穩定有不利影響（例如阻止或限制外資匯出或透過法院獲得補償）。在某些市場的投資還可能需要取得大量執照、監管上的同意、證明書及批准。不能獲得特定執照、監管同意、證明書或批准或會對子基金的運作有不利影響。
13.	**信用評級及降級風險：**	評級機構所給予的信用評級存在局限，並非一直保證證券及／或發行機構的信譽。任何情況下，債務證券或其發行機構的信用評級可能會在其後被降級。如有該種降級，子基金的價值或會蒙受不利影響。子基金或未必能夠出售被降級的債務證券。

14. 主權債務風險：

子基金對於由政府發行或擔保的證券所作投資或須承擔政治、社會及經濟風險。在不利情況下，主權發行機構未必能夠或願意償還到期本金及／或利息，又或會要求子基金參與重組該等債務。若主權發行機構違約，子基金或會蒙受重大虧損。

15. 使用FDIs：

與FDIs相關的風險包括交易對手／信貸風險、流通性風險、估值風險、波動風險及場外交易風險。FDI的槓桿元素／成份可能導致損失顯著高於子基金投資於FDI的金額。投資參與FDIs可能導致子基金面臨重大損失的高風險。

16. 有關從資本撥付或實際上撥付股息的風險：

從資本作出或實際上從資本作出涉及支付股息的任何分派（即從總收入中支付股息，同時將全部或部分費用及開支從資本中扣除/ 支付）等於退回或提取投資者原本投資額的一部分或該原本投資額應佔的任何資本收益。從子基金的資本作出涉及支付股息的任何分派，可能導致每股資產淨值即時減少。

各對沖股份類別的股息和資產淨值或亦會因有關類別的結算貨幣與子基金基礎貨幣之間的息差並蒙受不利影響，導致從資本撥付的股息款額有所增加，因而與其他股份類別相比的資本流失會更嚴重。

17. 有關固定收益類別的風險：

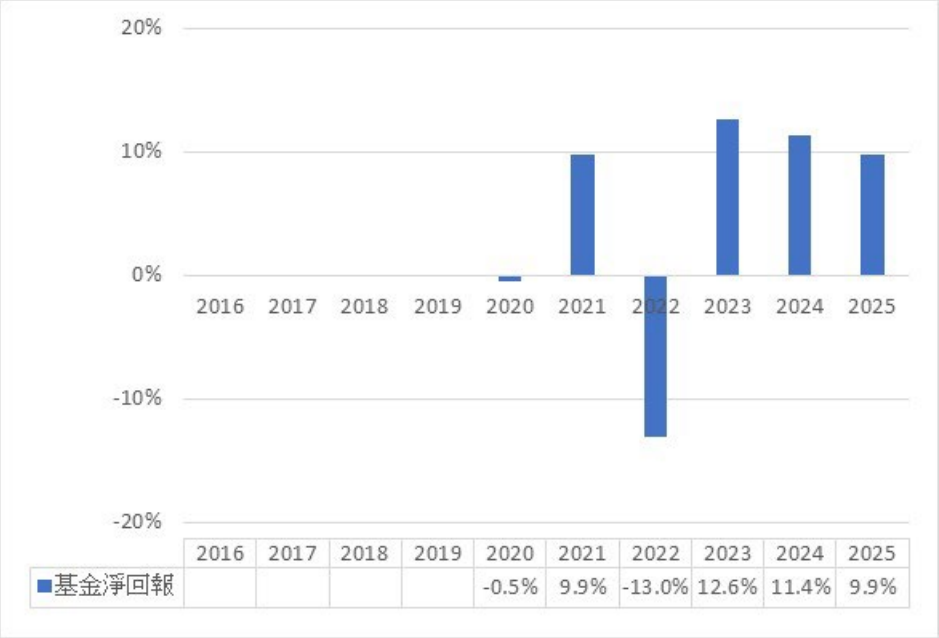
固定收益股份類別按其資產淨值的預定年化固定百分比派息。年化固定百分比將由董事持續檢討，並可由董事酌情更改（股東將獲得至少一個月的事先通知）。固定收益股份類別的投資並非儲蓄帳戶或固定利息支付投資的替代投資。固定收益股份類別支付的年化固定百分比並不完全反映子基金的實際或預期收益或表現。分派可能高於或低於實際變現的收益及回報，並且可能超過子基金的此等股份類別的總投資收益。因此，任何差額將會從資本撥付。

固定收益股份類別可能在子基金產生負回報或出現虧損的期間繼續分派，從而進一步減少固定收益股份類別的資產淨值。從資本中撥付及／或實際上從資本中撥付分派長遠而言可能導致資本流失，尤其是在市況不利而某個月份的收入不足時，並因此限制子基金未來的資本增長，同時可能導致未來回報的價值減少。在極端情況下，投資者可能無法收回原有的投資金額。

投資者應注意，正分派收益率並不意味著正回報。此外，固定收益股份類別不分派固定金額，分派按固定百分比計算，因此當相關固定收益股份類別的資產淨值高時，絕對分派的金額亦較高，當相關固定收益股份類別的資產淨值低時，絕對分派金額亦較低。因此，投資者每月收到的絕對分派金額可能有所不同。

18. 人民幣兌換及人民幣類別相關風險：	人民幣目前並非可自由兑換的貨幣。人民幣的供應及將外幣兑換為人民幣均受到中國內地當局的外匯管制政策及限制約束，這可能會對子基金兑換為人民幣的能力構成不利影響。在特殊情況下，以人民幣支付贖回款項及／或股息款項可能由於適用於人民幣的匯兑管制及限制而延遲。 由於離岸人民幣(CNH)將用於人民幣計價類別的估價，因此CNH匯率與在岸人民幣(CNY)匯率相比可能存在溢價或折讓，買價或賣價之間並可能存在顯著差價，因此人民幣計價類別的價值將受波動影響。CNH與CNY雖屬同一種貨幣，但卻在不同兼互不相連而且獨立運作的市場上買賣。就此而言，CNH的匯率未必與CNY相同，兩者亦未必向同一方向波動。 以非人民幣為基本貨幣的投資者須承擔外匯風險，亦不保證人民幣兑投資者的基礎貨幣（例如港元）的價值不會貶值。人民幣一旦貶值，有可能對投資者於子基金的人民幣計價類別的投資的價值構成不利影響。

本子基金過往的業績表現如何?



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
■基金淨回報					-0.5%	9.9%	-13.0%	12.6%	11.4%	9.9%

- 往績並非預測日後業績表現的指標。投資者未必能取回全部投資本金。
- 基金業績表現以曆年末的資產淨值作為比較基礎，股息會滾存再作投資。
- 上述數據顯示AA類別^價值在有關曆年內的升跌幅度。
- 業績表現以美元計算，當中反映出本基金的經常性開支，但不包括本基金可能向投資者收取的認購費及贖回費。
- 如年內沒有顯示有關的業績表現，即代表當年沒有足夠數據用作提供業績表現之用。
- 子基金發行日：2019年4月25日
- AA類別^發行日：2019年4月25日

^ 就本概要而言，此股份類別被指定為該子基金的代表性股份類別，因其有最長的往績記錄。有關其他股份類別表現的進一步資料，請參閱www.manulifeim.com.hk。該網站並未經香港證券及期貨事務監察委員會（「**證監會**」）審閱。

是否有擔保?

本子基金沒有任何擔保。閣下可能不能收回閣下投資的全額。

費用和收費如何?

閣下可能應支付的收費

買賣子基金的股份時，閣下可能要支付下列收費：

收費	閣下應支付的款額
認購費（初次收費）	不超過認總額的5%
轉換費（轉換收費）	最高為所轉換股份價值的1%
贖回費（贖回收費）	不適用

子基金應付的繼續營運的費用

下列費用將由本子基金支付。由於此等費用令閣下的投資所得回報減少，所以會影響閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	不超過0.04%
管理費	1.50%*
存管費	0.003%至0.40%範圍內（不包括交易費及償還墊支）
業績表現費	不適用
執行費	不超過0.5%

* 經給予受影響的股東至少一個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.5節。

其他收費

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的截止交易時間）或以前收到閣下妥善的申請後按子基金下一個確定的資產淨值認購或贖回子基金的股份。閣下的經銷商或就投資者的指示設立不同的截止交易時間。
- 子基金的資產淨值於各營業日計算，交易價格將每日刊登於http://www.manulifeim.com.hk*，並可於宏利環球基金的註冊辦事處索閱，及／或透過連絡宏利投資管理（香港）有限公司索取。
- 閣下可在網站http://www.manulifeim.com.hk*取得其他提供予香港零售投資者投資的股份類別的過往表現資料。
- 如股息是從（或實際上從）子基金的資本中撥付，過去12個月（或如子基金推出少於12個月，則自其成立日期起）的股息組成（即從可分派收入淨額及資本中支付的相對金額）可向宏利環球基金索取及在www.manulifeim.com.hk*取得。

* 本網站未經**證監會**審閱，並可能包含未經證監會認可的基金資料。

重要提示

閣下如有疑問，應諮詢專業意見。

證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。

產品資料概要

宏利環球基金 **投資級優先證券收益基金**

2026年4月

- ***本概要為閣下提供有關宏利環球基金 – 投資級優先證券收益基金。***
- ***本概要是香港提呈發售文件的一部分。***
- ***閣下不應單憑本概要就作出投資於本產品的決定。***

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**Manulife Investment Management (US) LLC（對內委託，美國）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA類別**	**1.27%[1]**
	AA累積類別	**1.27%[1]**
	AA（美元）每月派息(G)類別	**1.33%[1]**
	R（美元）每月派息(G)類別	**1.33%[1]**
	R（港元）每月派息(G)類別	**1.33%[1]**
基礎貨幣：	**美元（USD）**	

派息政策：

AA類別

每年派息（如有）一次（除非另有指明，否則股息將自動用作再投資。按子基金各賬戶計，現金派息只有在應付款額等於或高於50美元時才適用。）

AA（美元）每月派息(G)類別

每月派息（如有）一次（除非另有指明，否則股息將自動以現金支付。按子基金各賬戶計，現金派息只有在應付款額等於或高於50美元時才適用。）股息可能以或實際上以資本撥付，若是如此，可能即時減低子基金的資產淨值。

R（美元）每月派息(G)及R（港元）每月派息(G)類別

每月派息一次（除非另有指明，否則股息將自動以現金支付。按子基金各賬戶計，現金派息只有在應付款額等於或高於50美元時才適用。）股息將部分包含從已變現資本收益及╱或資本撥付的分派按每股資產淨值*的2%至5%固定年率，這可能會即時減少子基金的資產淨值。股息亦可能以或實際上以資本撥付，若是如此，可能會即時減少子基金的資產淨值。

**** 根據成立當年的初次認購價，以及其後每曆年首個營業日的每股資產淨值，或在市場極端波動或嚴重不利市況下，則根據董事（或其代表）在事先通知投資者的前提下，所決定的及在www.manulifeim.com.hk進一步披露的其他營業日每股資產淨值。***

AA累積類別
將不會派發股息。

在獲得監管機構事先批准（如適用）並向相關股東發出一個月的事先通知下，本公司董事可隨時修訂子基金的股息政策。

財政年度截止日： **6月30日**

最低投資額： **初次投資額 –1,000美元（或其任何其他主要貨幣等值）**
隨後投資額 – 100美元（或其任何其他主要貨幣等值）

經常性開支比率是於下列相應期間，以有關股份類別的開支總和佔平均資產淨值的百分比表達。此數字每年均可能有所變動。

1 由於管理公司費用的最高水平自2025年6月1日起上調，此數字僅為根據由2025年1月1日至2025年12月31日期間的開支作估計，並已考慮到管理公司費用最高水平的上調。

本基金是甚麼產品?

投資級優先證券收益基金是宏利環球基金的子基金，後者是構成開放式投資公司的傘子基金。其註冊地為盧森堡，而其在當地的監管機構為盧森堡金融事務監察委員會（「**CSSF**」）。

目標及投資策略

投資級優先證券收益基金旨在透過主要投資於優先證券賺取收入並提供潛在長遠資本增值。

子基金會將其最少70%的淨資產投資於在全球任何受監管市場上市或買賣的優先證券，其中包括優先股（包括可轉換優先股）及後償債務證券（包括具可轉換特徵的後償債務證券）。為免生疑問，子基金可將其少於30%的淨資產投資於可轉換證券，包括可轉換優先股、可轉換債務證券及強制性可轉換證券。此外，子基金將主要（在任何情況下將其最少60%的淨資產）投資於獲評級為投資級別（即穆迪的Baa3或較高評級，或標準普爾或惠譽的BBB-或較高評級）的優先證券（包括優先股及後償債務證券）。該等優先證券可支付固定或可調整息率的股息或利息，與發行機構普通股相比，一般在派發股息和清盤分派方面擁有優先次序或較高排名級別，與發行機構的優先債務相比，在發行機構清盤及作出相關分派情況下的排名次序則卻較次。子基金可將其剩餘資產投資於其他債務證券及現金與現金等價物。

債務證券包括（但不限於）債券、商業票據、短期票據、存款證及協議有期存款，並可由政府、政府機構、超國家及企業發行機構發行。

儘管子基金將會在適用法規規限下遵照其投資目標及策略進行投資，惟子基金對於其淨資產投資於任何一個國家或行業及任何市值發行機構的比例並無任何限制。因此，子基金可將其超過30%的淨資產投資於位於美國的發行機構。子基金的投資可以任何貨幣計價。

子基金可將其最多20%的淨資產投資於被評為低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-）或，如無評級，則由投資管理人釐定為具備相若質素的高息債務證券。

子基金並不擬將其超過10%的淨資產投資於由任何信用評級低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-）的單一主權國（包括有關政府、公共或地方當局）所發行或擔保的證券。子基金亦無意訂立任何證券借貸、回購、反向回購協議或相似的場外交易。

子基金可使用金融衍生工具（「**FDIs**」）作投資、有效管理投資組合及／或對沖目的。子基金為上述目的可使用的FDIs主要包括（但不限於）認股證、期貨、期權、遠期及其他衍生工具或合約。

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險?

投資涉及風險。請參閱構成香港提呈發售文件一部分的售股章程以瞭解包括風險因素在內的詳情。

1. 投資風險： 子基金投資組合的價值可能因為下文任何主要投資風險而下跌，閣下對本基金的投資或會因此蒙受虧損。並不保證可獲償還本金。

2. 優先證券風險： 優先證券具備獨特投資特徵，其普遍：(i)收益率較普通股為高，但與相若債務證券比較的收益率則較低；(ii)基於其固定收益特徵，與普通股相比，較少受到價值波動影響；及(iii)若發行機構普通股的市場價格上升，則可提供資本增值潛力。優先證券因而須承擔影響債務及／或股票的因素。優先證券並須承擔提前贖回風險、押後派息風險及優先權利不能行使或不獲考慮的風險。

3. 股票市場風險： 子基金對股本證券（包括優先股、可轉換優先股及強制性可轉換優先股）的投資須承受一般市場風險，其價值可因多項因素 （例如投資情緒、政治及經濟狀況以及發行機構相關因素的變動）而波動不定。

4. 地域集中風險： 子基金的投資集中於美國相關發行機構的證券，或會令子基金的波動較包含廣泛環球投資的組合劇烈。子基金的價值或會較易受到區內的不利事態影響。

5. 信用評級及降級風險： 子基金主要投資於被給予投資級別信用評級的證券。評級機構所給予的信用評級存在局限，並非一直保證證券及／或發行機構的信譽。任何情況下，債務證券或其發行機構的信用評級可能會在其後被降級，而投資級別證券可能被降級至低於投資級別，並被視為導致更高的信用風險及更大的違約風險。如有該種降級，子基金的價值或會蒙受不利影響。投資管理人或未必能夠出售被降級的債務證券。

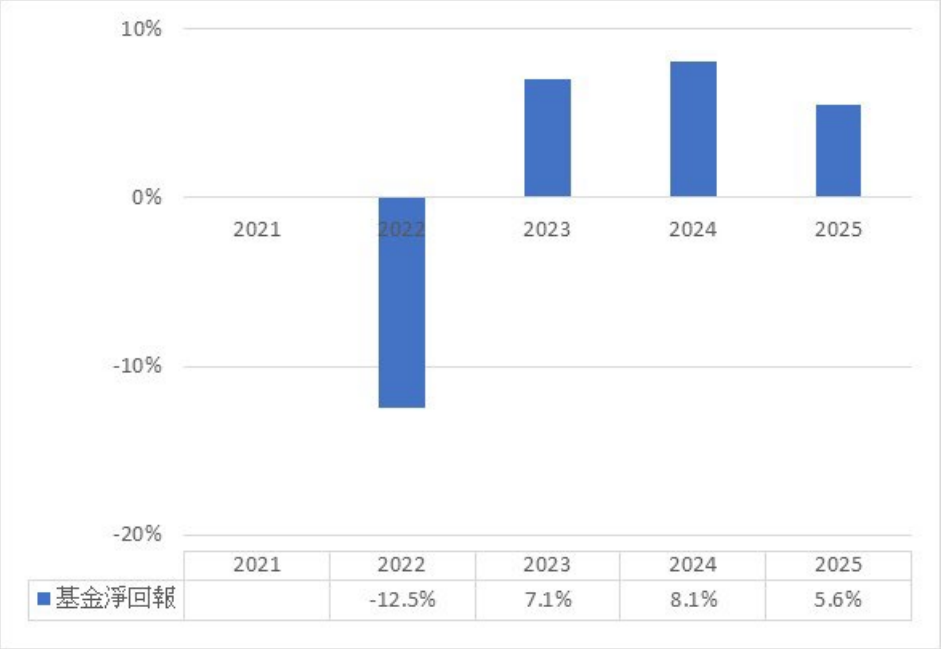
6. 利率風險： 子基金投資於債務證券（包括後償債務證券）。當利率上升，債務證券的價值或會下降，使有關投資組合的價值降低。如利率變動使子基金的可贖回證券比預期大幅提前或延期償付，該子基金股份價格會下跌。子基金平均償還期限加長會使其對利率風險更為敏感。

7. 信貸風險： 子基金投資於債務證券（包括後償債務證券），須承受信貸風險，即債券發行機構因未能及時償還本金和利息而違約的風險，或對發行機構支付上述款項的能力的負面看法會使該債務證券的價格下跌的風險。

8. 貨幣風險： 子基金的資產可能主要投資於美元以外的貨幣計價的證券，而子基金可以該等貨幣從該等投資收取收益或變現所得款項。其中某些貨幣兑美元時價值可能會下跌。此外，股份類別之指定貨幣有可能並非子基金的基礎貨幣。該等股份類別的資產淨值或會因此等貨幣與基礎貨幣之間的匯率波動及匯率管制變動而蒙受不利影響。

9.	**流通性及波動風險：**	子基金可能投資之某些市場，其成交額可能遠低於較發達的市場。特定證券在特定時期或特定市場條件下於欲出售的時刻難以出售時，亦可能出現流動性不足的情況。
10.	**使用FDIs：**	與FDIs相關的風險包括交易對手／信貸風險、流通性風險、估值風險、波動風險及場外交易風險。FDI的槓桿元素／成份可能導致損失顯著高於子基金投資於FDI的金額。投資參與FDIs可能導致子基金面臨重大損失的高風險。
11.	**有關從資本撥付或實際上撥付股息的風險：**	從資本作出或實際上從資本作出涉及支付股息的任何分派（即從總收入中支付股息，同時將全部或部分費用及開支從資本中扣除/ 支付）等於退回或提取投資者原本投資額的一部分或該原本投資額應佔的任何資本收益。從子基金的資本作出涉及支付股息的任何分派，可能導致每股資產淨值即時減少。

本子基金過往的業績表現如何?



	2021	2022	2023	2024	2025
基金淨回報		-12.5%	7.1%	8.1%	5.6%

- 往績並非預測日後業績表現的指標。投資者未必能取回全部投資本金。
- 基金業績表現以曆年末的資產淨值作為比較基礎，股息會滾存再作投資。
- 上述數據顯示AA累積類別^價值在有關曆年內的升跌幅度。
- 業績表現以美元計算，當中反映出本基金的經常性開支，但不包括本基金可能向投資者收取的認購費及贖回費。
- 如年內沒有顯示有關的業績表現，即代表當年沒有足夠數據用作提供業績表現之用。
- 子基金發行日：2021年3月24日
- AA累積類別^發行日：2021年3月24日

^ 就本概要而言，此股份類別被指定為該子基金的代表性股份類別，因其有最長的往績記錄。有關其他股份類別表現的進一步資料，請參閱www.manulifeim.com.hk。該網站並未經香港證券及期貨事務監察委員會（「**證監會**」）審閱。

是否有擔保?

本子基金沒有任何擔保。閣下可能不能收回閣下投資的全額。

費用和收費如何?

閣下可能應支付的收費

買賣子基金的股份時，閣下可能要支付下列收費：

收費	閣下應支付的款額
認購費（初次收費）	不超過認購款的5%
轉換費（轉換收費）	最高為所轉換股份價值的1%
贖回費（贖回收費）	不適用

子基金應付的繼續營運的費用

下列費用將由本子基金支付。由於此等費用令閣下的投資所得回報減少，所以會影響閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	不超過0.04%
管理費	1.10%*
存管費	0.003%至0.40%範圍內（不包括交易費及償還墊支）
業績表現費	不適用
執行費	不超過0.5%

* 經給予受影響的股東至少一個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.5節。

其他收費

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的截止交易時間）或以前收到閣下妥善的申請後按子基金下一個確定的資產淨值認購或贖回子基金的股份。閣下的經銷商或就投資者的指示設立不同的截止交易時間。

- 子基金的資產淨值於各營業日計算，交易價格將每日刊登於www.manulifeim.com.hk*，並可於宏利環球基金的註冊辦事處索閱，及／或透過連絡宏利投資管理（香港）有限公司索取。

- 閣下可在網站www.manulifeim.com.hk*取得其他提供予香港零售投資者投資的股份類別的過往表現資料。

- 如股息是從子基金的資本中支付（或實際上從子基金中支付），閣下可要求宏利環球基金及由www.manulifeim.com.hk*索取過去12個月（或子基金自成立以來少於12個月）的股息構成（即從可分派淨收入及資本淨額中支付的相對金額）。

* 本網站未經證監會審閱，並可能包含未經證監會認可的基金資料。

重要提示

閣下如有疑問，應諮詢專業意見。

證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。

產品資料概要

宏利環球基金 **優先證券收益基金**
2026年4月

- ***本概要為閣下提供有關宏利環球基金 – 優先證券收益基金的重要資料。***
- ***本概要是香港提呈發售文件的一部分。***
- ***閣下不應單憑本概要就作出投資於本產品的決定。***

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**Manulife Investment Management (US) LLC（對內委託，美國）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA 類別**	**1.28%[1]**
	AA 累積類別	**1.27%[1]**
	AA 收益類別	**1.25%[1]**
	AA（美元）每月派息(G)類別	**1.28%[1]**
	AA（澳元對沖）類別	**1.28%[1]**
	AA（澳元對沖）收益類別	**1.28%[2]**
	AA（澳元對沖）每月派息(G)類別	**1.27%[1]**
	AA（加元對沖）類別	**1.27%[2]**
	AA（加元對沖）收益類別	**1.27%[2]**
	AA（加元對沖）每月派息(G)類別	**1.27%[2]**
	AA（港元）類別	**1.28%[1]**
	AA（港元）收益類別	**1.28%[2]**
	AA（港元）每月派息(G)類別	**1.27%[1]**
	AA（英鎊對沖）每月派息(G)類別	**1.27%[1]**
	AA（日圓對沖）每月派息(G)類別	**1.27%[1]**
	AA（新西蘭元對沖）每月派息(G)類別	**1.28%[2]**
	AA（人民幣對沖）每月派息(G)類別	**1.28%[1]**
	R（美元）每月派息(G)類別	**1.27%[1]**
	R（港元）每月派息(G)類別	**1.28%[1]**
	F（港元）每月派息(G)類別	**1.30%[3]**
	F（美元）每月派息(G)類別	**1.30%[3]**
	F（澳元對沖）每月派息(G)類別	**1.31%[3]**
	F（加元對沖）每月派息(G)類別	**1.31%[3]**
	F（英鎊對沖）每月派息(G)類別	**1.31%[3]**
	F（日圓對沖）每月派息(G)類別	**1.31%[3]**
	F（新西蘭元對沖）每月派息(G)類別	**1.31%[3]**
	F（人民幣對沖）每月派息(G)類別	**1.31%[3]**
基礎貨幣：	**美元（USD）**	
派息政策：	**AA / AA（澳元對沖）/ AA（加元對沖）/ AA（港元）類別** **每年派息（如有）一次（除非另有指明，否則股息將自動用作再投資。按子基金各賬戶計，現金派息只有在應付款額等於或高於50美元時才適用。）**	

AA收益 / AA（美元）每月派息(G) / AA（澳元對沖）收益 / AA（澳元對沖）每月派息(G) / AA（加元對沖）收益 / AA（加元對沖）每月派息(G) / AA（港元）收益 / AA（港元）每月派息(G) / AA（英鎊對沖）每月派息(G) / AA（日圓對沖）每月派息(G) / AA（新西蘭元對沖）每月派息(G) / AA（人民幣對沖）每月派息(G)類別

每月派息（如有）一次（除非另有指明，否則股息將自動以現金支付。按子基金各賬戶計，現金派息只有在應付款額等於或高於50美元時才適用。）股息可能以或實際上以資本撥付，若是如此，可能即時減低子基金的資產淨值。就對沖股份類別而言，股息可能會按股份類別結算貨幣與子基金基礎貨幣之間的息差撥付。

R（美元）每月派息(G)及R（港元）每月派息(G)類別

每月派息一次（除非另有指明，否則股息將自動以現金支付。按子基金各賬戶計，現金派息只有在應付款額等於或高於50美元時才適用。）股息將部分包含從已變現資本收益及／或資本撥付的分派按每股資產淨值*的2%至5%固定年率，這可能會即時減少子基金的資產淨值。股息可能以或實際上以資本撥付，若是如此，可能會即時減少子基金的資產淨值。

**** 根據成立當年的初次認購價，以及其後每曆年首個營業日的每股資產淨值，或在市場極端波動或嚴重不利市況下，則根據董事（或其代表）在事先通知投資者的前提下，所決定的及在www.manulifeim.com.hk進一步披露的其他營業日之每股資產淨值。***

F（港元）每月派息(G) / F（美元）每月派息(G) / F（澳元對沖）每月派息(G) / F（加元對沖）每月派息(G) / F（英鎊對沖）每月派息(G) / F（日圓對沖）每月派息(G) / F（新西蘭元對沖）每月派息(G) / F（人民幣對沖）每月派息(G)類別

每月派息一次（除非另有指明，否則股息將自動以現金支付。按子基金各賬戶計，現金股息只有在應付款額等於或高於50美元時才適用。）

此股份類別的分派收益率將設定為此股份類別每股資產淨值的年化固定百分比（載列於下表），因此股息金額將隨之變動。每次派息的每股股息金額的計算方法是將年化固定百分比乘以每月最後一個交易日的每股資產淨值，再除以一年的分派頻率。

股份類別	一年的分派頻率	年化固定百分比
F（美元）每月派息(G)類別	每月（12次）	8.6%
F（港元）每月派息(G)類別	每月（12次）	8.6%
F（澳元對沖）每月派息(G)類別	每月（12次）	8.6%
F（加元對沖）每月派息(G)類別	每月（12次）	8.6%
F（英鎊對沖）每月派息(G)類別	每月（12次）	8.6%
F（日圓對沖）每月派息(G)類別	每月（12次）	8.6%
F（新西蘭元對沖）每月派息(G)類別	每月（12次）	8.6%
F（人民幣對沖）每月派息(G)類別	每月（12次）	8.6%

股息可能從資本或實際上從資本撥付，若是如此，可能即時減少子基金的資產淨值。

年化固定百分比將由董事持續檢討，若董事在考慮各種因素（包括但不限於子基金相關類別的每股資產淨值、當時市況、董事對未來市場及經濟狀況及收益產生的預期）後，認為更改年化固定百分比乃屬適當，或若董事認為子基金無法持續支持該年化固定百分比，或在特殊情況下（例如在市場極端波動的時期或市況嚴重不利時），董事可酌情更改年化固定百分比（股東將獲得至少一個月的事先通知）。投資者應注意，正股息率並不意味著正回報。

AA累積類別
將不會派發股息。

在獲得監管機構事先批准（如適用）並向相關股東發出一個月的事先通知下，本公司董事可隨時修訂子基金的股息政策。

財政年度截止日： **6月30日**

最低投資額： **初次投資額 – 1,000美元（或其任何其他主要貨幣等值）**
隨後投資額 – 100美元（或其任何其他主要貨幣等值）

經常性開支比率是於下列相應期間，以有關股份類別的開支總和佔平均資產淨值的百分比表達。此數字每年均可能有所變動。

1 由於管理公司費用的最高水平自 2025 年 6 月 1 日起上調，此數字僅為根據由 2025 年 1 月 1 日至 2025 年 12 月 31 日期間的開支作估計，並已考慮到管理公司費用最高水平的上調。

2 由於有關股份類別乃新推出、尚未推出或已全部贖回，且管理公司費用的最高水平自2025年6月1日起上調，此數字乃根據有關股份類別在12個月的期間應收取的估計開支及同期的估計平均資產淨值作出的最佳估計，並已考慮到管理公司費用最高水平的上調。

3 由於截至2025年12月31日，有關股份類別的推出時間不到一年，且管理公司費用的最高水平自2025年6月1日起上調，此數字乃根據股份類別由推出日期至2025年12月31日的開支及股份類別在相應期間的平均資產淨值計算的估計年化數字，並已考慮到管理公司費用最高水平的上調。

本基金是甚麼產品?

優先證券收益基金是宏利環球基金的子基金，後者是構成開放式投資公司的傘子基金。其註冊地為盧森堡，而其在當地的監管機構為盧森堡金融事務監察委員會（「**CSSF**」）。

目標及投資策略

優先證券收益基金旨在透過主要投資於優先證券賺取收入並提供長遠資本增值。

子基金會將其最少70%的淨資產投資於在全球任何受監管市場上市或買賣的優先證券，其中包括優先股（包括可轉換優先股）及次級債務證券。該等優先證券可支付固定或可調整比率的股息或利息，與發行機構普通股相比，一般在派付股息和清盤分派方面擁有優先權，與發行機構的優先債務相比，在發行機構清盤及作出相關分派情況下的排名卻較次。子基金可將其剩餘資產投資於其他債務證券及現金與現金等價物。

債務證券包括（但不限於）債券、商業票據、短期票據、存款證及協議有期存款，並可由政府、機構、超國家及企業發行機構發行。

儘管子基金將會在適用法律及法規的規限下根據其投資目標及策略來投資，惟子基金對於其淨資產投資於任何一個國家或行業及任何市值發行機構的比例卻並無任何限制。因此，子基金可將其超過30%的淨資產投資於位於美國的發行機構。子基金的投資可以任何貨幣計價。

子基金可將其最多50%的淨資產投資於被評為低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-）的高息債務證券。

子基金並不擬將其超過10%的淨資產投資於由任何信用評級低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-）的單一主權國（包括有關政府、公共或地方當局）所發行或擔保的證券。子基金亦無意訂立任何證券借貸、回購、反向回購協議或類似的場外交易。

子基金可使用金融衍生工具（「**FDIs**」）作投資、有效管理投資組合及／或對沖目的。子基金為上述目的可使用的FDIs主要包括（但不限於）認股證、期貨、期權、遠期及其他衍生工具或合約。

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險?

投資涉及風險。請參閱構成香港提呈發售文件一部分的售股章程以瞭解包括風險因素在內的詳情。

1. 投資風險： 子基金投資組合的價值可能因為下文任何主要投資風險而下跌，閣下對本基金的投資或會因此蒙受虧損。並不保證可獲償還本金。

2. 股票市場風險： 子基金對股本證券的投資須承受一般市場風險，其價值可因多項因素（例如投資情緒、政治及經濟狀況以及發行機構相關因素的變動）而波動不定。

3. 優先證券風險： 優先證券具備獨特投資特徵，其普遍：(i)收益率較普通股為高，但與相若債務證券比較的收益率則較低；(ii)基於其固定收益特徵，與普通股相比，較少受到價值波動影響；及(iii)若發行機構普通股的市場價格上升，則可提供資本增值潛力。優先證券因而須承擔影響債務及／或股票的因素。優先證券並須承擔提前贖回風險、押後派息風險及優先權利不能行使或不獲考慮的風險。

4. 地域集中風險： 子基金的投資集中於美國相關發行機構的證券，或會令子基金的波動較包含廣泛環球投資的組合劇烈。子基金的價值或會較易受到區內的不利事態影響。

5. 利率風險： 當債券結算貨幣的利率上升，債券的價值會下降，使有關投資組合的價值降低。如利率變動使子基金的可通知償還的證券比預期早或延期很多繳清，該子基金股份價格會貶值。子基金平均償還期限加長會使其對利率風險更為敏感。

6. 信用風險： 指債券發行機構因未能及時償還本金和利息而違約的風險，又或對發行機構支付上述款項的能力的負面看法會使該債券的價格下跌的風險。

7. 貨幣風險： 子基金的資產會主要投資於美元以外的貨幣為單位的證券，而子基金會將按該等貨幣收取該等投資的收益或變現收入。其中某些貨幣兑美元可能貶值。另外，股份類別之結算貨幣可能與子基金基礎貨幣不同，若該指定結算貨幣與子基金基礎貨幣之間匯率有波動，該等股份類別的股東或會蒙受不利影響。

8. 流通性及波動風險： 子基金可能投資之某些市場，其成交額可能遠低於較發達的市場。特定證券在特定時期或特定市場條件下於欲出售的時刻難以出售時，亦可能出現流動性不足的情況。

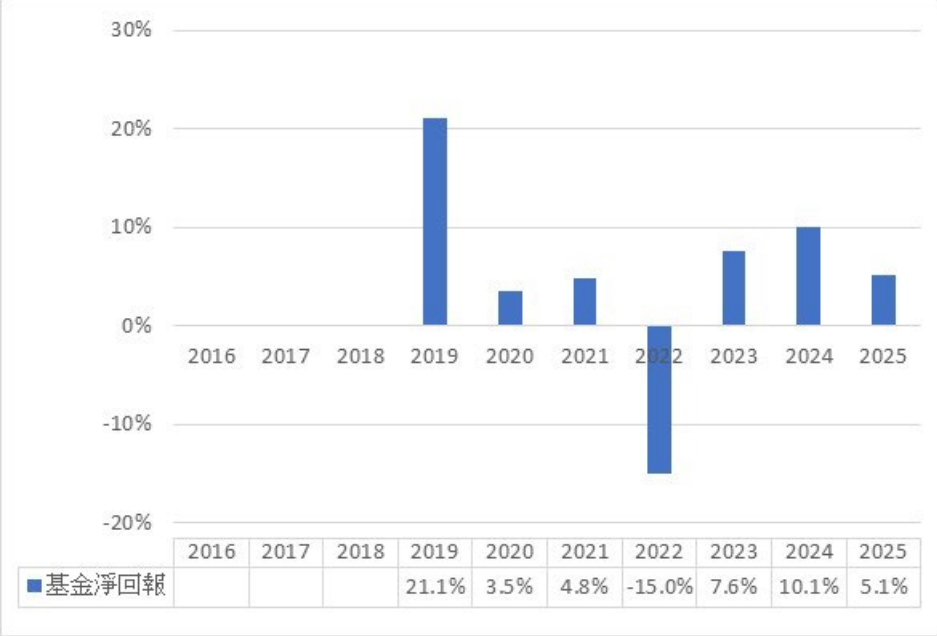
9. 高息債券風險： 子基金可投資於低於投資評級的高息債務證券或與該等證券等同的未評級證券。因此，與高評級債務證券相比，投資於子基金附有較高程度的信用風險與流通性及波動風險。

10. 信用評級及降級風險： 評級機構所給予的信用評級存在局限，並非一直保證證券及／或發行機構的信譽。任何情況下，債務證券或其發行機構的信用評級可能會在其後被降級。如有該種降級，子基金的價值或會蒙受不利影響。投資管理人或未必能夠出售被降級的債務證券。

11. 使用FDIs： 與FDIs相關的風險包括交易對手／信貸風險、流通性風險、估值風險、波動風險及場外交易風險。FDI的槓桿元素／成份可能導致損失顯著高於子基金投資於FDI的金額。投資參與FDIs可能導致子基金面臨重大損失的高風險。

12. 有關從資本撥付或實際上撥付股息的風險：	從資本作出或實際上從資本作出涉及支付股息的任何分派（即從總收入中支付股息，同時將全部或部分費用及開支從資本中扣除／支付）等於退回或提取投資者原本投資額的一部分或該原本投資額應佔的任何資本收益。從子基金的資本作出涉及支付股息的任何分派，可能導致每股資產淨值即時減少。 各對沖股份類別的股息和資產淨值或亦會因有關類別的結算貨幣與子基金基礎貨幣之間的息差並蒙受不利影響，導致從資本撥付的股息款額有所增加，因而與其他股份類別相比的資本流失會更嚴重。
13. 有關固定收益類別的風險：	固定收益股份類別按其資產淨值的預定年化固定百分比派息。年化固定百分比將由董事持續檢討，並可由董事酌情更改（股東將獲得至少一個月的事先通知）。固定收益股份類別的投資並非儲蓄帳戶或固定利息支付投資的替代投資。固定收益股份類別支付的年化固定百分比並不完全反映子基金的實際或預期收益或表現。分派可能高於或低於實際變現的收益及回報，並且可能超過子基金的此等股份類別的總投資收益。因此，任何差額將會從資本撥付。 固定收益股份類別可能在子基金產生負回報或出現虧損的期間繼續分派，從而進一步減少固定收益股份類別的資產淨值。從資本中撥付及／或實際上從資本中撥付分派長遠而言可能導致資本流失，尤其是在市況不利而某個月份的收入不足時，並因此限制子基金未來的資本增長，同時可能導致未來回報的價值減少。在極端情況下，投資者可能無法收回原有的投資金額。 投資者應注意，正分派收益率並不意味著正回報。此外，固定收益股份類別不分派固定金額，分派按固定百分比計算，因此當相關固定收益股份類別的資產淨值高時，絕對分派的金額亦較高，當相關固定收益股份類別的資產淨值低時，絕對分派金額亦較低。因此，投資者每月收到的絕對分派金額可能有所不同。
14. 人民幣兌換及人民幣類別相關風險：	人民幣目前並非可自由兑換的貨幣。人民幣的供應及將外幣兑換為人民幣均受到中國內地當局的外匯管制政策及限制約束，這可能會對子基金兑換為人民幣的能力構成不利影響。在特殊情況下，以人民幣支付贖回款項及／或股息款項可能由於適用於人民幣的匯兑管制及限制而延遲。 香港離岸人民幣（「CNH」）與中國內地在岸人民幣（「CNY」）雖屬同一種貨幣，但卻在不同兼互不相連而且獨立運作的市場上買賣，亦因此基於不同匯率買賣。就此而言，CNH的匯率未必與CNY相同，兩者亦未必向同一方向波動。CNH與CNY若有任何表現分歧，可能會對投資者構成不利影響。 以非人民幣為基本貨幣的投資者須承擔外匯風險，亦不保證人民幣兑投資者的基礎貨幣（例如港元）的價值不會貶值。人民幣一旦貶值，有可能對投資者於子基金的人民幣計價類別的投資的價值構成不利影響。

本子基金過往的業績表現如何?



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
基金淨回報				21.1%	3.5%	4.8%	-15.0%	7.6%	10.1%	5.1%

- 往績並非預測日後業績表現的指標。投資者未必能取回全部投資本金。
- 基金業績表現以曆年末的資產淨值作為比較基礎，股息會滾存再作投資。
- 上述數據顯示AA類別^價值在有關曆年內的升跌幅度。
- 業績表現以美元計算，當中反映出本基金的經常性開支，但不包括本基金可能向投資者收取的認購費及贖回費。
- 如年內沒有顯示有關的業績表現，即代表當年沒有足夠數據用作提供業績表現之用。
- 子基金發行日：2018年9月11日
- AA類別^發行日：2018年9月11日

^ 就本概要而言，此股份類別被指定為該子基金的代表性股份類別，因其有最長的往績記錄。有關其他股份類別表現的進一步資料，請參閱www.manulifeim.com.hk。該網站並未經香港證券及期貨事務監察委員會（「**證監會**」）審閱。

是否有擔保?

本子基金沒有任何擔保。閣下可能不能收回閣下投資的全額。

費用和收費如何?

閣下可能應支付的收費

買賣子基金的股份時，閣下可能要支付下列收費：

收費	**閣下應支付的款額**
認購費（初次收費）	**不超過認購款的5%**
轉換費（轉換收費）	**最高為所轉換股份價值的1%**
贖回費（贖回收費）	**不適用**

子基金應付的繼續營運的費用

下列費用將由本子基金支付。由於此等費用令閣下的投資所得回報減少，所以會影響閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	**不超過0.04%**
管理費	**1.10%***
存管費	**0.003%至0.40%範圍內（不包括交易費及償還墊支）**
業績表現費	**不適用**
執行費	**不超過0.5%**

***** 經給予受影響的股東至少一個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.5節。

其他收費

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的截止交易時間）或以前收到閣下妥善的申請後按子基金下一個確定的資產淨值認購或贖回子基金的股份。閣下的經銷商或就投資者的指示設立不同的截止交易時間。

- 子基金的資產淨值於各營業日計算，交易價格將每日刊登於http://www.manulifeim.com.hk*，並可於宏利環球基金的註冊辦事處索閱，及／或透過連絡宏利投資管理（香港）有限公司索取。

- 閣下可在網站http://www.manulifeim.com.hk*取得其他提供予香港零售投資者投資的股份類別的過往表現資料。

- 如股息是從（或實際上從）子基金的資本中撥付，過去12個月（或如子基金推出少於12個月，則自其成立日期起）的股息組成（即從可分派收入淨額及資本中支付的相對金額）可向宏利環球基金索取及在www.manulifeim.com.hk*取得。

* 本網站未經**證監會**審閱，並可能包含未經證監會認可的基金資料。

重要提示

閣下如有疑問，應諮詢專業意見。

證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。

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PRODUCT KEY FACTS

Manulife Global Fund

ASEAN Equity Fund
April 2026

- ***This statement provides you with key information about Manulife Global Fund – ASEAN Equity Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (Hong Kong) Limited (internal delegation, Hong Kong)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year#:	**Class AA**	**1.78%[1]**
	Class AA Acc	**1.78%[2]**
	Class AA (HKD)	**1.78%[1]**
	Class AA (HKD) Acc	**1.79%[2]**
	Class F (HKD) MDIST (G)	**1.78%[1]**
	Class F (USD) MDIST (G)	**1.78%[1]**
Base currency:	**USD**	
Dividend policy: (Distribution policy)	**<u>Classes AA / AA (HKD)</u>** **Dividends (if any) will be paid annually (Dividends will automatically be reinvested unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.)**	

<u>Classes F (HKD) MDIST (G) / F (USD) MDIST (G)</u>
Dividends will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.)

The distribution yield of this share class will be set as an annualized fixed percentage of the NAV per Share of this share class (as set out in the table below), resulting in a variable dividend amount. The dividend amount per Share for each payout is calculated by multiplying the annualized fixed percentage with the NAV per Share at the last dealing day of each month divided by the distribution frequency over a year.

Share Class	Distribution frequency over a year	Annualized fixed percentage
Class F (HKD) MDIST (G)	Monthly (12)	5%
Class F (USD) MDIST (G)	Monthly (12)	5%

Dividends may be paid or effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value.

The annualized fixed percentage is subject to on-going review by the Directors and may be changed at the discretion of the Directors (at least one month's prior notice will be provided to Shareholders) if the Directors, after taking into account various factors, including but not limited to NAV per Share of the relevant Class of the Sub-Fund, prevailing market conditions, the Directors' expectation on future market and economic conditions as well as income generation, determine it is appropriate to change the annualized fixed percentage, or in the event the Directors are of the view it is not sustainable for the Sub-Fund to support the annualized fixed percentage, or in exceptional circumstances (e.g. in times of extreme market volatility or during severe adverse market conditions). Investors should note that a positive dividend yield does not imply positive return.

Classes AA Acc / AA (HKD) Acc
No distribution will be paid.

The Directors may, at any time, amend the dividend policy of the Sub-Fund, subject to prior regulatory approval (where applicable) and to one month's prior notice to the relevant Shareholders.

Financial year end:	**30 June**
Minimum investment:	**Initial – US$1,000 (or the equivalent in any other major currency)** **Subsequent – US$100 (or the equivalent in any other major currency)**

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] As the share class is newly launched, not yet launched or has been fully redeemed, and the maximum level of management company fee is increased with effect from 1 June 2025, this figure is a best estimate based on the estimated expenses which would have been chargeable to the share class over a 12-month period and the estimated average net asset value over the same period, taking into account the increase in maximum level of management company fee.

[2] As the maximum level of management company fee is increased with effect from 1 June 2025, this is only an estimate based on the expenses for the period from 1 January 2025 to 31 December 2025, taking into account the increase in maximum level of management company fee.

What is this product?

ASEAN Equity Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**").

Objective and Investment Strategy

The investment objective of the Sub-Fund is to generate long-term capital growth through investing at least 70% of its net assets in equity and equity related securities of companies listed or incorporated in countries which are members of ASEAN as well as companies incorporated outside ASEAN but which have significant economic exposure to, or derive a significant proportion of their income from the ASEAN region.

The "**ASEAN**" region is defined as the members of the Association of South East Asian Nations, which currently comprise Singapore, Malaysia, Thailand, Indonesia, Brunei, the Philippines, Vietnam, Cambodia, Laos and Myanmar.

Such equity and equity related securities include common stocks, preferred stocks and depositary receipts.

While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-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 Sub-Fund may invest more than 30% of its net assets in issuers located in any of Singapore, Indonesia, Malaysia and Thailand, and due to the nature of the investment portfolio of the Sub-Fund, securities of small and medium sized companies may represent, at times, more than 30% of the net assets of the Sub-Fund. The Sub-Fund's investments may be denominated in any currency.

The Investment Manager of the Sub-Fund employs a multi-disciplined bottom-up research process for stock selection and to identify the fair value of its investments, and aims to construct a well diversified portfolio of undervalued securities with good earnings growth potential. The multi-disciplined bottom-up research process involves both quantitative and qualitative analysis to identify companies with a competitive advantage, management expertise and a strong financial profile, focusing on factors contributing to earnings growth and management teams that have created value for Shareholders.

The investment process of the Sub-Fund is driven by the investment philosophy that companies that are under priced relative to their earnings growth potential will outperform over the long term. The Sub-Fund seeks to invest in companies with better value and growth characteristics than its target universe.

The Sub-Fund may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, options, futures, swaps and forwards.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Equity Market Risk:**	The Sub-Fund's investment in equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.
3.	**Geographical Concentration Risk:**	The concentration of the Sub-Fund's investments in securities of issuers related to the ASEAN region may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Sub-Fund may be more susceptible to adverse events in the region.
4.	**Political and Regulatory Risk:**	Changes to government policies or legislation in the markets in which the Sub-Fund may invest may adversely affect the political or economic stability of such markets, such as preventing or limiting the repatriation of foreign capital or the availability of legal redress through the courts. Investments in certain markets may also require the procurement of a substantial number of licences, regulatory consents, certificates and approvals. The inability to obtain a particular licence, regulatory consent, certificate or approval could adversely affect the operations of the Sub-Fund.
5.	**Emerging Markets Risk:**	The Sub-Fund invests in emerging markets which may involve increased risks and special considerations not typically associated with investment in more developed markets, such as liquidity risks, currency risks/control, political and economic uncertainties, legal and taxation risks, settlement risks, custody risk and the likelihood of a high degree of volatility.
6.	**Small-Cap / Mid-Cap Risk:**	The stock of small-capitalisation / mid-capitalisation companies may have lower liquidity and their prices are more volatile to adverse economic developments than those of larger capitalisation companies in general.

7. Currency Risk:	Underlying investments of the Sub-Fund may be denominated in currencies other than the base currency of the Sub-Fund, and the Sub-Fund may receive income or realization proceeds from these investments in those currencies, some of which may fall in value against the base currency. Also, a class of shares may be designated in a currency other than the base currency of the Sub-Fund. The net asset value of such classes of shares may be affected unfavourably by fluctuations in the exchange rates between these currencies and the base currency and by changes in exchange rate controls.
8. Liquidity and Volatility Risks:	The trading volume on some of the markets through which the Sub-Fund may invest may be substantially less than that in more developed markets. 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.
9. Use of FDIs:	Risks associated with FDIs include counterparty/credit risk, liquidity risk, valuation risk, volatility risk and over-the-counter transaction risk. The leverage element/component of an FDI can result in a loss significantly greater than the amount invested in the FDI by the Sub-Fund. Exposure to FDIs may lead to a high risk of significant loss by the Sub-Fund.
10. Risks relating to Dividends Paid or Effectively Paid out of Capital:	Any distributions involving payment of dividends out of capital or effectively out of capital (i.e. payment of dividends out of gross income while charging/paying all or part of the fees and expenses to capital) would amount to a return or withdrawal of part of the amount of an investor's original investment, or from any capital gains attributable to that original investment. Any distributions involving payment of dividends out of the Sub-Fund's capital may result in an immediate decrease in the NAV per Share.
11. Risks relating to Fixed Yield Classes:	Fixed yield share classes pay out a pre-determined annualized fixed percentage of their NAV. The annualized fixed percentage is subject to on-going review by the Directors and may be changed at the discretion of the Directors (at least one month's prior notice will be provided to Shareholders). Investments in a fixed yield share classes are not an alternative to a savings account or fixed-interest paying investment. The annualized fixed percentage paid by the fixed yield share classes does not entirely reflect the actual or expected income or performance of the Sub-Fund. The distribution can be higher or lower than the income and return that were effectively realized and may exceed the gross investment income of these share classes of the Sub-Fund. Consequently, any shortfall will be paid out of capital. Fixed yield share classes may continue to distribute in periods that the Sub-Fund has negative returns or is making losses, which further reduces the NAV of the fixed yield share classes. Distribution out of and/or effectively out of capital may result in capital erosion in the long term, in particular, during the adverse

market conditions where there is insufficient income in a given month, and therefore constrain future capital growth of the Sub-Fund together with the possibility that the value of future returns may be diminished. In extreme circumstances, investors may not be able to get back the original investment amount.

Investors should note that a positive distribution yield does not imply a positive return. Also, fixed yield share classes do not distribute a fixed amount and the constant percentage of distribution results in higher absolute distributions when the NAV of the relevant fixed yield share class is high, and lower absolute distributions when NAV of the relevant fixed yield share class is low. Hence, the absolute distributions received by investors may vary from month to month.

How has the Sub-Fund performed?

	2021	2022	2023	2024	2025
Fund Net Return				3.1%	6.1%
Benchmark Return				12.0%	16.6%

- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Class AA Acc^ increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in USD, including ongoing charges and excluding subscription fee and redemption fee investors might have to pay.
- Where no past performance is shown there was insufficient data available in that year to provide performance.
- Sub-Fund launch date: 2 October 2015
- Class AA Acc^ launch date: 1 August 2023

- The benchmark of the Sub-Fund is MSCI AC ASEAN NR USD Index.

^ This share class has been designated, for the purposes of this statement, as the representative share class of the Sub-Fund as it has the longest track record among the share classes of the Sub-Fund offered to Hong Kong retail investors and is denominated in the base currency of the Sub-Fund. For further information on the performance of other share classes, please refer to www.manulifeim.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong ("**SFC**").

Is there any guarantee?

This Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.

What are the fees and charges?

Charges which may be payable by you

You may have to pay the following fees when dealing in shares of the Sub-Fund.

Fee	What you pay
Subscription fee (Initial charge)	**Up to 5% of the subscription amount**
Switching fee (Switching charge)	**Up to 1% of the value of the Share(s) being switched**
Redemption fee (Redemption charge)	**N/A**

Ongoing fees payable by the Sub-Fund

The following expenses will be paid out of the Sub-Fund. They affect you because they reduce the return you get on your investments.

	Annual rate (as a % of the Sub-Fund's net asset value)
Management company fee	**Up to 0.04%**
Management fee	**1.50%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than one month's prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund for Hong Kong investors. Your distributor may impose different dealing deadlines for receiving requests from investors.

- The net asset value of the Sub-Fund is calculated on each Business Day and the dealing prices are published daily at www.manulifeim.com.hk*, are available at the registered office of Manulife Global Fund and/or can be obtained by contacting Manulife Investment Management (Hong Kong) Limited.

- You may obtain the past performance information of other share classes offered to Hong Kong retail investors from www.manulifeim.com.hk*.

- Where payment of dividends is being made out of (or effectively out of) the Sub-Fund's capital, the composition of dividends (i.e. the relative amounts paid out of net distributable income and capital) for the preceding 12 months (or if the Sub-Fund was launched less than 12 months ago, since its inception) is available from Manulife Global Fund upon request as well as on www.manulifeim.com.hk*.

* This website has not been reviewed by the SFC and may contain information on funds not authorized by the SFC.

Important

If you are in doubt, you should seek professional advice.

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

PRODUCT KEY FACTS

Manulife Global Fund

Asia Pacific REIT Fund

April 2026

- ***This statement provides you with key information about Manulife Global Fund – Asia Pacific REIT Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (Hong Kong) Limited (internal delegation, Hong Kong)**	
Sub-Investment Manager:	**Manulife Investment Management (Singapore) Pte. Ltd. (internal delegation, Singapore)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.73%[1]**
	Class AA Acc	**1.73%[1]**
	Class AA Inc	**1.73%[1]**
	Class AA (USD) MDIST (G)	**1.73%[1]**
	Class AA (AUD Hedged) Inc	**1.73%[2]**
	Class AA (AUD Hedged) MDIST (G)	**1.73%[1]**
	Class AA (CAD Hedged) Inc	**1.73%[2]**
	Class AA (CAD Hedged) MDIST (G)	**1.73%[2]**
	Class AA (HKD)	**1.73%[1]**
	Class AA (HKD) Inc	**1.72%[1]**
	Class AA (HKD) MDIST (G)	**1.73%[1]**
	Class AA (GBP Hedged) MDIST (G)	**1.73%[1]**
	Class AA (RMB Hedged) MDIST (G)	**1.72%[1]**
	Class R (USD) MDIST (G)	**1.73%[1]**
	Class R (HKD) MDIST (G)	**1.74%[1]**
Base currency:	**USD**	
Dividend policy: (Distribution policy)	**Classes AA / AA (HKD)** **Dividends (if any) will be paid annually (Dividends will automatically be reinvested unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.)**	

Classes AA Inc / AA (USD) MDIST (G) / AA (AUD Hedged) Inc / AA (AUD Hedged) MDIST (G) / AA (CAD Hedged) Inc / AA (CAD Hedged) MDIST (G) / AA (HKD) Inc / AA (HKD) MDIST (G) / AA (GBP Hedged) MDIST (G) / AA (RMB Hedged) MDIST (G)

Dividends (if any) will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends may be paid or effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value. With respect to the hedged share class(es), dividends may be paid from the interest rate differential between the currency in which the share class is denominated and the base currency of the Sub-Fund.

Classes R (USD) MDIST (G) and R (HKD) MDIST (G)

Dividends will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends will be partially comprised of a distribution paid from realized capital gains and/or capital at a fixed rate of between 2% and 5% of net asset value per Share* per annum, which may immediately reduce the Sub-Fund's net asset value. Dividends may also be effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value.

**** Based on the initial Subscription Price during the year of inception, and the NAV per Share on the first Business Day of each calendar year thereafter, or in times of extreme market volatility or during severe adverse market conditions, such other Business Day to be determined by the Directors (or their delegates) and further disclosed at www.manulifeim.com.hk with prior notice to be given to investors.***

Class AA Acc

No distribution will be paid.

The Directors may, at any time, amend the dividend policy of the Sub-Fund, subject to prior regulatory approval (where applicable) and to one month's prior notice to the relevant Shareholders.

Financial year end: **30 June**

Minimum investment: **Initial – US$1,000 (or the equivalent in any other major currency)**
Subsequent – US$100 (or the equivalent in any other major currency)

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] As the maximum level of management company fee is increased with effect from 1 June 2025, this is only an estimate based on the expenses for the period from 1 January 2025 to 31 December 2025, taking into account the increase in maximum level of management company fee.

[2] As the share class is newly launched, not yet launched or has been fully redeemed, and the maximum level of management company fee is increased with effect from 1 June 2025, this figure is a best estimate based on the estimated expenses which would have been chargeable to the share class over a 12-month period and the estimated average net asset value over the same period, taking into account the increase in maximum level of management company fee.

What is this product?

Asia Pacific REIT Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**"). The Sub-Fund is not authorized by the Securities and Futures Commission of Hong Kong ("**SFC**") under the Code on Real Estate Investment Trusts.

Objective and Investment Strategy

Asia Pacific REIT Fund aims to provide long-term capital appreciation and income generation primarily through investment in real estate investment trusts ("**REITs**") in the Asia Pacific ex-Japan region.

The Sub-Fund will invest at least 70% of its net assets in REITs constituted in and/or traded in and/or primarily invested in underlying assets in the Asia Pacific ex-Japan region, each of which is closed-ended and listed on any regulated market. The remaining assets of the Sub-Fund may be invested in real estate-related securities (as defined below) listed on any regulated market in the Asia Pacific ex-Japan region, closed-ended non-Asia Pacific ex-Japan REITs listed on any regulated market, and cash and cash equivalents. Real estate-related securities include equity and equity-related securities of companies which derive a significant portion of their earnings from any aspect of real estate, as well as real estate-related business trusts, property trusts, hospitality trusts, and stapled securities comprising the aforementioned securities (including REITs).* Such equity and equity-related securities include common stocks, preferred stocks and depositary receipts.

While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-Fund 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 capitalisation. Hence, the Sub-Fund may invest more than 30% of its net assets in issuers located in Singapore and Hong Kong. The Sub-Fund's investments may be denominated in any currency.

It is not the intention of the Sub-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 or BBB- by Standard & Poor's or Fitch). Neither does the Sub-Fund currently intend to enter into securities lending, repurchase, reverse repurchase, and similar over-the-counter transactions.

The Sub-Fund may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, futures, options, forwards and other derivative instruments or contracts.

* Such business trusts, property trusts, hospitality trusts are different types of trusts that carry on real estate-related businesses or invest in real estate-related investments. Stapled securities are hybrid securities comprising two or more REITs and/or real estate-related securities as underlying assets, and are created for structuring or tax efficiency purposes.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

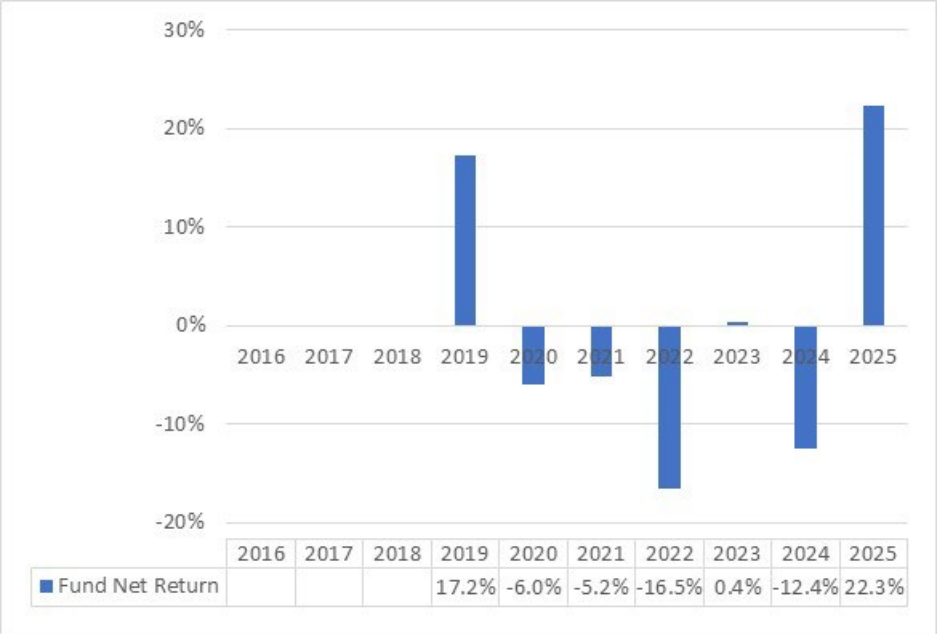
Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Equity Market Risk:**	The Sub-Fund's investment in REITs and equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.
3.	**Sector Concentration Risk:**	The Sub-Fund focuses on a particular industry sector (namely, real estate) and lacks risk diversification, therefore valuations of the Sub-Fund may fluctuate more widely than in a fund that is diversified across sectors. Since the Sub-Fund focuses on a single sector of the economy, its performance depends in large part on the performance of the real estate sector.
4.	**Real Estate and REITs Related Risk:**	The Sub-Fund has substantial investments in real estate companies, REITs and other entities affected by the risks associated with the direct ownership of real estate. The Sub-Fund is subject to risks associated with real estate, including, without limitation, a decline in real estate values, the possibility that the issuers of real estate related securities as owners of real estate could default on mortgage payments resulting in the loss of their properties, environmental liability, and rise of interest rates. The value of the Sub-Fund may fluctuate in response to movements in real estate markets. The underlying REITs may not necessarily be authorised by the SFC and the dividend policy/payout policy of the Sub-Fund is not representative of the dividend policy/payout policy of the underlying REITs.
5.	**Geographical Concentration Risk:**	The concentration of the Sub-Fund's investments in REITs and equity securities of issuers related to Singapore or Hong Kong may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Sub-Fund may be more susceptible to adverse events in these regions.

6. Currency Risk:	The Sub-Fund's assets may be invested primarily in securities denominated in currencies other than U.S. Dollars and the Sub-Fund may receive income or realization proceeds from these investments in those currencies, some of which may fall in value against U.S. Dollars. Also, a class of Shares may be designated in a currency other than the base currency of the Sub-Fund and Shareholders of such classes of Shares may be affected unfavourably by fluctuations in the exchange rates between such designated currency and the base currency of the Sub-Fund.
7. Liquidity and Volatility Risks:	The trading volume on some of the markets through which the Sub-Fund may invest may be substantially less than that in more developed markets. 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.
8. Use of FDIs:	Risks associated with FDIs include counterparty/credit risk, liquidity risk, valuation risk, volatility risk and over-the-counter transaction risk. The leverage element/component of an FDI can result in a loss significantly greater than the amount invested in the FDI by the Sub-Fund. Exposure to FDIs may lead to a high risk of significant loss by the Sub-Fund.
9. Risks relating to Dividends Paid or Effectively Paid out of Capital:	Any distributions involving payment of dividends out of capital or effectively out of capital (i.e. payment of dividends out of gross income while charging/paying all or part of the fees and expenses to capital) would amount to a return or withdrawal of part of the amount of an investor's original investment, or from any capital gains attributable to that original investment. Any distributions involving payment of dividends out of the Sub-Fund's capital may result in an immediate decrease in the NAV per Share. The dividends and the NAV of each of the hedged share class(es) may also be adversely affected by the differences in the interest rates of the reference currency of such share class and the Sub-Fund's base currency, resulting in an increase in the amount of dividends that is paid out of capital and hence a greater erosion of capital than other share classes.

10. RMB Conversion and RMB Class(es) related Risks:	RMB is currently not a freely convertible currency. The supply of RMB and the conversion of foreign currency into RMB are subject to exchange control policies and restrictions imposed by the Mainland China authorities which could adversely impact the Sub-Fund's ability to exchange RMB. Under exceptional circumstances, payment of redemptions and/or dividend payment in RMB may be delayed due to the exchange controls and restrictions applicable to RMB. As offshore RMB (CNH) will be used for the valuation of RMB denominated Class(es), CNH rate may be at a premium or discount to the exchange rate for onshore RMB (CNY) and there may be significant bid and offer spreads and thus the value of the RMB denominated Class(es) will be subject to fluctuation. While CNH and CNY represent the same currency, they are traded in different and separate markets which operate independently. As such, CNH does not necessarily have the same exchange rate and may not move in the same direction as CNY. Non-RMB based investors are exposed to foreign exchange risk and there is no guarantee that the value of RMB against the investors' base currencies (for example HKD) will not be subject to devaluation. Any devaluation of RMB could adversely affect the value of investors' investments in the RMB denominated Class(es) of the Sub-Fund.

How has the Sub-Fund performed?



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Fund Net Return				17.2%	-6.0%	-5.2%	-16.5%	0.4%	-12.4%	22.3%

- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Class AA^ increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in USD, including ongoing charges and excluding subscription fee and redemption fee investors might have to pay.
- Where no past performance is shown there was insufficient data available in that year to provide performance.
- Sub-Fund launch date: 11 September 2018
- Class AA^ launch date: 11 September 2018

^ This share class has been designated, for the purposes of this statement, as the representative share class of the Sub-Fund as it has the longest track record among the share classes of the Sub-Fund. For further information on the performance of other share classes, please refer to www.manulifeim.com.hk. This website has not been reviewed by the SFC.

Is there any guarantee?

This Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.

What are the fees and charges?

Charges which may be payable by you

You may have to pay the following fees when dealing in Shares of the Sub-Fund.

Fee	What you pay
Subscription fee (Initial charge)	**Up to 5% of the subscription amount**
Switching fee (Switching charge)	**Up to 1% of the value of the Share(s) being switched**
Redemption fee (Redemption charge)	**N/A**

Ongoing fees payable by the Sub-Fund

The following expenses will be paid out of the Sub-Fund. They affect you because they reduce the return you get on your investments.

	Annual rate (as a % of the Sub-Fund's net asset value)
Management company fee	**Up to 0.04%**
Management fee	**1.50%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than one month's prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund for Hong Kong investors. Your distributor may impose different dealing deadlines for receiving requests from investors.

- The net asset value of the Sub-Fund is calculated on each Business Day and the dealing prices are published daily at www.manulifeim.com.hk*, are available at the registered office of Manulife Global Fund and/or can be obtained by contacting Manulife Investment Management (Hong Kong) Limited.

- You may obtain the past performance information of other share classes offered to Hong Kong retail investors from www.manulifeim.com.hk*.

- Where payment of dividends is being made out of (or effectively out of) the Sub-Fund's capital, the composition of dividends (i.e. the relative amounts paid out of net distributable income and capital) for the preceding 12 months (or if the Sub-Fund was launched less than 12 months ago, since its inception) is available from Manulife Global Fund upon request as well as on www.manulifeim.com.hk*.

* This website has not been reviewed by the SFC and may contain information on funds not authorized by the SFC.

Important

If you are in doubt, you should seek professional advice.

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

PRODUCT KEY FACTS

Manulife Global Fund

Asia Innovation Fund

July 2026

- ***This statement provides you with key information about Manulife Global Fund – Asia Innovation Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (Hong Kong) Limited (internal delegation, Hong Kong)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.79%[1]**
	Class AA Acc	**1.79%[1]**
	Class AA (HKD)	**1.78%[1]**
	Class AA (HKD) Acc	**1.78%[2]**
	Class AA (AUD Hedged)	**1.78%[2]**
	Class AA (CAD Hedged)	**1.78%[2]**
Base Currency:	**USD**	
Dividend policy: (Distribution policy)	**<u>Classes AA / AA (HKD) / AA (AUD Hedged) / AA (CAD Hedged)</u>** **Dividends (if any) will be paid annually (Dividends will automatically be reinvested unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.)** **<u>Class AA Acc / AA (HKD) Acc</u>** **No distribution will be paid.** ***The Directors may, at any time, amend the dividend policy of the Sub-Fund, subject to prior regulatory approval (where applicable) and to one month's prior notice to the relevant Shareholders.***	
Financial year end:	**30 June**	
Minimum investment:	**Initial – US$1,000 (or the equivalent in any other major currency)** **Subsequent – US$100 (or the equivalent in any other major currency)**	

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] As the maximum level of management company fee is increased with effect from 1 June 2025, this is only an estimate based on the expenses for the period from 1 January 2025 to 31 December 2025, taking into account the increase in maximum level of management company fee.

[2] As the share class is newly launched, not yet launched or has been fully redeemed, and the maximum level of management company fee is increased with effect from 1 June 2025, this figure is a best estimate based on the estimated expenses which would have been chargeable to the share class over a 12-month period and the estimated average net asset value over the same period, taking into account the increase in maximum level of management company fee.

What is this product?

Asia Innovation Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**").

Objective and Investment Strategy

Asia Innovation Fund aims to provide long-term capital growth for investors who hold a long term investment view and are prepared to accept significant fluctuations in the value of their investments, by investing primarily in equity and equity related securities of innovation and/or technology companies which are incorporated, located or listed, or have significant business interests, in the Asia Pacific region ("**Asia Pacific Innovation Companies**").

The Sub-Fund's investment portfolio will be made on a diversified basis, for which at least 70% of its net assets will be invested in equity and equity related securities of Asia Pacific Innovation Companies. Innovation and/or technology companies refer to companies which are considered by the Investment Manager as either developing or benefitting from advancements in technology and other aspects of the economy, including disruptors, category creators and pioneers across sectors. As a result, the Sub-Fund may have direct and/or indirect exposure to companies which are involved in, without limitation, the artificial intelligence value chain, biotechnology, and the development and production of semiconductors and related equipment. Such equity and equity related securities may include common stocks, preferred stocks and depositary receipts.

The Sub-Fund may also invest up to 10% of its net assets in UCITS (undertaking for collective investment in transferable securities) and other UCIs (undertaking for collective investment).

While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-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 Sub-Fund may invest more than 30% of its net assets in issuers located in any of the People's Republic of China ("**PRC**"), Japan, South Korea, Australia, Taiwan and Hong Kong. The Sub-Fund may also, from time to time, invest more than 30% of its net assets in companies in the following sectors: information technology (including hardware and software), industrials, communication services, consumer discretionary and healthcare. Due to the nature of the investment portfolio of the Sub-Fund, securities of small and medium sized companies may represent, at times, more than 30% of the net assets of the Sub-Fund. The Sub-Fund's investments may be denominated in any currency.

The Sub-Fund may, from time to time, invest more than 30% of its net assets directly in certain China A shares listed on the Shanghai Stock Exchange ("**SSE**") or the Shenzhen Stock Exchange ("**SZSE**") via the Shanghai-Hong Kong Stock Connect programme or the Shenzhen-Hong Kong Stock Connect programme respectively (collectively, "**Stock Connect**").

In times of extreme market volatility or during severe adverse market conditions, the Sub-Fund may temporarily hold a substantial portion (up to 40%) of its 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.

The Sub-Fund does not currently intend to enter into securities lending, repurchase, reverse repurchase, and similar over-the-counter transactions.

The Sub-Fund may use financial derivative instruments ("**FDIs**") for efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, futures, options, forwards and other derivative instruments or contracts.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

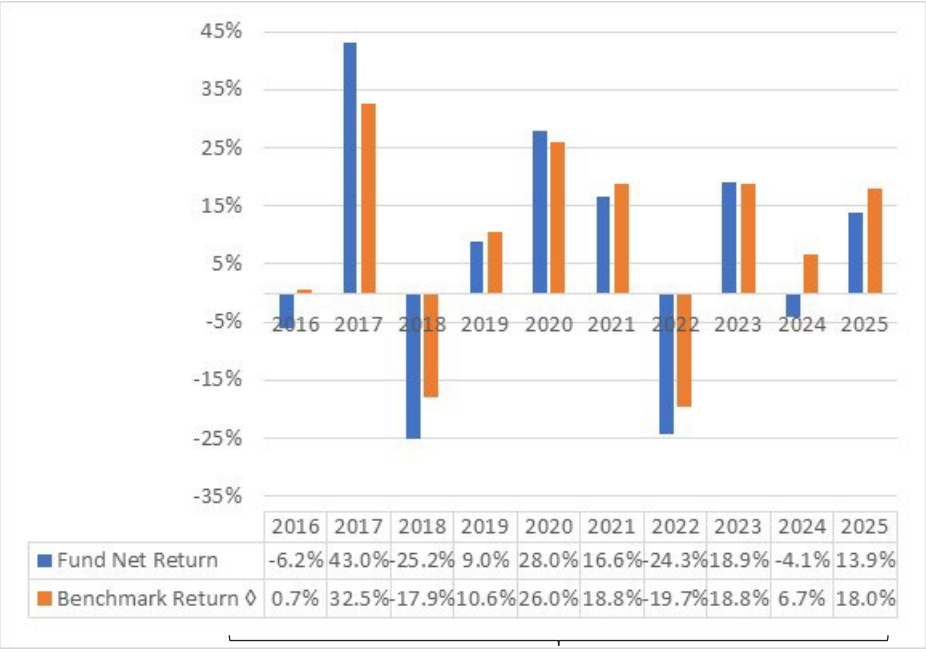
Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Equity Market Risk:**	The Sub-Fund's investment in equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.
3.	**Innovation and Technology Industry Risk**	The Sub-Fund invests in innovation and/or technology companies, which may particularly be affected by the intense competition in such industries. Specific factors which may cause the value of securities within the innovation and/or technology industries to deteriorate include, but are not limited to, domestic and international competition pressures, rapid obsolescence of products caused by fast-developing nature of the industries, economic performance of customers, substantial capital expenditures on technology and/or equipment and potential shortages of critical components or equipment. Companies in the innovation and/or technology industries typically make significant spending on research and development, and there is no guarantee that the products produced by these companies will materialise into commercially successful products. The innovation and/or technology industries may be subject to government intervention, sanctions and trade protectionism. Companies in such industries are typically dependent on maintaining relationships with partners in their respective value chains. If such relationships are impaired or terminated, the company may not be able to enter into a new alliance on a timely basis or on commercially favourable terms. The innovation and/or technology industries are also characterised by cyclical market patterns and periodic overcapacity. All these could harm the business and operating results of companies in the innovation and/or technology industries.

4.	**Concentration Risk:**	The Sub-Fund's investments are concentrated in innovation and/or technology industries (including sectors such as information technology, industrials, communication services, consumer discretionary and healthcare) and may also be concentrated in equity securities of companies related to the Asia Pacific region. The value of the Sub-Fund may be more volatile than that of a fund having a more diverse portfolio of investments, and may be more susceptible to adverse events in, or affecting, such industries, sectors and geographical regions.
5.	**Political and Regulatory Risk:**	Changes to government policies or legislation in the markets in which the Sub-Fund may invest may adversely affect the political or economic stability of such markets, such as preventing or limiting the repatriation of foreign capital or the availability of legal redress through the courts. Investments in certain markets may also require the procurement of a substantial number of licences, regulatory consents, certificates and approvals. The inability to obtain a particular licence, regulatory consent, certificate or approval could adversely affect the operations of the Sub-Fund.
6.	**Emerging Markets Risk:**	Investors should note that portfolios of any Sub-Fund may be invested in what are commonly referred to as emerging economies or markets, where special risks (including higher stock price volatility, lower liquidity of stocks, political and social uncertainties and currency risks) may be substantially higher than the risks normally associated with the world's mature economies or major stock markets. Further, certain emerging economies are exposed to the risks of high inflation and interest rates, large amount of external debt; and such factors may affect the overall economy stability. In respect of certain emerging economies or markets in which the Sub-Fund may invest, it may be exposed to higher risks than in developed economies or markets, in particular for the acts or omissions of its service providers, agents, correspondents or delegates. Accounting, auditing and financial reporting standards, practices and disclosure requirements applicable to some companies in the emerging economies or markets in which the Sub-Fund may invest may differ from countries with more developed financial markets. The value of the Sub-Fund's assets may also be affected by uncertainties such as changes in government policies, taxation legislation, currency repatriation restrictions and other developments in politics, law or regulations of the emerging economies or markets in which the Sub-Fund may invest.
7.	**Mainland China Investment Risk:**	Investing in the securities markets in Mainland China is subject to the risks of investing in emerging markets generally as well as to specific risks relating to the Mainland China market. Investing in Mainland China-related companies involves certain risks and special considerations not typically associated with investment in more developed economies or markets, such as greater political, tax, foreign exchange, liquidity and regulatory risk.

8.	**Risks Associated with Investments via the Stock Connect:**	The relevant rules and regulations (including restrictions on investments, repatriation of principal and profits, taxation) in Mainland China are subject to change which may have potential retrospective effect. Where a suspension or intervention in the trading through the Stock Connect is effected, the Sub-Fund's ability to achieve its investment objective could be negatively affected. The Stock Connect is subject to quota limitations. The Sub-Fund may not be able to make its intended investments if there is a change in quota or the quota is fully utilised.
9.	**Mainland China Tax Risk:**	Investments in A shares through Stock Connect would be exempt from PRC corporate income tax and value-added tax on gains on disposal of the A shares. The Investment Manager of the Sub-Fund does not currently make any tax provision in respect of any potential PRC tax; however, the Investment Manager reserves the right to do so when it thinks appropriate. The tax laws, regulations and practice in Mainland China are constantly changing, and they may be changed with retrospective effect. In this connection, the Sub-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. The income from and/or the value of the relevant investments in the Sub-Fund may be reduced by any of those changes.
10.	**Small-Cap / Mid-Cap Risk:**	The stock of small-capitalisation / mid-capitalisation companies may have lower liquidity and their prices are more volatile to adverse economic developments than those of larger capitalisation companies in general.
11.	**Currency Risk:**	The Sub-Fund's assets may be invested primarily in securities denominated in currencies other than U.S. Dollars and the Sub-Fund may receive income or realization proceeds from these investments in those currencies, some of which may fall in value against U.S. Dollars. Also, a Class of Shares may be designated in a currency other than the base currency of the Sub-Fund and Shareholders of such Classes of Shares may be affected unfavourably by fluctuations in the exchange rates between such designated currency and the base currency of the Sub-Fund.
12.	**Liquidity and Volatility Risks:**	The trading volume on some of the markets through which the Sub-Fund may invest may be substantially less than that in more developed markets. 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.
13.	**Use of FDIs:**	Risks associated with FDIs include counterparty/credit risk, liquidity risk, valuation risk, volatility risk and over-the-counter transaction risk. The leverage element/component of an FDI can result in a loss significantly greater than the amount invested in the FDI by the Sub-Fund. Exposure to FDIs may lead to a high risk of significant loss by the Sub-Fund.

How has the Sub-Fund performed?



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Fund Net Return	-6.2%	43.0%	-25.2%	9.0%	28.0%	16.6%	-24.3%	18.9%	-4.1%	13.9%
Benchmark Return ◊	0.7%	32.5%	-17.9%	10.6%	26.0%	18.8%	-19.7%	18.8%	6.7%	18.0%

†

- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Class AA^ increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in USD, including ongoing charges and excluding subscription fee and redemption fee investors might have to pay.
- Sub-Fund launch date: 30 November 2006
- Class AA^ launch date: 30 November 2006

◊ The benchmark in and prior to 2022 was MSCI AC Asia Pacific ex Japan Small NR USD index. It was then changed to MSCI AC Asia ex Japan Small Cap Index on 1 August 2023. The benchmark was removed on 10 July 2026 following the changes of investment objective and policy of the Sub-Fund.

† The performances of these years were achieved under circumstances that no longer apply, as the investment objective and policy of the Sub-Fund were changed since 10 July 2026.

^ This share class has been designated, for the purposes of this statement, as the representative share class of the Sub-Fund as it has the longest track record among the share classes of the Sub-Fund. For further information on the performance of other share classes, please refer to www.manulifeim.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong ("**SFC**").

Is there any guarantee?

This Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.

What are the fees and charges?

Charges which may be payable by you

You may have to pay the following fees when dealing in Shares of the Sub-Fund.

Fee	What you pay
Subscription fee (Initial charge)	**Up to 5% of subscription amount**
Switching Fee (Switching charge)	**Up to 1% of the value of the Share(s) being switched**
Redemption fee (Redemption charge)	**N/A**

Ongoing fees payable by the Sub-Fund

The following expenses will be paid out of the Sub-Fund. They affect you because they reduce the return you get on your investments.

	Annual rate (as a % of the Sub-Fund's net asset value)
Management company fee	**Up to 0.04%**
Management fee	**1.50%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than one month's prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund for Hong Kong investors. Your distributor may impose different dealing deadlines for receiving requests from investors.
- The net asset value of the Sub-Fund is calculated on each Business Day and the dealing prices are published daily at www.manulifeim.com.hk*, are available at the registered office of Manulife Global Fund and/or can be obtained by contacting Manulife Investment Management (Hong Kong) Limited.
- You may obtain the past performance information of other share classes offered to Hong Kong retail investors from www.manulifeim.com.hk*.

* This website has not been reviewed by the SFC and may contain information on funds not authorized by the SFC.

Important

If you are in doubt, you should seek professional advice.

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PRODUCT KEY FACTS

Manulife Global Fund

China Value Fund

April 2026

- ***This statement provides you with key information about Manulife Global Fund – China Value Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (Hong Kong) Limited (internal delegation, Hong Kong)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.68%[1]**
	Class AA Acc	**1.67%[1]**
Base currency:	**USD**	
Dividend policy: (Distribution policy)	**<u>Class AA</u>** **Dividends (if any) will be paid annually (Dividends will automatically be reinvested unless indicated otherwise. Cash dividends are only available if the amount payable with respect to each account of the Sub-Fund is US$50 or more.)** **<u>Class AA Acc</u>** **No distribution will be paid.** ***The Directors may, at any time, amend the dividend policy of the Sub-Fund, subject to prior regulatory approval (where applicable) and to one month's prior notice to the relevant Shareholders.***	
Financial year end:	**30 June**	
Minimum investment:	**Initial – US$1,000 (or the equivalent in any other major currency)** **Subsequent – US$100 (or the equivalent in any other major currency)**	

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] As the maximum level of management company fee is increased with effect from 1 June 2025, this is only an estimate based on the expenses for the period from 1 January 2025 to 31 December 2025, taking into account the increase in maximum level of management company fee.

What is this product?

China Value Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**").

Objective and Investment Strategy

China Value Fund aims to achieve long term capital appreciation through investing at least 70% of its net assets in a diversified portfolio of securities of companies with substantial business interests in the Greater China Region (which includes Mainland China, Hong Kong and Taiwan) which are listed or traded on the stock exchanges of Shanghai, Shenzhen, Hong Kong, Taipei or other overseas exchanges and which are currently under-valued but which may have long term potential.

The Sub-Fund's investments, as described above, will generally be in equity and equity related securities of its target companies, including common stocks, preferred stocks, China A-Shares Access Products (as defined below) and depository receipts issued by such companies, in all cases, within the limits of the investment and borrowing powers and restrictions contained in the Prospectus. Investments of the Sub-Fund may also include A-Shares and/or B-Shares listed on the Shanghai Securities Exchange ("**SSE**") and the Shenzhen Stock Exchange ("**SZSE**") in Mainland China. The Sub-Fund may invest directly in certain China A shares listed on the SSE or the SZSE via the Shanghai-Hong Kong Stock Connect programme or the Shenzhen-Hong Kong Stock Connect programme respectively (collectively, "**Stock Connect**"). The Sub-Fund may also invest indirectly in China A shares via access products ("**China A-Shares Access Products**") such as equity-linked notes, participating certificates, participatory notes, swaps and other similar instruments issued by institutions that have obtained Qualified Foreign Investor ("**QFI**") licences from the China Securities Regulatory Commission (the "**CSRC**"). In any event where the Sub-Fund invests in China A shares, it is expected that the Sub-Fund will not hold (directly or indirectly) 30% or more of its net assets, in aggregate, in China A shares. Further, the Sub-Fund will not hold (directly or indirectly) more than 10% of its net assets, in aggregate, in China B-Shares.

While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-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 Sub-Fund may invest more than 30% of its net assets in issuers located in any of Mainland China, Hong Kong and Taiwan, and due to the nature of the investment portfolio of the Sub-Fund, securities of small and medium sized companies may represent, at times, 30% or more of the net assets of the Sub-Fund. The Sub-Fund's investments may be denominated in any currency.

The Sub-Fund may also hold the remaining assets in fixed-income securities and hold cash on an ancillary basis, if determined to be appropriate by the Investment Manager.

In respect of the Sub-Fund, Manulife Global Fund will seek to differentiate the Sub-Fund from other funds investing in Mainland China that are already available in the market by investing principally in companies that are undervalued. Undervalued stocks are those that trade at a lower valuation than their intrinsic value. The Investment Manager will use in-house financial models to arrive at a company's intrinsic value.

Such companies, in the Investment Manager's opinion, either have excellent potential but are generally not recognised as having such potential and can therefore be purchased at cheap prices, or are currently out-of-favour with the market but the Investment Manager's research indicates that they have significant potential for gains. The emphasis will be on selecting such stocks and, as a result, the portfolio will consist of listed securities that may not have a high degree of correlation with other more mainstream Mainland China stocks.

It is not the intention of the Sub-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 or BBB- by Standard & Poor's or Fitch). Neither does the Sub-Fund currently intend to enter into securities lending, repurchase, reverse repurchase, and similar over-the-counter transactions.

The Sub-Fund may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, futures, options, forwards and other derivative instruments or contracts.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

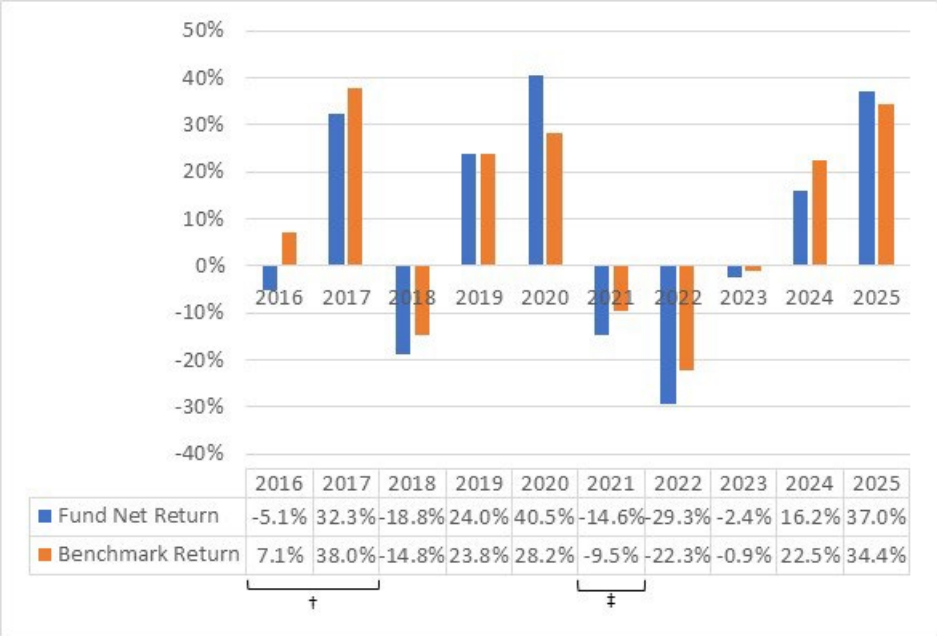
What are the key risks?

Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Equity Market Risk:**	The Sub-Fund's investment in equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.
3.	**Geographical Concentration Risk:**	The concentration of the Sub-Fund's investments in equity securities of companies related to Mainland China, Hong Kong or Taiwan may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Sub-Fund may be more susceptible to adverse events in those regions.
4.	**Political and Regulatory Risk:**	Changes to government policies or legislation in the markets in which the Sub-Fund may invest may adversely affect the political or economic stability of such markets, such as preventing or limiting the repatriation of foreign capital or the availability of legal redress through the courts. Investments in certain markets may also require the procurement of a substantial number of licences, regulatory consents, certificates and approvals. The inability to obtain a particular licence, regulatory consent, certificate or approval could adversely affect the operations of the Sub-Fund.

5.	**Mainland China Investment Risk:**	Investing in the securities markets in Mainland China is subject to the risks of investing in emerging markets generally as well as to specific risks relating to the Mainland China market. Investing in Mainland China-related companies involves certain risks and special considerations not typically associated with investment in more developed economies or markets, such as greater political, tax, foreign exchange, liquidity and regulatory risk.
6.	**Mainland China Tax Risk:**	Based on professional and independent tax advice received, the Investment Manager of the Sub-Fund does not currently make any tax provision in respect of any potential PRC WHT, EIT, VAT and Surtaxes; however, the Investment Manager reserves the right to do so when it thinks appropriate. The amount of any such tax provision will be disclosed in the accounts of the Sub-Fund. The tax laws, regulations and practice in Mainland China are constantly changing, and they may be changed with retrospective effect. In this connection, the Sub-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. The income from and/or the value of the relevant investments in the Sub-Fund may be reduced by any of those changes.
7.	**Small Cap Risk:**	Investments in securities of small and medium sized companies may involve greater risk than is customarily associated with investment in larger and more established companies. In particular, smaller companies often have limited product lines, markets or financial resources, with less research information available about the company, and their management may be dependent on a few key individuals.
8.	**Liquidity and Volatility Risks:**	The trading volume on some of the markets through which the Sub-Fund may invest may be substantially less than that in more developed markets. 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.
9.	**Currency Risk:**	The Sub-Fund is denominated in US dollars. Its performance will be affected by movements in the exchange rates between the currencies in which the assets are held and US dollars, and any changes in exchange control regulations which may cause difficulties in the repatriation of funds.
10.	**Use of FDIs:**	Risks associated with FDIs include counterparty/credit risk, liquidity risk, valuation risk, volatility risk and over-the-counter transaction risk. The leverage element/component of an FDI can result in a loss significantly greater than the amount invested in the FDI by the Sub-Fund. Exposure to FDIs may lead to a high risk of significant loss by the Sub-Fund.

How has the Sub-Fund performed?



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Fund Net Return	-5.1%	32.3%	-18.8%	24.0%	40.5%	-14.6%	-29.3%	-2.4%	16.2%	37.0%
Benchmark Return	7.1%	38.0%	-14.8%	23.8%	28.2%	-9.5%	-22.3%	-0.9%	22.5%	34.4%

† ‡

- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Class AA^ increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in USD, including ongoing charges and excluding subscription fee and redemption fee investors might have to pay.
- Sub-Fund launch date: 1 April 1998
- Class AA^ launch date: 19 April 2004
- The benchmark of the Sub-Fund is MSCI Golden Dragon NR USD index.

† The performances of these years were achieved under circumstances that no longer apply, as the investment manager was changed since November 2017.

‡ The merger of Class A Shares, the previous representative share class, into Class AA Shares occurred on 30 June 2021.

^ This share class has been designated for the purposes of this statement, as the representative share class of the Sub-Fund as after the merger of Class A into Class AA on 30 June 2021, it has the longest track record among the share classes of the Sub-Fund. For further information on the performance of other share classes, please refer to www.manulifeim.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong ("**SFC**").

Is there any guarantee?

This Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.

What are the fees and charges?

Charges which may be payable by you

You may have to pay the following fees when dealing in Shares of the Sub-Fund.

Fee	What you pay
Subscription fee (Initial charge)	**Up to 5% of subscription amount**
Switching fee (Switching charge)	**Up to 1% of the value of the Share(s) being switched**
Redemption fee (Redemption charge)	**N/A**

Ongoing fees payable by the Sub-Fund

The following expenses will be paid out of the Sub-Fund. They affect you because they reduce the return you get on your investments.

	Annual rate (as a % of the Sub-Fund's net asset value)
Management company fee	**Up to 0.04%**
Management fee	**1.5%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than one month's prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund for Hong Kong investors. Your distributor may impose different dealing deadlines for receiving requests from investors.
- The net asset value of the Sub-Fund is calculated on each Business Day and the dealing prices are published daily at www.manulifeim.com.hk*, are available at the registered office of Manulife Global Fund and/or can be obtained by contacting Manulife Investment Management (Hong Kong) Limited.
- You may obtain the past performance information of other share classes offered to Hong Kong retail investors from www.manulifeim.com.hk*.

* This website has not been reviewed by the SFC and may contain information on funds not authorized by the SFC.

Important

If you are in doubt, you should seek professional advice.

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

PRODUCT KEY FACTS

Manulife Global Fund

Dragon Growth Fund

April 2026

- ***This statement provides you with key information about Manulife Global Fund – Dragon Growth Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (Hong Kong) Limited (internal delegation, Hong Kong)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.70%[1]**
	Class AA Acc	**1.70%[1]**
	Class AA (AUD Hedged)	**1.61%[2]**
	Class AA (HKD)	**1.70%[1]**
	Class AA (USD) MDIST (G)	**1.70%[1]**
	Class AA (AUD Hedged) MDIST (G)	**1.61%[1]**
	Class AA (HKD) MDIST (G)	**1.70%[1]**
Base currency:	**USD**	

Dividend policy:
(Distribution policy)

<u>Classes AA / AA (AUD Hedged) / AA (HKD)</u>

Dividends (if any) will be paid annually (Dividends will automatically be reinvested unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.)

<u>Classes AA (USD) MDIST (G) / AA (AUD Hedged) MDIST (G) / AA (HKD) MDIST (G)</u>

Dividends (if any) will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends may be paid or effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value. With respect to the hedged share class(es), dividends may be paid from the interest rate differential between the currency in which the share class is denominated and the base currency of the Sub-Fund.

<u>Class AA Acc</u>
No distribution will be paid.

The Directors may, at any time, amend the dividend policy of the Sub-Fund, subject to prior regulatory approval (where applicable) and to one month's prior notice to the relevant Shareholders.

Financial year end:	**30 June**
Minimum investment:	**Initial – US$1,000 (or the equivalent in any other major currency)** **Subsequent – US$100 (or the equivalent in any other major currency)**

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] As the maximum level of management company fee is increased with effect from 1 June 2025, this is only an estimate based on the expenses for the period from 1 January 2025 to 31 December 2025, taking into account the increase in maximum level of management company fee.

[2] As the share class is newly launched, not yet launched or has been fully redeemed, and the maximum level of management company fee is increased with effect from 1 June 2025, this figure is a best estimate based on the estimated expenses which would have been chargeable to the share class over a 12-month period and the estimated average net asset value over the same period, taking into account the increase in maximum level of management company fee.

What is this product?

Dragon Growth Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**").

Objective and Investment Strategy

Dragon Growth Fund aims to achieve capital growth by investing at least 70% of its net assets in a diversified portfolio of equity and equity related securities of public companies which are listed in Hong Kong and/or, although not listed in Hong Kong, are listed on a stock exchange in any other jurisdiction and have substantial business interests in Hong Kong and/or China. Such equity and equity related securities include common stocks, preferred stocks and depositary receipts. While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-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 Sub-Fund may invest more than 30% of its net assets in issuers located in any of the People's Republic of China (the "**PRC**") and Hong Kong. The Sub-Fund's investments may be denominated in any currency.

The Sub-Fund may invest directly in certain China A shares listed on the Shanghai Stock Exchange ("**SSE**") or the Shenzhen Stock Exchange ("**SZSE**") via the Shanghai-Hong Kong Stock Connect programme or the Shenzhen-Hong Kong Stock Connect programme respectively (collectively "**Stock Connect**"). In any event where the Sub-Fund invests in China A shares, it is expected that the Sub-Fund will not hold 30% or more of its net assets in China A shares.

It is not the intention of the Sub-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 or BBB- by Standard & Poor's or Fitch). Neither does the Sub-Fund currently intend to enter into securities lending, repurchase, reverse repurchase, and similar over-the-counter transactions.

The Sub-Fund may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, futures, options, forwards and other derivative instruments or contracts.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Equity Market Risk:**	The Sub-Fund's investment in equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.
3.	**Geographical Concentration Risk:**	The concentration of the Sub-Fund's investments in equity securities of companies related to Hong Kong or the PRC may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Sub-Fund may be more susceptible to adverse events in those regions.
4.	**Mainland China Investment Risk:**	Investing in the securities markets in Mainland China is subject to the risks of investing in emerging markets generally as well as to specific risks relating to the Mainland China market. Investing in Mainland China-related companies involves certain risks and special considerations not typically associated with investment in more developed economies or markets, such as greater political, tax, foreign exchange, liquidity and regulatory risk.
5.	**Mainland China Tax Risk:**	Based on professional and independent tax advice received, the Investment Managers of the Sub-Fund does not currently make any tax provision in respect of any potential PRC WHT, EIT, VAT and Surtaxes; however, the Investment Manager reserves the right to do so when it thinks appropriate. The amount of any such tax provision will be disclosed in the accounts of the Sub-Fund. The tax laws, regulations and practice in Mainland China are constantly changing, and they may be changed with retrospective effect. In this connection, the Sub-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. The income from and/or the value of the relevant investments in the Sub-Fund may be reduced by any of those changes.

6.	**Liquidity and Volatility Risks:**	The trading volume on some of the markets through which the Sub-Fund may invest may be substantially less than that in more developed markets. 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.
7.	**Currency Risk:**	Underlying investments of the Sub-Fund may be denominated in currencies other than the base currency of the Sub-Fund, and the Sub-Fund may receive income or realization proceeds from these investments in those currencies, some of which may fall in value against the base currency. Also, a class of shares may be designated in a currency other than the base currency of the Sub-Fund. The net asset value of such classes of shares may be affected unfavourably by fluctuations in the exchange rates between these currencies and the base currency and by changes in exchange rate controls.
8.	**Use of FDIs:**	Risks associated with FDIs include counterparty/credit risk, liquidity risk, valuation risk, volatility risk and over-the-counter transaction risk. The leverage element/component of an FDI can result in a loss significantly greater than the amount invested in the FDI by the Sub-Fund. Exposure to FDIs may lead to a high risk of significant loss by the Sub-Fund.
9.	**Risks relating to Dividends Paid or Effectively Paid out of Capital:**	Any distributions involving payment of dividends out of capital or effectively out of capital (i.e. payment of dividends out of gross income while charging/paying all or part of the fees and expenses to capital) would amount to a return or withdrawal of part of the amount of an investor's original investment, or from any capital gains attributable to that original investment. Any distributions involving payment of dividends out of the Sub-Fund's capital may result in an immediate decrease in the NAV per Share. The dividends and the NAV of each of the hedged share class(es) may also be adversely affected by the differences in the interest rates of the reference currency of such share class and the Sub-Fund's base currency, resulting in an increase in the amount of dividends that is paid out of capital and hence a greater erosion of capital than other share classes.

How has the Sub-Fund performed?

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Fund Net Return		55.6%	-16.6%	21.6%	42.3%	-21.6%	-28.1%	-17.6%	11.4%	31.6%
Benchmark Return		49.2%	-16.4%	20.6%	25.0%	-19.2%	-19.3%	-11.8%	16.4%	31.6%

† ‡

- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Class AA^ increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in USD, including ongoing charges and excluding subscription fee and redemption fee investors might have to pay.
- Sub-Fund launch date: 20 December 1996
- Class AA^ launch date: 14 December 2016
- The benchmark of the Sub-Fund is MSCI AC Zhong Hua NR USD index.

† The performances of these years were achieved under circumstances that no longer apply, as the investment policy was changed since September 2018.

‡ The merger of Class A Shares, the previous representative share class, into Class AA Shares occurred on 30 June 2021.

^ This share class has been designated for the purposes of this statement, as the representative share class of the Sub-Fund as after the merger of Class A into Class AA on 30 June 2021, it has the longest track record among the share classes of the Sub-Fund. For further information on the performance of other share classes, please refer to www.manulifeim.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong ("**SFC**").

Is there any guarantee?

This Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.

What are the fees and charges?

Charges which may be payable by you

You may have to pay the following fees when dealing in Shares of the Sub-Fund.

Fee	What you pay
Subscription fee (Initial charge)	**Up to 5% of subscription amount**
Switching fee (Switching charge)	**Up to 1% of the value of the Share(s) being switched**
Redemption fee (Redemption charge)	**N/A**

Ongoing fees payable by the Sub-Fund

The following expenses will be paid out of the Sub-Fund. They affect you because they reduce the return you get on your investments.

	Annual rate (as a % of the Sub-Fund's net asset value)
Management company fee	**Up to 0.04%**
Management fee	**1.50%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than one month's prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund for Hong Kong investors. Your distributor may impose different dealing deadlines for receiving requests from investors.

- The net asset value of the Sub-Fund is calculated on each Business Day and the dealing prices are published daily at www.manulifeim.com.hk*, are available at the registered office of Manulife Global Fund and/or can be obtained by contacting Manulife Investment Management (Hong Kong) Limited.

- You may obtain the past performance information of other share classes offered to Hong Kong retail investors from www.manulifeim.com.hk*.

- Where payment of dividends is being made out of (or effectively out of) the Sub-Fund's capital, the composition of dividends (i.e. the relative amounts paid out of net distributable income and capital) for the preceding 12 months (or if the Sub-Fund was launched less than 12 months ago, since its inception) is available from Manulife Global Fund upon request as well as on www.manulifeim.com.hk*.

* This website has not been reviewed by the SFC and may contain information on funds not authorized by the SFC.

Important

If you are in doubt, you should seek professional advice.

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

PRODUCT KEY FACTS

Manulife Global Fund

Dynamic Leaders Fund
October 2026

- ***This statement provides you with key information about Manulife Global Fund – Dynamic Leaders Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (US) LLC (internal delegation, US)**	
Sub-Investment Managers:	**Manulife Investment Management (Europe) Limited (internal delegation, UK) (as Co-Sub-Investment Manager)** **Manulife Investment Management Limited (internal delegation, Canada) (as Co-Sub-Investment Manager)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA Acc**	**1.72%[1]**
	Class AA (HKD) Acc	**1.71%[1]**
	Class AA (HKD) MDIST (G)	**1.71%[2]**
	Class AA (RMB Hedged) Acc	**1.72%[1]**
	Class AA (USD) MDIST (G)	**1.72%[2]**
	Class F (HKD) MDIST (G)	**1.66%[3]**
	Class F (USD) MDIST (G)	**1.66%[3]**
	Class F (AUD Hedged) MDIST (G)	**1.66%[3]**
	Class F (CAD Hedged) MDIST (G)	**1.72%[2]**
	Class F (GBP Hedged) MDIST (G)	**1.72%[2]**
	Class F (JPY Hedged) MDIST (G)	**1.72%[2]**
	Class F (NZD Hedged) MDIST (G)	**1.72%[2]**
	Class F (RMB Hedged) MDIST (G)	**1.66%[3]**
Base currency:	**USD**	
Dividend policy: (Distribution policy)	**<u>Classes AA Acc / AA (HKD) Acc / AA (RMB Hedged) Acc</u>** **No distribution will be paid.**	

<u>Classes AA (USD) MDIST (G) / AA (HKD) MDIST (G)</u>
Dividends (if any) will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends may be paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value.

<u>Classes F (HKD) MDIST (G) / F (USD) MDIST (G) / Class F (AUD Hedged) MDIST (G) / F (CAD Hedged) MDIST (G) / F (GBP Hedged) MDIST (G) / F (JPY Hedged) MDIST (G) / F (NZD Hedged) MDIST (G) / F (RMB Hedged) MDIST (G)</u>
Dividends will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only

available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.)

The distribution yield of this share class will be set as an annualized fixed percentage of the NAV per Share of this share class (as set out in the table below), resulting in a variable dividend amount. The dividend amount per Share for each payout is calculated by multiplying the annualized fixed percentage with the NAV per Share at the last dealing day of each month divided by the distribution frequency over a year.

Share Class	Distribution frequency over a year	Annualized fixed percentage
Class F (HKD) MDIST (G)	Monthly (12)	5%
Class F (USD) MDIST (G)	Monthly (12)	5%
Class F (AUD Hedged) MDIST (G)	Monthly (12)	5%
Class F (CAD Hedged) MDIST (G)	Monthly (12)	5%
Class F (GBP Hedged) MDIST (G)	Monthly (12)	5%
Class F (JPY Hedged) MDIST (G)	Monthly (12)	5%
Class F (NZD Hedged) MDIST (G)	Monthly (12)	5%
Class F (RMB Hedged) MDIST (G)	Monthly (12)	5%

Dividends may be paid or effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value.

The annualized fixed percentage is subject to on-going review by the Directors and may be changed at the discretion of the Directors (at least one month's prior notice will be provided to Shareholders) if the Directors, after taking into account various factors, including but not limited to NAV per Share of the relevant Class of the Sub-Fund, prevailing market conditions, the Directors' expectation on future market and economic conditions as well as income generation, determine it is appropriate to change the annualized fixed percentage, or in the event the Directors are of the view it is not sustainable for the Sub-Fund to support the annualized fixed percentage, or in exceptional circumstances (e.g. in times of extreme market volatility or during severe adverse market conditions). Investors should note that a positive dividend yield does not imply positive return.

The Directors may, at any time, amend the dividend policy of the Sub-Fund, subject to prior regulatory approval (where applicable) and to one month's prior notice to the relevant Shareholders.

Financial year end: **30 June**

Minimum investment: **Initial – US$1,000 (or the equivalent in any other major currency)**
Subsequent – US$100 (or the equivalent in any other major currency)

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] As the maximum level of management company fee is increased with effect from 1 June 2025, this is only an estimate based on the expenses for the period from 1 January 2025 to 31 December 2025, taking into account the increase in maximum level of management company fee.

[2] As the share class is newly launched, not yet launched or has been fully redeemed, and the maximum level of management company fee is increased with effect from 1 June 2025, this figure is a best estimate based on the estimated expenses which would have been chargeable to the share class over a 12-month period and the estimated average net asset value over the same period, taking into account the increase in maximum level of management company fee.

[3] As the share class has been launched for less than a year as at 31 December 2025 and the maximum level of management company fee is increased with effect from 1 June 2025, this figure is an estimated annualised figure based on the expenses from the date of launch of the share class up to 31 December 2025 and the average net asset value of the share class over the corresponding period, taking into account the increase in maximum level of management company fee.

What is this product?

Dynamic Leaders Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**").

Objective and Investment Strategy

Dynamic Leaders Fund aims to achieve capital growth from investing at least 80% of its net assets in a concentrated portfolio of equity and equity related securities of large capitalisation companies listed globally (including in emerging markets from time to time), including, but not limited to, common stocks and depositary receipts.

Large capitalisation companies generally refer to companies with a minimum market capitalisation of US$10 billion at the time of investment. Such minimum threshold is subject to review from time to time, and may be subject to change over time at the discretion of the Investment Manager to reflect market developments.

While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-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. Hence, the Sub-Fund may invest more than 30% of its net assets in issuers located in the United States. The Sub-Fund's investments may be denominated in any currency.

In times of extreme market volatility or during severe adverse market conditions, the Sub-Fund may temporarily hold a substantial portion (up to 30%) of the Sub-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.

The Sub-Fund may use financial derivative instruments ("**FDIs**") for efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, options, futures, swaps and forwards.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Equity Market Risk:**	The Sub-Fund's investment in equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.
3.	**Geographical concentration Risk:**	The Sub-Fund's investments may concentrate in issuers located in the United States. The value of the Sub-Fund may be more volatile than that of a fund having a more diverse portfolio of investments, and may be more susceptible to adverse events in, or affecting the United States region.
4.	**Currency Risk:**	Underlying investments of the Sub-Fund may be denominated in currencies other than the base currency of the Sub-Fund, and the Sub-Fund may receive income or realization proceeds from these investments in those currencies, some of which may fall in value against the base currency. Also, a class of shares may be designated in a currency other than the base currency of the Sub-Fund. The net asset value of such classes of shares may be affected unfavourably by fluctuations in the exchange rates between these currencies and the base currency and by changes in exchange rate controls.
5.	**Liquidity and Volatility Risks:**	The trading volume on some of the markets through which the Sub-Fund may invest may be substantially less than that in more developed markets. 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.
6.	**Use of FDIs:**	Risks associated with FDIs include counterparty/credit risk, liquidity risk, valuation risk, volatility risk and over-the-counter transaction risk. The leverage element/component of an FDI can result in a loss significantly greater than the amount invested in the FDI by the Sub-Fund. Exposure to FDIs may lead to a high risk of significant loss by the Sub-Fund.
7.	**Risks relating to Dividends Paid or Effectively Paid out of Capital:**	Any distributions involving payment of dividends out of capital or effectively out of capital (i.e. payment of dividends out of gross income while charging/paying all or part of the fees and expenses to capital) would amount to a return or withdrawal of part of the amount of an investor's original investment, or from any capital gains attributable to that original investment. Any distributions involving payment of dividends out of the Sub-Fund's capital may result in an immediate decrease in the NAV per Share. The dividends and the NAV of each of the hedged share class(es) may also be adversely affected by the differences in the interest rates of the reference currency of such share class and the Sub-Fund's base currency, resulting in an increase in

the amount of dividends that is paid out of capital and hence a greater erosion of capital than other share classes.

8. Risks relating to Fixed Yield Classes:

Fixed yield share classes pay out a pre-determined annualized fixed percentage of their NAV. The annualized fixed percentage is subject to on-going review by the Directors and may be changed at the discretion of the Directors (at least one month's prior notice will be provided to Shareholders). Investments in a fixed yield share classes are not an alternative to a savings account or fixed-interest paying investment. The annualized fixed percentage paid by the fixed yield share classes does not entirely reflect the actual or expected income or performance of the Sub-Fund. The distribution can be higher or lower than the income and return that were effectively realized and may exceed the gross investment income of these share classes of the Sub-Fund. Consequently, any shortfall will be paid out of capital.

Fixed yield share classes may continue to distribute in periods that the Sub-Fund has negative returns or is making losses, which further reduces the NAV of the fixed yield share classes. Distribution out of and/or effectively out of capital may result in capital erosion in the long term, in particular, during the adverse market conditions where there is insufficient income in a given month, and therefore constrain future capital growth of the Sub-Fund together with the possibility that the value of future returns may be diminished. In extreme circumstances, investors may not be able to get back the original investment amount.

Investors should note that a positive distribution yield does not imply a positive return. Also, fixed yield share classes do not distribute a fixed amount and the constant percentage of distribution results in higher absolute distributions when the NAV of the relevant fixed yield share class is high, and lower absolute distributions when NAV of the relevant fixed yield share class is low. Hence, the absolute distributions received by investors may vary from month to month.

9. RMB Conversion and RMB Class(es) related Risk:

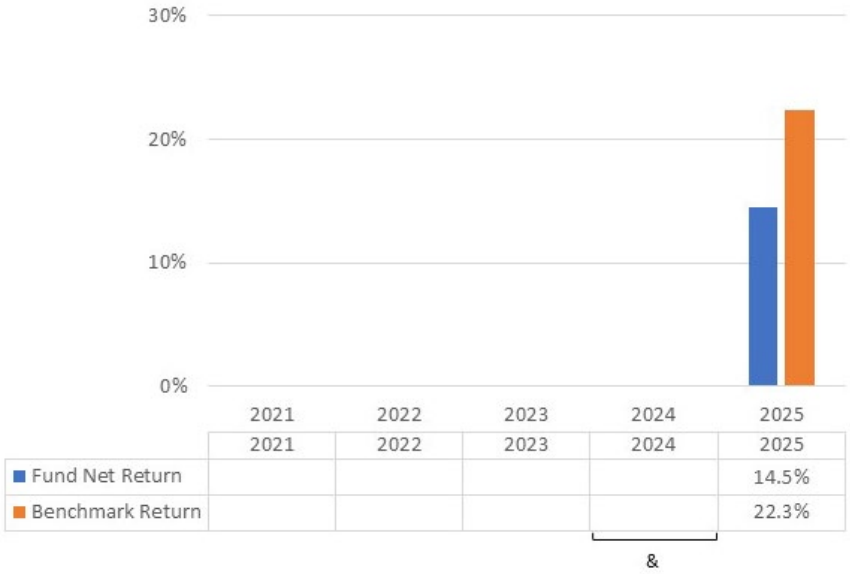
RMB is currently not freely convertible and is subject to exchange controls and restrictions which, under exceptional circumstances, may cause a delay in payment of redemptions and/or dividend payments in RMB. Although offshore RMB (CNH) and onshore RMB (CNY) are the same currency, they trade at different rates. Any divergence between CNH and CNY may adversely impact investors.

CNH (which will be used for the valuation of RMB denominated class(es)) may be at a premium or discount to the exchange rate for CNY and there may be significant bid and offer spreads and thus the value of the RMB denominated class(es) will be subject to fluctuation.

Non-RMB based investors are exposed to foreign exchange risk. Any devaluation of RMB against the investors' base currencies (for example HKD) could adversely affect the value of investors' investments in the RMB denominated class(es) of the Sub-Fund.

How has the Sub-Fund performed?

- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.



- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Class AA Acc^ increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in USD, including ongoing charges and excluding subscription fee and redemption fee investors might have to pay.
- Where no past performance was shown there was insufficient data available in that year to provide performance.
- Sub-Fund launch date: 4 December 2020
- Class AA Acc^ launch date: 30 April 2024
- The benchmark of the Sub-Fund is MSCI ACWI NR USD index.

& Manulife Global Fund - European Growth Fund was merged into the Sub-Fund in December 2024.

^ This share class has been designated, for the purposes of this statement, as the representative share class of the Sub-Fund as it has the longest track record among the share classes of the Sub-Fund offered to Hong Kong retail investors and is denominated in the base currency of the Sub-Fund. For further information on the performance of other share classes, please refer to www.manulifeim.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong ("**SFC**").

Is there any guarantee?

This Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.

What are the fees and charges?

Charges which may be payable by you

You may have to pay the following fees when dealing in shares of the Sub-Fund.

Fee	What you pay
Subscription fee (Initial charge)	**Up to 5% of the subscription amount**
Switching fee (Switching charge)	**Up to 1% of the value of the Share(s) being switched**
Redemption fee (Redemption charge)	**N/A**

Ongoing fees payable by the Sub-Fund

The following expenses will be paid out of the Sub-Fund. They affect you because they reduce the return you get on your investments.

	Annual rate (as a % of the Sub-Fund's net asset value)
Management company fee	**Up to 0.04%**
Management fee	**1.50%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than one month's prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund for Hong Kong investors. Your distributor may impose different dealing deadlines for receiving requests from investors.

- The net asset value of the Sub-Fund is calculated on each Business Day and the dealing prices are published daily at www.manulifeim.com.hk*, are available at the registered office of Manulife Global Fund and/or can be obtained by contacting Manulife Investment Management (Hong Kong) Limited.

- You may obtain the past performance information of other share classes offered to Hong Kong retail investors from www.manulifeim.com.hk*.

- Where payment of dividends is being made out of (or effectively out of) the Sub-Fund's capital, the composition of dividends (i.e. the relative amounts paid out of net distributable income and capital) for the preceding 12 months (or if the Sub-Fund was launched less than 12 months ago, since its inception) is available from Manulife Global Fund upon request as well as on www.manulifeim.com.hk*.

* This website has not been reviewed by the Securities and Futures Commission of Hong Kong ("**SFC**") and may contain information on funds not authorized by the SFC.

Important

If you are in doubt, you should seek professional advice.

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

PRODUCT KEY FACTS

Manulife Global Fund

Global Climate Action Fund

April 2026

- ***This statement provides you with key information about Manulife Global Fund – Global Climate Action Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (Hong Kong) Limited (internal delegation, Hong Kong)**	
Sub-Investment Manager:	**Manulife Investment Management Limited (internal delegation, Canada)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year#:	**Class AA Acc**	**2.32%[1]**
	Class AA (AUD Hedged) Acc	**2.32%[1]**
	Class AA (HKD) Acc	**2.37%[1]**
	Class AA (GBP Hedged) Acc	**2.34%[1]**
	Class AA (RMB Hedged) Acc	**2.27%[1]**
Base currency:	**USD**	
Dividend policy: (Distribution policy)	**Classes AA Acc / AA (AUD Hedged) Acc / AA (HKD) Acc / AA (GBP Hedged) Acc / AA (RMB Hedged) Acc** **No distribution will be paid.** ***The Directors may, at any time, amend the dividend policy of the Sub-Fund, subject to prior regulatory approval (where applicable) and to one month's prior notice to the relevant Shareholders.***	
Financial year end:	**30 June**	
Minimum investment:	**Initial – US$1,000 (or the equivalent in any other major currency)** **Subsequent – US$100 (or the equivalent in any other major currency)**	

The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] As the maximum level of management company fee is increased with effect from 1 June 2025, this is only an estimate based on the expenses for the period from 1 January 2025 to 31 December 2025, taking into account the increase in maximum level of management company fee.

What is this product?

Global Climate Action Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**").

Objective and Investment Strategy

The Global Climate Action Fund aims to provide long-term capital growth by investing at least 80% of its net assets in a diversified portfolio of companies who are leaders in making positive contributions to climate change ("**Climate Leaders**").

To achieve its objective, the Sub-Fund will invest in a portfolio of equity and equity-related securities including, but not limited to, common stocks and depositary receipts of companies considered Climate Leaders which are listed on any exchange across the globe (inclusive of the emerging markets).

The Sub-Fund will seek to invest in Climate Leaders, companies that are considered by the Sub-Investment Manager to be aligned with the principles of the Paris Agreement. The Paris Agreement is an international treaty aiming to strengthen the global response to the threat of climate change, with the key objective to limit the global temperature increase to 2°C while pursuing efforts to limit the increase to 1.5°C compared to pre-industrial levels. In order to select companies that are Climate Leaders, the Sub-Investment Manager will consider companies that have: (i) signified commitment to develop or have set Science-Based Targets with the Science Based Targets initiative ("**SBTi**") (as further explained below); and/or (ii) lower relative carbon intensity that is within the lowest 35% of their given industry; and/or (iii) a portion of revenues (a minimum of 20%) resulting from climate solutions including, but not limited to, renewable energy, energy efficiency or electric vehicles.

In relation to criterion (i) above, Science-Based Targets with the SBTi are greenhouse gas ("**GHG**") emissions reduction targets validated by the SBTi to align with reduction pathways for limiting global temperature rise to 1.5°C, 2°C or well-below 2°C compared to pre-industrial temperatures including near-term (5 to 10 years), long-term (more than 10 years) and net-zero targets. For near-term target, companies should achieve at least an annual 4.2% reduction for scope 1 & 2 GHG emissions and an annual 2.5% reduction for scope 3 GHG emissions. For long-term target, companies should achieve a 90% reduction for scope 1 & 2 and scope 3 GHG emissions by 2050 or sooner. Net-zero target means reaching net-zero value chain GHG emissions by no later than 2050. GHG emissions screening, inventory and target-setting should be performed in accordance with GHG Protocol Corporate Standard, GHG Protocol Scope 2 Guidance, GHG Protocol Corporate Value Chain and other SBTi criteria and recommendations issued from time to time. Companies held pursuant to criterion (i) are periodically reverified against the SBTi's latest published list of companies that have (a) signified commitment to develop Science-Based Targets (which are subject to SBTi due diligence reviews as required) or (b) set Science-Based Targets which have been independently validated by the SBTi.

In relation to criterion (ii) above, companies within industries with higher level of carbon intensity may still be identified as "Climate Leaders" if such companies have managed to maintain a lower relative carbon intensity than their peers in their respective industries, and may be included in the Sub-Fund's portfolio for their relative success in reducing their carbon footprint.

The Climate Leaders evaluation will be determined by the Sub-Investment Manager using a proprietary methodology which aims to incorporate all relevant environmental factors, considering and processing third party data.

The Sub-Fund will seek to ensure that the investments within the portfolio do no significant harm to any environmental or social objective. The Sub-Fund adheres to an exclusion framework where certain companies are removed from the investment universe based on the Sub-Investment Manager's proprietary exclusion criteria and, to the extent not already covered by the Sub-Fund's proprietary exclusion framework, the exclusions required under the EU Paris-aligned Benchmarks ("**PAB Exclusions**"). The Sub-Fund's proprietary exclusion framework screens out companies with products or within industries that are considered by the Sub-Investment Manager to be unsustainable or associated with significant environmental or social risks.

Currently, companies are automatically eliminated from investment consideration if they derive:

a) more than 25% of revenue from fossil fuel based power generation;
b) more than 5% of revenue from alcohol, tobacco, adult entertainment, gambling operations or conventional weapons; and
c) any revenue from oil and gas exploration, extraction, manufacturing, distribution or refining or thermal coal exploration, mining, extraction, distribution or refining.

The Sub-Fund's exclusion framework may be updated from time to time.
The additional PAB Exclusions (being those not already covered by the Sub-Fund's proprietary exclusion framework) are companies:

a) involved in any activities related to controversial weapons;
b) involved in the cultivation and production of tobacco;
c) that are considered by the third party data provider(s) used by the Sub-Investment Manager to be in violation of the United Nations Global Compact principles or the Organisation for Economic Cooperation and Development Guidelines for Multinational Enterprises;
d) that derive 50% or more of their revenues from electricity generation with a GHG intensity of more than 100g CO2 e/kWh.

As such, subject to the Sub-Fund's ESG selection process as described herein, companies deriving up to 25% of revenue from fossil fuel based power generation may be included in the Sub-Fund's portfolio. For instance, companies that are still relying on fossil fuel to some extent (e.g. to ensure grid reliability), but have adopted an aggressive decarbonisation pathway and/or are growing their renewable energy portfolios.

Where no data is available from the third party data provider(s) regarding compliance with the exclusion framework above, issuers will not be automatically excluded from the Sub-Fund's investment universe provided that they satisfy other sustainability-related quantitative or qualitative analysis the Sub-Investment Manager considers relevant.

The Sub-Fund will also consider other sustainability and/or ESG-related attributes of companies when choosing whether to invest, except for cash and cash equivalents or derivatives, subject to data availability. These attributes may include, but are not limited to, a company's performance on and management of certain environmental factors, such as natural resource use, social factors such as labour standards and diversity considerations, and governance factors such as board composition and business ethics.

The Sub-Fund may hold up to 20% of the remaining assets in cash and cash equivalents, and/or equity and equity-related securities of companies that do not satisfy the definition of Climate Leaders but undertake economic activities that contribute to the environmental objective of the Sub-Fund through key resource efficiency requirements which will result in lowering either GHG emission intensity, water and/or waste intensity.

Over time issuers' eligibility status with respect to the relevant ESG criteria in the Sub-Fund's stock selection process as described above may change and some issuers who were eligible when purchased by the Sub-Fund may become ineligible. When this occurs, the Sub-Investment Manager may engage with issuers to have a constructive dialogue in order to improve factors that lead to ineligibility within the next 90 days. The position in respect of such issuers may be divested at any time or for any reason during this 90-day period.

While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-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 companies of any market capitalisation. Hence, the Sub-Fund may invest more than 30% of its net assets in companies located in the United States. The Sub-Fund's investments may be denominated in any currency.

The Sub-Fund may use financial derivative instruments ("**FDIs**") for efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, options, futures, swaps and forwards.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.

2.	**Sustainable Investing Risk:**	Since the Sub-Fund invests primarily in issuers demonstrating particular sustainability characteristics, this carries the risk that, under certain market conditions, the Sub-Fund may underperform funds that do not utilize a sustainable investment strategy. The value of the Sub-Fund may also be more volatile than that of a fund having a more diverse portfolio of investments. The securities held by the Sub-Fund may be subject to the risk that they no longer meet the Sub-Fund's sustainability and ESG criteria after investment. The Sub-Investment Manager may need to dispose of such securities when it may be disadvantageous to do so. This may lead to a fall in the net asset value of the Sub-Fund. In evaluating an issuer, the Sub-Investment Manager may rely on information and data provided by third party data provider(s), which may be incomplete, inaccurate, inconsistent or unavailable. As a result, the Sub-Investment Manager may incorrectly assess an issuer's sustainability characteristics. When considering investment in companies which have signified commitment to develop, or have set, Science-Based Targets, the Sub-Investment Manager is reliant on the SBTi's published list in conducting its ongoing reverification process. The SBTi is a relatively new initiative with limited operating history and as such its methodology in evaluating a company is still under development. Verification of Science-Based Targets by the SBTi is in turn dependent on information and data provided by participating companies, which may similarly be incomplete or inaccurate. This may affect the reliability of the information provided by the SBTi, based upon which the Sub-Investment Manager makes its investment decision. Successful application of the Sub-Fund's sustainable investment strategy will depend on the Sub-Investment Manager's skill in properly identifying and analyzing material sustainability issues. Sustainability factors may be evaluated differently by different managers, and may mean different things to different people. In particular, as the Sub-Fund's investment strategy allows the selection of companies having a lower relative carbon intensity than their peers in their respective industries, the Sub-Fund may ultimately gain exposure to industries which have a higher carbon intensity in absolute terms. The Sub-Fund focuses on investment in Climate Leaders which may reduce risk diversifications. Consequently, the Sub-Fund may be particularly dependent on the development of these investments. The Sub-Fund may be more susceptible to fluctuations in value resulting from the impact of adverse conditions on these investments. This may have an adverse impact on the performance of the Sub-Fund and consequently adversely affect an investor's investment in the Sub-Fund.

3.	**Equity Market Risk:**	The Sub-Fund's investment in equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.
4.	**Geographical Concentration Risk:**	The concentration of the Sub-Fund's investments in equity securities of issuers related to the United States may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Sub-Fund may be more susceptible to adverse events in the region.
5.	**Political and Regulatory Risk:**	Changes to government policies or legislation in the markets in which the Sub-Fund may invest may adversely affect the political or economic stability of such markets, such as preventing or limiting the repatriation of foreign capital or the availability of legal redress through the courts. Investments in certain markets may also require the procurement of a substantial number of licences, regulatory consents, certificates and approvals. The inability to obtain a particular licence, regulatory consent, certificate or approval could adversely affect the operations of the Sub-Fund.
6.	**Emerging Markets Risk:**	The Sub-Fund invests in emerging markets which may involve increased risks and special considerations not typically associated with investment in more developed markets, such as liquidity risks, currency risks/control, political and economic uncertainties, legal and taxation risks, settlement risks, custody risk and the likelihood of a high degree of volatility.
7.	**Small-Cap / Mid-Cap Risk:**	The stock of small-capitalisation / mid-capitalisation companies may have lower liquidity and their prices are more volatile to adverse economic developments than those of larger capitalisation companies in general.
8.	**Currency Risk:**	Underlying investments of the Sub-Fund may be denominated in currencies other than the base currency of the Sub-Fund, and the Sub-Fund may receive income or realization proceeds from these investments in those currencies, some of which may fall in value against the base currency. Also, a class of shares may be designated in a currency other than the base currency of the Sub-Fund. The net asset value of such classes of shares may be affected unfavourably by fluctuations in the exchange rates between these currencies and the base currency and by changes in exchange rate controls.
9.	**Liquidity and Volatility Risks:**	The trading volume on some of the markets through which the Sub-Fund may invest may be substantially less than that in more developed markets. 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.

10. Use of FDIs:	Risks associated with FDIs include counterparty/credit risk, liquidity risk, valuation risk, volatility risk and over-the-counter transaction risk. The leverage element/component of an FDI can result in a loss significantly greater than the amount invested in the FDI by the Sub-Fund. Exposure to FDIs may lead to a high risk of significant loss by the Sub-Fund.
11. RMB Conversion and RMB Class(es) related Risk:	RMB is currently not a freely convertible currency. The supply of RMB and the conversion of foreign currency into RMB are subject to exchange control policies and restrictions. Under exceptional circumstances, payment of redemptions in RMB may be delayed due to the exchange controls and restrictions applicable to RMB. As offshore RMB (CNH) will be used for the valuation of RMB denominated class(es), CNH rate may be at a premium or discount to the exchange rate for onshore RMB (CNY) and there may be significant bid and offer spreads and thus the value of the RMB denominated class(es) will be subject to fluctuation. While CNH and CNY represent the same currency, they trade at different rates. Any divergence between CNH and CNY may adversely impact investors. Non-RMB based investors are exposed to foreign exchange risk and there is no guarantee that the value of RMB against the investors' base currencies (for example HKD) will not be subject to devaluation. Any devaluation of RMB could adversely affect the value of investors' investments in the RMB denominated class(es) of the Sub-Fund.

How has the Sub-Fund performed?

	2021	2022	2023	2024	2025
Fund Net Return			20.3%	14.6%	12.2%
Benchmark Return			23.8%	18.7%	21.1%

- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Class AA Acc^ increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in USD, including ongoing charges and excluding subscription fee and redemption fee investors might have to pay.
- Where no past performance is shown there was insufficient data available in that year to provide performance.
- Sub-Fund launch date: 18 July 2022
- Class AA Acc^ launch date: 18 July 2022
- The benchmark of the Sub-Fund is MSCI World Index NR USD index.

^ This share class has been designated, for the purposes of this statement, as the representative share class of the Sub-Fund as it has the longest track record among the share classes of the Sub-Fund. For further information on the performance of other share classes, please refer to www.manulifeim.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong ("**SFC**").

Is there any guarantee?

This Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.

What are the fees and charges?

Charges which may be payable by you

You may have to pay the following fees when dealing in shares of the Sub-Fund.

Fee	What you pay
Subscription fee (Initial charge)	**Up to 5% of the subscription amount**
Switching fee (Switching charge)	**Up to 1% of the value of the Share(s) being switched**
Redemption fee (Redemption charge)	**N/A**

Ongoing fees payable by the Sub-Fund

The following expenses will be paid out of the Sub-Fund. They affect you because they reduce the return you get on your investments.

	Annual rate (as a % of the Sub-Fund's net asset value)
Management company fee	**Up to 0.04%**
Management fee	**1.50%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than one month's prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund for Hong Kong investors. Your distributor may impose different dealing deadlines for receiving requests from investors.
- The net asset value of the Sub-Fund is calculated on each Business Day and the dealing prices are published daily at www.manulifeim.com.hk*, are available at the registered office of Manulife Global Fund and/or can be obtained by contacting Manulife Investment Management (Hong Kong) Limited.
- You may obtain the past performance information of other share classes offered to Hong Kong retail investors from www.manulifeim.com.hk*.

* This website has not been reviewed by the **SFC** and may contain information on funds not authorized by the SFC.

Important

If you are in doubt, you should seek professional advice.

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

PRODUCT KEY FACTS

Manulife Global Fund — Global Equity Diversified Income Fund

April 2026

- ***This statement provides you with key information about Manulife Global Fund – Global Equity Diversified Income Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (US) LLC (internal delegation, US)**	
Sub-Investment Manager:	**Manulife Investment Management Limited (internal delegation, Canada)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year#:	**Class AA Acc**	**1.78%[1]**
	Class AA (HKD) Acc	**1.78%[1]**
	Class AA (AUD Hedged) Acc	**1.78%[1]**
	Class AA (GBP Hedged) Acc	**1.78%[1]**
	Class AA (RMB Hedged) Acc	**1.78%[1]**
	Class AA (USD) MDIST (G)	**1.78%[1]**
	Class AA (HKD) MDIST (G)	**1.78%[1]**
	Class AA (AUD Hedged) MDIST (G)	**1.78%[1]**
	Class AA (CAD Hedged) MDIST (G)	**1.78%[1]**
	Class AA (GBP Hedged) MDIST (G)	**1.78%[1]**
	Class AA (JPY Hedged) MDIST (G)	**1.78%[1]**
	Class AA (NZD Hedged) MDIST (G)	**1.78%[1]**
	Class AA (RMB Hedged) MDIST (G)	**1.78%[1]**
	Class R (USD) MDIST (G)	**1.78%[1]**
	Class R (HKD) MDIST (G)	**1.78%[1]**
	Class F (USD) MDIST (G)	**1.78%[1]**
	Class F (HKD) MDIST (G)	**1.78%[1]**
	Class F (AUD Hedged) MDIST (G)	**1.78%[1]**
	Class F (CAD Hedged) MDIST (G)	**1.78%[1]**
	Class F (GBP Hedged) MDIST (G)	**1.78%[1]**
	Class F (JPY Hedged) MDIST (G)	**1.78%[1]**
	Class F (NZD Hedged) MDIST (G)	**1.78%[1]**
	Class F (RMB Hedged) MDIST (G)	**1.78%[1]**
Base currency:	**USD**	
Dividend policy: (Distribution policy)	**Classes AA (USD) MDIST (G) / AA (HKD) MDIST (G) / AA (AUD Hedged) MDIST (G) / AA (CAD Hedged) MDIST (G) / AA (GBP Hedged) MDIST (G) / AA (JPY Hedged) MDIST (G) / AA (NZD Hedged) MDIST (G) / AA (RMB Hedged) MDIST (G)** **Dividends (if any) will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends may be paid or effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value. With respect to the hedged share class(es), dividends may be paid from the interest rate differential between the currency in which**	

the share class is denominated and the base currency of the Sub-Fund.

Classes R (USD) MDIST (G) and R (HKD) MDIST (G)
Dividends will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends will be partially comprised of a distribution paid from realized capital gains and/or capital at a fixed rate of between 2% and 5% of net asset value per Share* per annum, which may immediately reduce the Sub-Fund's net asset value. Dividends may also be effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value.

**** Based on the initial Subscription Price during the year of inception, and the NAV per Share on the first Business Day of each calendar year thereafter, or in times of extreme market volatility or during severe adverse market conditions, such other Business Day to be determined by the Directors (or their delegates) and further disclosed at www.manulifeim.com.hk with prior notice to be given to investors.***

Classes F (USD) MDIST (G) / F (HKD) MDIST (G) / F (AUD Hedged) MDIST (G) / F (CAD Hedged) MDIST (G) / F (GBP Hedged) MDIST (G) / F (JPY Hedged) MDIST (G) / F (NZD Hedged) MDIST (G) / F (RMB Hedged) MDIST (G)
Dividends will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.)

The distribution yield of this share class will be set as an annualized fixed percentage of the NAV per Share of this share class (as set out in the table below), resulting in a variable dividend amount. The dividend amount per Share for each payout is calculated by multiplying the annualized fixed percentage with the NAV per Share at the last dealing day of each month divided by the distribution frequency over a year.

Share Class	Distribution frequency over a year	Annualized fixed percentage
Class F (USD) MDIST (G)	Monthly (12)	10%
Class F (HKD) MDIST (G)	Monthly (12)	10%
Class F (AUD Hedged) MDIST (G)	Monthly (12)	10%
Class F (CAD Hedged) MDIST (G)	Monthly (12)	10%
Class F (GBP Hedged) MDIST (G)	Monthly (12)	10%
Class F (JPY Hedged) MDIST (G)	Monthly (12)	10%
Class F (NZD Hedged) MDIST (G)	Monthly (12)	10%
Class F (RMB Hedged) MDIST (G)	Monthly (12)	10%

Dividends may be paid or effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value.

The annualized fixed percentage is subject to on-going review by the Directors and may be changed at the discretion of the Directors (at least one month's prior notice will be provided to Shareholders) if the Directors, after taking into account various factors, including but not limited to NAV per Share of the relevant Class of the Sub-Fund, prevailing market conditions, the Directors' expectation on future market and economic conditions as well as income generation, determine it is appropriate to change the annualized fixed percentage, or in the event the Directors are of the view it is not sustainable for the Sub-Fund to support the annualized fixed percentage, or in exceptional circumstances (e.g. in times of extreme market volatility or during severe adverse market conditions). Investors should note that a positive dividend yield does not imply positive return.

Classes AA Acc / AA (HKD) Acc / AA (AUD Hedged) Acc / AA (GBP Hedged) Acc / AA (RMB Hedged) Acc
No distribution will be paid.

The Directors may, at any time, amend the dividend policy of the Sub-Fund, subject to prior regulatory approval (where applicable) and to one month's prior notice to the relevant Shareholders.

Financial year end:	**30 June**
Minimum investment:	**Initial – US$1,000 (or the equivalent in any other major currency)** **Subsequent – US$100 (or the equivalent in any other major currency)**

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] As the share class is newly launched, not yet launched or has been fully redeemed, this figure is a best estimate based on the estimated expenses which would have been chargeable to the share class over a 12-month period and the estimated average net asset value over the same period.

What is this product?

Global Equity Diversified Income Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**").

Objective and Investment Strategy

Global Equity Diversified Income Fund is primarily designed to provide income with the secondary goal of medium to long term capital growth by investing at least 70% of its net assets in a portfolio of equity and equity related securities of companies listed globally (including in emerging markets from time to time).

Equity and equity related securities may include common stocks, preferred stocks, depositary receipts and real estate investment trusts. The Sub-Fund aims to achieve diversification through a disciplined stock selection process, focusing on companies that offer attractive valuations, strong growth potential, and/or above-average dividend yields, as determined by the Investment Manager. Additionally, the Sub-Fund may utilize financial derivative instruments ("**FDIs**") for hedging, efficient portfolio management and/or investment purposes including, but not limited to, the generation of additional income (for example, by using an options overlay strategy such as covered calls and/or collateralised puts). Please refer to section 4 "Investment Objective and Investment Policy" of the Prospectus for more detail regarding the Sub-Fund's FDI usage. The Sub-Fund may also invest up to 10% of its net assets in UCITS (undertaking for collective investment in transferable securities) and other UCIs (undertaking for collective investment).

The remainder of the Sub-Fund's net assets may be invested in cash and/or cash equivalents and/or fixed income and fixed income related securities. Such fixed income and fixed income related securities include but are not limited to deposits, bills, notes, bonds which may be fixed or floating rate with varying maturities which may be issued by corporate issuers, governments, agencies, supra-nationals or local authorities.

While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-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, or in issuers of any market capitalisation. Given the flexibility available to the Sub-Fund, the Sub-Fund may invest more than 30% of its net assets in issuers located in the United States and securities of small and medium sized companies may represent, at times, more than 30% of the net assets of the Sub-Fund. The Sub-Fund's investments may be denominated in any currency.

The Sub-Fund may invest directly in certain China A shares listed on the Shanghai Stock Exchange or the Shenzhen Stock Exchange via Shanghai-Hong Kong Stock Connect or Shenzhen-Hong Kong Stock Connect respectively. In any event where the Sub-Fund invests in China A shares, it is expected that the Sub-Fund will not hold 30% or more of its net assets in China A shares.

In times of extreme market volatility or during severe adverse market conditions, the Sub-Fund may temporarily hold a substantial portion (up to 40%) of its 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.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Equity Market Risk:**	The Sub-Fund's investment in equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.
3.	**Small-Cap / Mid-Cap Risk:**	The stock of small-capitalisation / mid-capitalisation companies may have lower liquidity and their prices are more volatile to adverse economic developments than those of larger capitalisation companies in general.
4.	**Geographical concentration Risk:**	The Sub-Fund's investments may concentrate in issuers located in the United States. The value of the Sub-Fund may be more volatile than that of a fund having a more diverse portfolio of investments, and may be more susceptible to adverse events in, or affecting the United States region.
5.	**Currency Risk:**	Underlying investments of the Sub-Fund may be denominated in currencies other than the base currency of the Sub-Fund, and the Sub-Fund may receive income or realization proceeds from these investments in those currencies, some of which may fall in value against the base currency. Also, a class of shares may be designated in a currency other than the base currency of the Sub-Fund. The net asset value of such classes of shares may be affected unfavourably by fluctuations in the exchange rates between these currencies and the base currency and by changes in exchange rate controls.
6.	**Use of FDIs:**	Risks associated with FDIs include counterparty/credit risk, liquidity risk, valuation risk, volatility risk and over-the-counter transaction risk. The leverage element/component of an FDI can result in a loss significantly greater than the amount invested in the FDI by the Sub-Fund. Exposure to FDIs may lead to a high risk of significant loss by the Sub-Fund. The Sub-Fund may adopt options overlay strategy such as covered calls and/or collateralised puts to generate additional income. The outcome of such strategy depends on market conditions and the Investment Manager's ability to anticipate price movements, which cannot be guaranteed. The Sub-Fund may sustain a loss in excess of the fixed premium received from writing an option. The Sub-Fund's strategy of generating extra income from options overlay strategy may reduce the potential capital growth and future income of the Sub-Fund.

7.	**Risks relating to Dividends Paid or Effectively Paid out of Capital:**	Any distributions involving payment of dividends out of capital or effectively out of capital (i.e. payment of dividends out of gross income while charging/paying all or part of the fees and expenses to capital) would amount to a return or withdrawal of part of the amount of an investor's original investment, or from any capital gains attributable to that original investment. Any distributions involving payment of dividends out of the Sub-Fund's capital may result in an immediate decrease in the NAV per Share. The dividends and the NAV of each of the hedged share class(es) may also be adversely affected by the differences in the interest rates of the reference currency of such share class and the Sub-Fund's base currency, resulting in an increase in the amount of dividends that is paid out of capital and hence a greater erosion of capital than other share classes.
8.	**Risks relating to Fixed Yield Classes:**	Fixed yield share classes pay out a pre-determined annualized fixed percentage of their NAV. The annualized fixed percentage is subject to on-going review by the Directors and may be changed at the discretion of the Directors (at least one month's prior notice will be provided to Shareholders). Investments in a fixed yield share classes are not an alternative to a savings account or fixed-interest paying investment. The annualized fixed percentage paid by the fixed yield share classes does not entirely reflect the actual or expected income or performance of the Sub-Fund. The distribution can be higher or lower than the income and return that were effectively realized and may exceed the gross investment income of these share classes of the Sub-Fund. Consequently, any shortfall will be paid out of capital. Fixed yield share classes may continue to distribute in periods that the Sub-Fund has negative returns or is making losses, which further reduces the NAV of the fixed yield share classes. Distribution out of and/or effectively out of capital may result in capital erosion in the long term, in particular, during the adverse market conditions where there is insufficient income in a given month, and therefore constrain future capital growth of the Sub-Fund together with the possibility that the value of future returns may be diminished. In extreme circumstances, investors may not be able to get back the original investment amount. Investors should note that a positive distribution yield does not imply a positive return. Also, fixed yield share classes do not distribute a fixed amount and the constant percentage of distribution results in higher absolute distributions when the NAV of the relevant fixed yield share class is high, and lower absolute distributions when NAV of the relevant fixed yield share class is low. Hence, the absolute distributions received by investors may vary from month to month.

9.	**RMB Conversion and RMB Class(es) related Risk:**	RMB is currently not freely convertible and is subject to exchange controls and restrictions which, under exceptional circumstances, may cause a delay in payment of redemptions and/or dividend payments in RMB. Although offshore RMB (CNH) and onshore RMB (CNY) are the same currency, they trade at different rates. Any divergence between CNH and CNY may adversely impact investors. CNH (which will be used for the valuation of RMB denominated class(es)) may be at a premium or discount to the exchange rate for CNY and there may be significant bid and offer spreads and thus the value of the RMB denominated class(es) will be subject to fluctuation. Non-RMB based investors are exposed to foreign exchange risk. Any devaluation of RMB against the investors' base currencies (for example HKD) could adversely affect the value of investors' investments in the RMB denominated class(es) of the Sub-Fund.

How has the Sub-Fund performed?

The Sub-Fund is newly set-up and has been launched for less than one calendar year. As such, there is insufficient data to provide a useful indication of past performance to investors.

Is there any guarantee?

This Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.

What are the fees and charges?

Charges which may be payable by you

You may have to pay the following fees when dealing in Shares of the Sub-Fund.

Fee	What you pay
Subscription fee (Initial charge)	**Up to 5% of the subscription amount**
Switching fee (Switching charge)	**Up to 1% of the value of the Share(s) being switched**
Redemption fee (Redemption charge)	**N/A**

Ongoing fees payable by the Sub-Fund

The following expenses will be paid out of the Sub-Fund. They affect you because they reduce the return you get on your investments.

	Annual rate (as a % of the Sub-Fund's net asset value)
Management company fee	**Up to 0.04%**
Management fee	**1.50%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than one month's prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund for Hong Kong investors. Your distributor may impose different dealing deadlines for receiving requests from investors.

- The net asset value of the Sub-Fund is calculated on each Business Day and the dealing prices are published daily at www.manulifeim.com.hk*, are available at the registered office of Manulife Global Fund and/or can be obtained by contacting Manulife Investment Management (Hong Kong) Limited.

- You may obtain the past performance information of other share classes offered to Hong Kong retail investors from www.manulifeim.com.hk*.

- Where payment of dividends is being made out of (or effectively out of) the Sub-Fund's capital, the composition of dividends (i.e. the relative amounts paid out of net distributable income and capital) for the preceding 12 months (or if the Sub-Fund was launched less than 12 months ago, since its inception) is available from Manulife Global Fund upon request as well as on www.manulifeim.com.hk*.

* This website has not been reviewed by the Securities and Futures Commission of Hong Kong ("**SFC**") and may contain information on funds not authorized by the SFC.

Important

If you are in doubt, you should seek professional advice.

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

PRODUCT KEY FACTS

Manulife Global Fund

Global Equity Fund
April 2026

- ***This statement provides you with key information about Manulife Global Fund – Global Equity Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (US) LLC (internal delegation, US)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.66%[1]**
	Class AA Acc	**1.66%[1]**
Base currency:	**USD**	
Dividend policy: (Distribution policy)	**<u>Class AA</u>** **Dividends (if any) will be paid annually (Dividends will automatically be reinvested unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.)** **<u>Class AA Acc</u>** **No distribution will be paid.** ***The Directors may, at any time, amend the dividend policy of the Sub-Fund, subject to prior regulatory approval (where applicable) and to one month's prior notice to the relevant Shareholders.***	
Financial year end:	**30 June**	
Minimum investment:	**Initial – US$1,000 (or the equivalent in any other major currency)** **Subsequent – US$100 (or the equivalent in any other major currency)**	

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] As the maximum level of management company fee is increased with effect from 1 June 2025, this is only an estimate based on the expenses for the period from 1 January 2025 to 31 December 2025, taking into account the increase in maximum level of management company fee.

What is this product?

Global Equity Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**").

Objective and Investment Strategy

Global Equity Fund aims to achieve capital growth from investing at least 80% of its net assets in a balanced portfolio of listed international equity and equity related securities, including common stocks, preferred stocks and depositary receipts.

The Sub-Fund is designed as a relatively lower risk way of participating in world stock markets and offers an alternative to the other, more aggressive, regional Sub-Funds.

While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-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 Sub-Fund may invest more than 30% of its net assets in issuers located in the United States. The Sub-Fund's investments may be denominated in any currency.

It is not the intention of the Sub-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 or BBB- by Standard & Poor's or Fitch). Neither does the Sub-Fund currently intend to enter into securities lending, repurchase, reverse repurchase, and similar over-the-counter transactions.

The Sub-Fund may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, futures, options, forwards and other derivative instruments or contracts.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

1. **Investment Risk:** The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.

2. **Equity Market Risk:** The Sub-Fund's investment in equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.

3.	**Geographical Concentration Risk:**	The concentration of the Sub-Fund's investments in equity securities of companies related to the United States may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Sub-Fund may be more susceptible to adverse events in the region.
4.	**Currency Risk:**	The Sub-Fund's assets may be invested primarily in securities denominated in currencies other than U.S. Dollars and the Sub-Fund may receive income or realization proceeds from these investments in those currencies, some of which may fall in value against U.S. Dollars.
5.	**Liquidity and Volatility Risks:**	The trading volume on some of the markets through which the Sub-Fund may invest may be substantially less than that in more developed markets. 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.
6.	**Use of FDIs:**	Risks associated with FDIs include counterparty/credit risk, liquidity risk, valuation risk, volatility risk and over-the-counter transaction risk. The leverage element/component of an FDI can result in a loss significantly greater than the amount invested in the FDI by the Sub-Fund. Exposure to FDIs may lead to a high risk of significant loss by the Sub-Fund.

How has the Sub-Fund performed?

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Fund Net Return	7.9%	15.4%	-12.1%	28.2%	5.1%	20.7%	-15.7%	19.2%	9.7%	16.9%
Benchmark Return	7.5%	22.4%	-8.7%	27.7%	15.9%	21.8%	-18.1%	23.8%	18.7%	21.1%

& ‡

- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Class AA^ increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in USD, including ongoing charges and excluding subscription fee and redemption fee investors might have to pay.
- Sub-Fund launch date: 10 September 1987
- Class AA^ launch date: 19 November 2007
- The benchmark of the Sub-Fund is MSCI World Value NR USD index. The benchmark was changed on 27 April 2026 as the current benchmark is considered more representative of the underlying investments in the Sub-Fund's portfolio. The benchmark performance information prior to 27 April 2026 is based on the former benchmark, i.e. MSCI World NR USD index.

& Manulife Global Fund – Global Contrarian Fund was merged with the Sub-Fund in December 2019.

‡ The merger of Class A Shares, the previous representative share class, into Class AA Shares occurred on 30 June 2021.

^ This share class has been designated for the purposes of this statement, as the representative share class of the Sub-Fund as after the merger of Class A into Class AA on 30 June 2021, it has the longest track record among the share classes of the Sub-Fund. For further information on the performance of other share classes, please refer to www.manulifeim.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong ("**SFC**").

Is there any guarantee?

This Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.

What are the fees and charges?

Charges which may be payable by you

You may have to pay the following fees when dealing in Shares of the Sub-Fund.

Fee	What you pay
Subscription fee (Initial charge)	**Up to 5% of subscription amount**
Switching fee (Switching charge)	**Up to 1% of the value of the Share(s) being switched**
Redemption fee (Redemption charge)	**N/A**

Ongoing fees payable by the Sub-Fund

The following expenses will be paid out of the Sub-Fund. They affect you because they reduce the return you get on your investments.

	Annual rate (as a % of the Sub-Fund's net asset value)
Management company fee	**Up to 0.04%**
Management fee	**1.50%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than one month's prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund for Hong Kong investors. Your distributor may impose different dealing deadlines for receiving requests from investors.

- The net asset value of the Sub-Fund is calculated on each Business Day and the dealing prices are published daily at www.manulifeim.com.hk*, are available at the registered office of Manulife Global Fund and/or can be obtained by contacting Manulife Investment Management (Hong Kong) Limited.

- You may obtain the past performance information of other share classes offered to Hong Kong retail investors from www.manulifeim.com.hk*.

* This website has not been reviewed by the SFC and may contain information on funds not authorized by the SFC.

Important

If you are in doubt, you should seek professional advice.

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

PRODUCT KEY FACTS

Manulife Global Fund

Global REIT Fund

April 2026

- ***This statement provides you with key information about Manulife Global Fund – Global REIT Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (US) LLC (internal delegation, US)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year#:	**Class AA**	**1.98%[1]**
	Class AA Acc	**1.95%[1]**
	Class AA (USD) MDIST (G)	**1.98%[1]**
	Class AA (AUD Hedged)	**1.98%[2]**
	Class AA (AUD Hedged) MDIST (G)	**1.98%[2]**
	Class AA (CAD Hedged)	**1.98%[2]**
	Class AA (HKD)	**1.91%[1]**
	Class AA (HKD) MDIST (G)	**1.92%[1]**
	Class AA (RMB Hedged) MDIST (G)	**1.98%[1]**
	Class R (USD) MDIST (G)	**1.98%[1]**
	Class R (HKD) MDIST (G)	**1.98%[1]**
Base currency:	**USD**	
Dividend policy: (Distribution policy)	**Classes AA / AA (AUD Hedged) / AA (CAD Hedged) / AA (HKD)** Dividends (if any) will be paid annually (Dividends will automatically be reinvested unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.)	

Classes AA (USD) MDIST (G) / AA (AUD Hedged) MDIST (G) / AA (HKD) MDIST (G) / AA (RMB Hedged) MDIST (G)

Dividends (if any) will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends may be paid or effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value per Share. With respect to the hedged share class(es), dividends may be paid from the interest rate differential between the currency in which the share class is denominated and the base currency of the Sub-Fund.

Classes R (USD) MDIST (G) and R (HKD) MDIST (G)

Dividends will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends will be partially comprised of a distribution paid from realized capital gains and/or capital at a fixed rate of between 2% and 5% of net asset value per Share* per annum, which may immediately reduce the Sub-Fund's net asset value. Dividends may also be effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value.

**** Based on the initial Subscription Price during the year of inception, and the NAV per Share on the first Business Day of each calendar year thereafter, or in times of extreme market volatility or during severe adverse market conditions, such other Business Day to be determined by the Directors (or their delegates) and further disclosed at www.manulifeim.com.hk with prior notice to be given to investors.***

Class AA Acc

No distribution will be paid.

The Directors may, at any time, amend the dividend policy of the Sub-Fund, subject to prior regulatory approval (where applicable) and to one month's prior notice to the relevant Shareholders.

Financial year end: **30 June**

Minimum investment: **Initial – US$1,000 (or the equivalent in any other major currency)**
Subsequent – US$100 (or the equivalent in any other major currency)

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] As the maximum level of management company fee is increased with effect from 1 June 2025, this is only an estimate based on the expenses for the period from 1 January 2025 to 31 December 2025, taking into account the increase in maximum level of management company fee.

[2] As the share class is newly launched, not yet launched or has been fully redeemed, and the maximum level of management company fee is increased with effect from 1 June 2025, this figure is a best estimate based on the estimated expenses which would have been chargeable to the share class over a 12-month period and the estimated average net asset value over the same period, taking into account the increase in maximum level of management company fee.

What is this product?

Global REIT Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**"). The Sub-Fund is not authorized by the Securities and Futures Commission of Hong Kong ("**SFC**") under the Code on Real Estate Investment Trusts.

Objective and Investment Strategy

Global REIT Fund is primarily designed to provide income with the secondary goal of medium to long term capital growth through investment in real estate investment trusts ("**REITs**") globally. The Sub-Fund is suitable for those who hold a long term investment view and who are prepared to accept significant fluctuations in the value of their investments in the shorter term in order to achieve long term returns.

It is intended that the investments will be made on a diversified basis. At least 70% of the Sub-Fund's net assets will be invested in closed-ended REITs listed and traded on any regulated market globally. Subject to the diversification rules laid down in the Prospectus, the Sub-Fund may invest up to 100% of its net assets in closed-ended REITs.

The Sub-Fund may invest, in aggregate, up to 30% of its net assets in real estate-related securities other than REITs (as described below) and/or cash and cash equivalents. Real estate-related securities include equity, equity-related and fixed income securities of companies which derive a significant portion of their earnings from any aspect of real estate, as well as real estate-related business trusts, property trusts, hospitality trusts, and stapled securities comprising the aforementioned securities (including REITs).* Such equity and equity-related securities include common stocks, preferred stocks and depositary receipts.

With respect to fixed income securities, the Sub-Fund may invest up to 30% of its net assets in corporate bonds of any maturity and of any credit quality, including bonds that are rated below investment grade (i.e. below Baa3 by Moody's or BBB- by Standard & Poor's or Fitch) and are rated as low as Ba3 by Moody's or BB- by Standard and Poor's or Fitch, or if unrated, their equivalent.

While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-Fund 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 capitalisation. Given the flexibility available to the Sub-Fund, the Sub-Fund may invest more than 30% of its net assets in issuers located in the United States, and securities of small and medium sized companies may represent, at times, more than 30% of the net assets of the Sub-Fund. The Sub-Fund's investments may be denominated in any currency.

It is not the intention of the Sub-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 or BBB- by Standard & Poor's or Fitch). Neither does the Sub-Fund currently intend to enter into securities lending, repurchase, reverse repurchase, and similar over-the-counter transactions.

The Sub-Fund may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, futures, options, forwards and other derivative instruments or contracts.

* Such business trusts, property trusts, hospitality trusts are different types of trusts that carry on real estate-related businesses or invest in real estate-related investments. Stapled securities are hybrid securities comprising one or more real estate-related securities as underlying assets, and are created for structuring or tax efficiency purposes.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

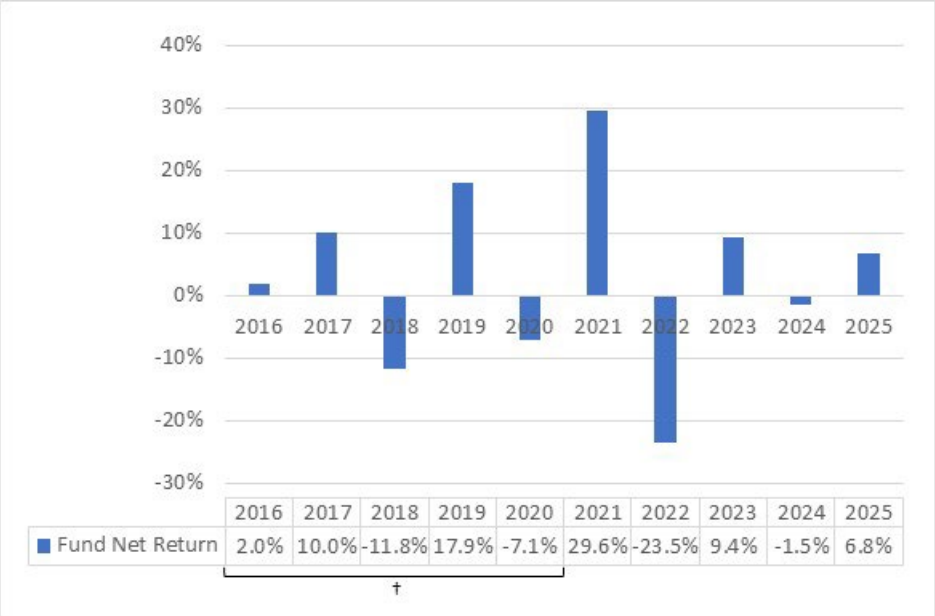
1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Equity Market Risk:**	The Sub-Fund's investment in REITs and equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.
3.	**Sector Concentration Risk:**	The Sub-Fund focuses on a particular industry sector (namely, real estate) and lacks risk diversification, therefore valuations of the Sub-Fund may fluctuate more widely than in a fund that is diversified across sectors. Since the Sub-Fund focuses on a single sector of the economy, its performance depends in large part on the performance of the real estate sector.
4.	**Real Estate and REITs Related Risk:**	The Sub-Fund has substantial investments in real estate companies, REITs and other entities affected by the risks associated with the direct ownership of real estate. The Sub-Fund is subject to risks associated real estate, including, without limitation, a decline in real estate values, the possibility that the owners of real estate could default on mortgage payments resulting in the loss of property, environmental liability, and rise of interest rates. The value of the Sub-Fund may fluctuate in response to movements in real estate markets. The underlying REITs may not necessarily be authorised by the SFC and the dividend policy/payout policy of the Sub-Fund is not representative of the dividend policy/payout policy of the underlying REITs.

5.	**Geographical Concentration Risk:**	The Sub-Fund concentrates its investments in REITs and may have the flexibility to concentrate its investments in equity securities of companies related to the United States. The concentration of the Sub-Fund's investments in REITs and equity securities of companies related to the United States may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Sub-Fund may be more susceptible to adverse events in the region.
6.	**Currency Risk:**	The Sub-Fund's assets may be invested primarily in securities denominated in currencies other than U.S. Dollars and the Sub-Fund may receive income or realization proceeds from these investments in those currencies, some of which may fall in value against U.S. Dollars. Also, a Class of Shares may be designated in a currency other than the base currency of the Sub-Fund and Shareholders of such Classes of Shares may be affected unfavourably by fluctuations in the exchange rates between such designated currency and the base currency of the Sub-Fund.
7.	**Small Cap Risk:**	Investments in securities of small and medium sized companies may involve greater risk than is customarily associated with investment in larger and more established companies. In particular, smaller companies often have limited product lines, markets or financial resources, with less research information available about the company, and their management may be dependent on a few key individuals.
8.	**Credit Risk:**	This refers to the risk that a debt issuer will default, by failing to repay principal and interest in a timely manner, or that negative perceptions of the issuer's ability to make such payments will cause the price of that bond to decline.
9.	**Interest Rate Risk:**	When interest rates rise on certain currencies that the bonds are denominated in, the value of the bonds may reduce, resulting in a lower value for the relevant portfolio. If interest rate movements cause a Sub-Fund's callable securities to be paid off substantially earlier or later than expected, the Sub-Fund's share prices could decline in value. An increase in a Sub-Fund's average maturity will make it more sensitive to interest rate risk.
10.	**High Yield Bonds Risk:**	The Sub-Fund can invest in higher-yielding debt securities rated lower than investment grade, or if unrated, their equivalent. Debt securities rated below investment grade or unrated are generally subject to lower liquidity, higher volatility and greater risk of loss of principal and interest than high-rated debt securities.

11.	**Credit Rating and Downgrading Risk:**	Credit ratings assigned by rating agencies are subject to limitations and do not guarantee the creditworthiness of the security and/or issuer at all times. In any event, the credit rating of a debt security or its issuer may subsequently be downgraded. In the event of such downgrading, the value of the Sub-Fund may be adversely affected. The Investment Manager may or may not be able to dispose of the debt securities that are being downgraded.
12.	**Liquidity and Volatility Risks:**	The trading volume on some of the markets through which the Sub-Fund may invest may be substantially less than that in more developed markets. 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.
13.	**Use of FDIs:**	Risks associated with FDIs include counterparty/credit risk, liquidity risk, valuation risk, volatility risk and over-the-counter transaction risk. The leverage element/component of an FDI can result in a loss significantly greater than the amount invested in the FDI by the Sub-Fund. Exposure to FDIs may lead to a high risk of significant loss by the Sub-Fund.
14.	**Risks relating to Dividends Paid or Effectively Paid out of Capital:**	Any distributions involving payment of dividends out of capital or effectively out of capital (i.e. payment of dividends out of gross income while charging/paying all or part of the fees and expenses to capital) would amount to a return or withdrawal of part of the amount of an investor's original investment, or from any capital gains attributable to that original investment. Any distributions involving payment of dividends out of the Sub-Fund's capital may result in an immediate decrease in the NAV per Share. The dividends and the NAV of each of the hedged share class(es) may also be adversely affected by the differences in the interest rates of the reference currency of such share class and the Sub-Fund's base currency, resulting in an increase in the amount of dividends that is paid out of capital and hence a greater erosion of capital than other share classes.

15.	**RMB Conversion and RMB Class(es) related Risks:**	RMB is currently not a freely convertible currency. The supply of RMB and the conversion of foreign currency into RMB are subject to exchange control policies and restrictions imposed by the Mainland China authorities which could adversely impact the Sub-Fund's ability to exchange RMB. Under exceptional circumstances, payment of redemptions and/or dividend payment in RMB may be delayed due to the exchange controls and restrictions applicable to RMB. As offshore RMB (CNH) will be used for the valuation of RMB denominated Class(es), CNH rate may be at a premium or discount to the exchange rate for onshore RMB (CNY) and there may be significant bid and offer spreads and thus the value of the RMB denominated Class(es) will be subject to fluctuation. While CNH and CNY represent the same currency, they are traded in different and separate markets which operate independently. As such, CNH does not necessarily have the same exchange rate and may not move in the same direction as CNY. Non-RMB based investors are exposed to foreign exchange risk and there is no guarantee that the value of RMB against the investors' base currencies (for example HKD) will not be subject to devaluation. Any devaluation of RMB could adversely affect the value of investors' investments in the RMB denominated Class(es) of the Sub-Fund.

How has the Sub-Fund performed?



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Fund Net Return	2.0%	10.0%	-11.8%	17.9%	-7.1%	29.6%	-23.5%	9.4%	-1.5%	6.8%

- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Class AA^ increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in USD, including ongoing charges and excluding subscription fee and redemption fee investors might have to pay.
- Sub-Fund launch date: 29 January 2007
- Class AA^ launch date: 29 January 2007

† The performances of these years were achieved under circumstances that no longer apply, as the investment policy was changed since June 2020.

^ This share class has been designated, for the purposes of this statement, as the representative share class of the Sub-Fund as it has the longest track record among the share classes of the Sub-Fund. For further information on the performance of other share classes, please refer to www.manulifeim.com.hk. This website has not been reviewed by the SFC.

Is there any guarantee?

This Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.

What are the fees and charges?

Charges which may be payable by you

You may have to pay the following fees when dealing in Shares of the Sub-Fund.

Fee	What you pay
Subscription fee (Initial charge)	**Up to 5% of the subscription amount**
Switching fee (Switching charge)	**Up to 1% of the value of the Share(s) being switched**
Redemption fee (Redemption charge)	**N/A**

Ongoing fees payable by the Sub-Fund

The following expenses will be paid out of the Sub-Fund. They affect you because they reduce the return you get on your investments.

	Annual rate (as a % of the Sub-Fund's net asset value)
Management company fee	**Up to 0.04%**
Management fee	**1.50%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than one month's prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund for Hong Kong investors. Your distributor may impose different dealing deadlines for receiving requests from investors.

- The net asset value of the Sub-Fund is calculated on each Business Day and the dealing prices are published daily at www.manulifeim.com.hk*, are available at the registered office of Manulife Global Fund and/or can be obtained by contacting Manulife Investment Management (Hong Kong) Limited.

- You may obtain the past performance information of other share classes offered to Hong Kong retail investors from www.manulifeim.com.hk*.

- Where payment of dividends is being made out of (or effectively out of) the Sub-Fund's capital, the composition of dividends (i.e. the relative amounts paid out of net distributable income and capital) for the preceding 12 months (or if the Sub-Fund was launched less than 12 months ago, since its inception) is available from Manulife Global Fund upon request as well as on www.manulifeim.com.hk*.

* This website has not been reviewed by the SFC and may contain information on funds not authorized by the SFC.

Important

If you are in doubt, you should seek professional advice.

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

PRODUCT KEY FACTS

Manulife Global Fund — Global Semiconductor Opportunities Fund

April 2026

- ***This statement provides you with key information about Manulife Global Fund – Global Semiconductor Opportunities Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (US) LLC (internal delegation, US)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year#:	**Class AA**	**1.98%[1]**
	Class AA Acc	**1.87%[1]**
	Class AA (HKD) Acc	**1.93%[3]**
	Class AA (AUD Hedged) Acc	**1.93%[3]**
	Class AA (RMB Hedged) Acc	**1.93%[3]**
	Class AA (JPY Hedged) Acc	**1.87%[2]**
Base currency:	**USD**	
Dividend policy: (Distribution policy)	**<u>Class AA</u>** **Dividends (if any) will be paid annually (Dividends will automatically be reinvested unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.)** **<u>Classes AA Acc / AA (HKD) Acc / AA (AUD Hedged) Acc / AA (RMB Hedged) Acc / AA (JPY Hedged) Acc</u>** **No distribution will be paid.** ***The Directors may, at any time, amend the dividend policy of the Sub-Fund, subject to prior regulatory approval (where applicable) and to one month's prior notice to the relevant Shareholders.***	
Financial year end:	**30 June**	
Minimum investment:	**Initial – US$1,000 (or the equivalent in any other major currency)** **Subsequent – US$100 (or the equivalent in any other major currency)**	

The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

1 As the maximum level of management company fee is increased with effect from 1 June 2025, this is only an estimate based on the expenses for the period from 1 January 2025 to 31 December 2025, taking into account the increase in maximum level of management company fee.

2 As the share class is newly launched, not yet launched or has been fully redeemed, and the maximum level of management company fee is increased with effect from 1 June 2025, this figure is a best estimate based on the estimated expenses which would have been chargeable to the share class over a 12-month period and the estimated average net asset value over the same period, taking into account the increase in maximum level of management company fee.

3 As the share class has been launched for less than a year as at 31 December 2025 and the maximum level of management company fee is increased with effect from 1 June 2025, this figure is an estimated annualised figure based on the expenses from the date of launch of the share class up to 31 December 2025 and the average net asset value of the share class over the corresponding period, taking into account the increase in maximum level of management company fee.

What is this product?

Global Semiconductor Opportunities Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**").

Objective and Investment Strategy

The Global Semiconductor Opportunities Fund aims to achieve capital appreciation by investing at least 70% of its net assets in equity and equity related securities of companies in the semiconductor and semiconductor-related industries, listed globally (including in emerging markets from time to time), including, but not limited to, common stocks and depositary receipts. The business of these companies will include, but are not limited to, development and production of semiconductors and related equipment and components, as well as the direct downstream beneficiaries of advancements within the semiconductor industry.

While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-Fund is not otherwise subject to any limitation on the portion of its net assets that may be invested in any one country. Hence, the Sub-Fund may invest more than 30% of its net assets in issuers located in the United States. The Sub-Fund's investments may be denominated in any currency.

The remaining assets of the Sub-Fund may be invested in equity and equity related securities of companies in other industries listed globally, if the Investment Manager considers that investing in such companies will achieve the goal of maximising capital appreciation, and/or in cash and cash equivalents.

The securities of small and medium-sized companies may represent, at times, more than 30% of the net assets of the Sub-Fund.

The Sub-Fund may invest directly in certain China A shares listed on the Shanghai Stock Exchange or the Shenzhen Stock Exchange via the Shanghai-Hong Kong Stock Connect programme or the Shenzhen-Hong Kong Stock Connect programme respectively (collectively, "**Stock Connect**"). In any event where the Sub-Fund invests in China A shares, it is expected that the Sub-Fund will not hold 30% or more of its net assets in China A shares.

The Sub-Fund may use financial derivative instruments ("**FDIs**") for efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, futures, options, forwards and other derivative instruments or contracts.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

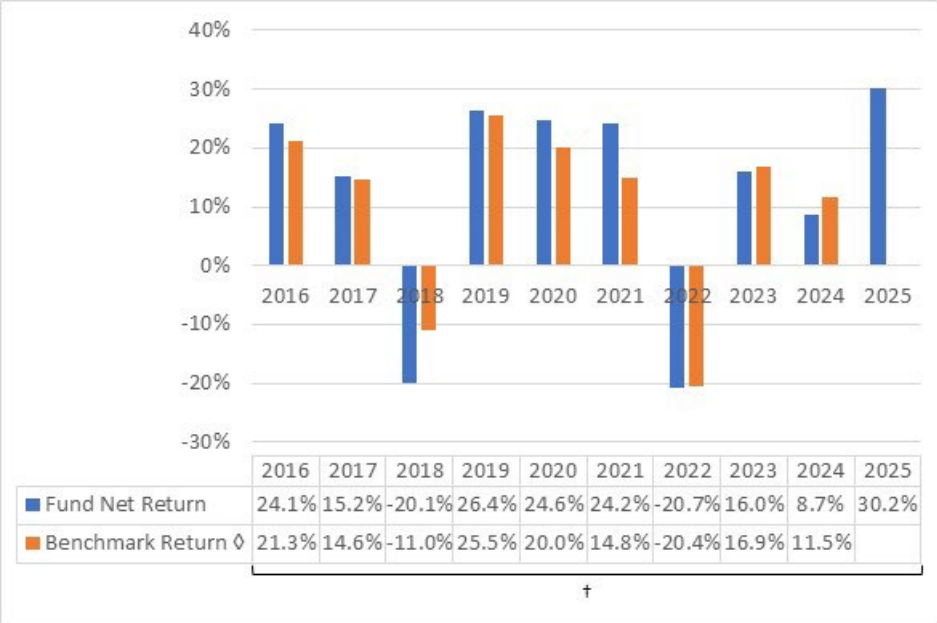
What are the key risks?

Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Equity Market Risk:**	The Sub-Fund's investment in equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.
3.	**Semiconductor Industry Risk:**	The Sub-Fund invests in companies in the semiconductor and semiconductor-related industries, which may particularly be affected by the intense competition in such industries. Specific factors which may cause the value of securities within the semiconductor and related industries to deteriorate include, but are not limited to, domestic and international competition pressures, rapid obsolescence of products caused by fast-developing nature of the industries, economic performance of customers, substantial capital expenditures, rapid obsolescence and potential shortages of raw materials or equipment. Companies in the semiconductor and related industries typically make significant spending on research and development, and there is no guarantee that the products produced by these companies will materialise into commercially successful products. The semiconductor and related industries may be subject to government intervention, sanctions and trade protectionism. Companies in the semiconductor and related industries are typically dependent on maintaining relationships with their technology partners. If such relationship is impaired or terminated, the company may not be able to enter into a new technology alliance on a timely basis or on commercially favourable terms. The semiconductor and related industries are also characterised by cyclical market patterns and periodic overcapacity. All these could harm the business and operating results of companies in the semiconductor and related industries.
4.	**Concentration Risk:**	The Sub-Fund's investments are concentrated in semiconductor and semiconductor-related industries, and may also concentrate in securities of issuers related to the United States. The value of the Sub-Fund may be more volatile than that of a fund having a more diverse portfolio of investments, and may be more susceptible to adverse events in, or affecting, such industries and geographical region.
5.	**Small-Cap / Mid-Cap Risk:**	The stock of small-capitalisation / mid-capitalisation companies may have lower liquidity and their prices are more volatile to adverse economic developments than those of larger capitalisation companies in general.

6.	**Liquidity and Volatility Risks:**	The trading volume on some of the markets through which the Sub-Fund may invest may be substantially less than that in more developed markets. 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.
7.	**Currency Risk:**	Underlying investments of the Sub-Fund may be denominated in currencies other than the base currency of the Sub-Fund, and the Sub-Fund may receive income or realization proceeds from these investments in those currencies, some of which may fall in value against the base currency. Also, a class of shares may be designated in a currency other than the base currency of the Sub-Fund. The net asset value of such classes of shares may be affected unfavourably by fluctuations in the exchange rates between these currencies and the base currency and by changes in exchange rate controls.
8.	**Use of FDIs:**	Risks associated with FDIs include counterparty/credit risk, liquidity risk, valuation risk, volatility risk and over-the-counter transaction risk. The leverage element/component of an FDI can result in a loss significantly greater than the amount invested in the FDI by the Sub-Fund. Exposure to FDIs may lead to a high risk of significant loss by the Sub-Fund.
9.	**RMB Conversion and RMB Class(es) related Risk:**	RMB is currently not freely convertible and is subject to exchange controls and restrictions which, under exceptional circumstances, may cause a delay in payment of redemptions and/or dividend payments in RMB. Although offshore RMB (CNH) and onshore RMB (CNY) are the same currency, they trade at different rates. Any divergence between CNH and CNY may adversely impact investors. CNH (which will be used for the valuation of RMB denominated class(es)) may be at a premium or discount to the exchange rate for CNY and there may be significant bid and offer spreads and thus the value of the RMB denominated class(es) will be subject to fluctuation. Non-RMB based investors are exposed to foreign exchange risk. Any devaluation of RMB against the investors' base currencies (for example HKD) could adversely affect the value of investors' investments in the RMB denominated class(es) of the Sub-Fund.

How has the Sub-Fund performed?



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Fund Net Return	24.1%	15.2%	-20.1%	26.4%	24.6%	24.2%	-20.7%	16.0%	8.7%	30.2%
Benchmark Return ◊	21.3%	14.6%	-11.0%	25.5%	20.0%	14.8%	-20.4%	16.9%	11.5%	

†

- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Class AA^ increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in USD, including ongoing charges and excluding subscription fee and redemption fee investors might have to pay.
- Sub-Fund launch date: 30 November 2006
- Class AA^ launch date: 30 November 2006

◊ Prior to 17 February 2025, the benchmark of the Sub-Fund was Russell 2000 TR USD index. The benchmark was removed from 17 February 2025 following the changes of investment objective and policy of the Sub-Fund.

† The performances of these years were achieved under circumstances that no longer apply, as the investment objective and policy of the Sub-Fund were changed since 17 February 2025.

^ This share class has been designated, for the purposes of this statement, as the representative share class of the Sub-Fund as it has the longest track record among the share classes of the Sub-Fund. For further information on the performance of other share classes, please refer to www.manulifeim.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong ("**SFC**").

Is there any guarantee?

This Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.

What are the fees and charges?

Charges which may be payable by you

You may have to pay the following fees when dealing in shares of the Sub-Fund.

Fee	What you pay
Subscription fee (Initial charge)	**Up to 5% of subscription amount**
Switching Fee (Switching charge)	**Up to 1% of the value of the Share(s) being switched**
Redemption fee (Redemption charge)	**N/A**

Ongoing fees payable by the Sub-Fund

The following expenses will be paid out of the Sub-Fund. They affect you because they reduce the return you get on your investments.

	Annual rate (as a % of the Sub-Fund's net asset value)
Management company fee	**Up to 0.04%**
Management fee	**1.50%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than one month's prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund for Hong Kong investors. Your distributor may impose different dealing deadlines for receiving requests from investors.

- The net asset value of the Sub-Fund is calculated on each Business Day and the dealing prices are published daily at www.manulifeim.com.hk*, are available at the registered office of Manulife Global Fund and/or can be obtained by contacting Manulife Investment Management (Hong Kong) Limited.

- You may obtain the past performance information of other share classes offered to Hong Kong retail investors from www.manulifeim.com.hk*.

* This website has not been reviewed by the SFC and may contain information on funds not authorized by the SFC.

Important

If you are in doubt, you should seek professional advice.

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

PRODUCT KEY FACTS

Manulife Global Fund

Healthcare Fund

April 2026

- ***This statement provides you with key information about Manulife Global Fund – Healthcare Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (US) LLC (internal delegation, US)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.65%[1]**
	Class AA Acc	**1.65%[1]**
	Class AA (HKD) MDIST (G)	**1.65%[2]**
	Class AA (USD) MDIST (G)	**1.65%[2]**
	Class F (HKD) MDIST (G)	**1.65%[2]**
	Class F (USD) MDIST (G)	**1.65%[2]**
Base currency:	**USD**	
Dividend policy: (Distribution policy)	**<u>Class AA</u>** **Dividends (if any) will be paid annually (Dividends will automatically be reinvested unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.)** **<u>Class AA Acc</u>** **No distribution will be paid.** **<u>Classes AA (USD) MDIST (G) / AA (HKD) MDIST (G)</u>** **Dividends (if any) will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends may be paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value.** **<u>Classes F (HKD) MDIST (G) / F (USD) MDIST (G)</u>** **Dividends will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.)** **The distribution yield of this share class will be set as an annualized fixed percentage of the NAV per Share of this share class (as set out in the table below), resulting in a variable dividend amount. The dividend amount per Share for each payout is calculated by multiplying the annualized fixed percentage with the NAV per Share at the last dealing day of**	

each month divided by the distribution frequency over a year.

Share Class	Distribution frequency over a year	Annualized fixed percentage
Class F (HKD) MDIST (G)	Monthly (12)	5%
Class F (USD) MDIST (G)	Monthly (12)	5%

Dividends may be paid or effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value.

The annualized fixed percentage is subject to on-going review by the Directors and may be changed at the discretion of the Directors (at least one month's prior notice will be provided to Shareholders) if the Directors, after taking into account various factors, including but not limited to NAV per Share of the relevant Class of the Sub-Fund, prevailing market conditions, the Directors' expectation on future market and economic conditions as well as income generation, determine it is appropriate to change the annualized fixed percentage, or in the event the Directors are of the view it is not sustainable for the Sub-Fund to support the annualized fixed percentage, or in exceptional circumstances (e.g. in times of extreme market volatility or during severe adverse market conditions). Investors should note that a positive dividend yield does not imply positive return.

The Directors may, at any time, amend the dividend policy of the Sub-Fund, subject to prior regulatory approval (where applicable) and to one month's prior notice to the relevant Shareholders.

Financial year end: **30 June**

Minimum investment: **Initial – US$1,000 (or the equivalent in any other major currency)**
Subsequent – US$100 (or the equivalent in any other major currency)

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] As the maximum level of management company fee is increased with effect from 1 June 2025, this is only an estimate based on the expenses for the period from 1 January 2025 to 31 December 2025, taking into account the increase in maximum level of management company fee.

[2] As the share class is newly launched, not yet launched or has been fully redeemed, and the maximum level of management company fee is increased with effect from 1 June 2025, this figure is a best estimate based on the estimated expenses which would have been chargeable to the share class over a 12-month period and the estimated average net asset value over the same period, taking into account the increase in maximum level of management company fee.

What is this product?

Healthcare Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**").

Objective and Investment Strategy

Healthcare Fund aims to provide medium to 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 in health care and related industries globally and which are listed on any stock exchange. The Sub-Fund may invest in companies which derive a significant portion of their earnings from medical and pharmaceutical products and services. The remaining assets of the Sub-Fund may include bonds and deposits.

The Healthcare Fund will invest at least 80% of its net assets in equity and equity related securities of health sciences companies. These companies will derive more than half of their revenues from health care-related business activities or commit more than half of their assets to these activities. Such equity and equity related securities include common stocks, preferred stocks and depositary receipts.

While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-Fund 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 capitalisation. Hence, the Sub-Fund may invest more than 30% of its net assets in issuers located in the United States. The Sub-Fund's investments may be denominated in any currency.

The Investment Manager studies economic trends to allocate assets among the following major categories:

- pharmaceuticals and biotechnology
- medical devices and analytical equipment
- healthcare services

The Investment Manager also uses fundamental financial analysis to identify individual companies of any size that appear most attractive in terms of earnings stability, growth potential and valuation.

It is not the intention of the Sub-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 or BBB- by Standard & Poor's or Fitch). Neither does the Sub-Fund currently intend to enter into securities lending, repurchase, reverse repurchase, and similar over-the-counter transactions.

The Sub-Fund may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, futures, options, forwards and other derivative instruments or contracts.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Equity Market Risk:**	The Sub-Fund's investment in equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.
3.	**Sector Concentration Risk:**	The Sub-Fund focuses on a particular industry sector (namely, health care) and lacks risk diversification, therefore valuations of the Sub-Fund may fluctuate more widely than in a fund that is diversified across sectors. Since the Sub-Fund focuses on a single sector of the economy, its performance depends in large part on the performance of the health care sector.
4.	**Risk of investing in health care:**	The Sub-Fund focuses on the health care industry and could be significantly affected by economic, political or regulatory occurrences that affect the industry, increased competition within the sector that may lower the profit margin of the companies and, if the stocks of this industry fall out of favour with the financial markets, the prices of those stocks may also fall.
5.	**Geographical Concentration Risk:**	The concentration of the Sub-Fund's investments in equity securities of companies related to the United States may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Sub-Fund may be more susceptible to adverse events in the region.

6.	**Political and Regulatory Risk:**	Changes to government policies or legislation in the markets in which the Sub-Fund may invest may adversely affect the political or economic stability of such markets, such as preventing or limiting the repatriation of foreign capital or the availability of legal redress through the courts. Investments in certain markets may also require the procurement of a substantial number of licences, regulatory consents, certificates and approvals. The inability to obtain a particular licence, regulatory consent, certificate or approval could adversely affect the operations of the Sub-Fund.
7.	**Liquidity and Volatility Risks:**	The trading volume on some of the markets through which the Sub-Fund may invest may be substantially less than that in more developed markets. 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.
8.	**Currency Risk:**	Underlying investments of the Sub-Fund may be denominated in currencies other than the base currency of the Sub-Fund, and the Sub-Fund may receive income or realization proceeds from these investments in those currencies, some of which may fall in value against the base currency. Also, a class of shares may be designated in a currency other than the base currency of the Sub-Fund. The net asset value of such classes of shares may be affected unfavourably by fluctuations in the exchange rates between these currencies and the base currency and by changes in exchange rate controls.
9.	**Use of FDIs:**	Risks associated with FDIs include counterparty/credit risk, liquidity risk, valuation risk, volatility risk and over-the-counter transaction risk. The leverage element/component of an FDI can result in a loss significantly greater than the amount invested in the FDI by the Sub-Fund. Exposure to FDIs may lead to a high risk of significant loss by the Sub-Fund.
10.	**Risks relating to Dividends Paid or Effectively Paid out of Capital:**	Any distributions involving payment of dividends out of capital or effectively out of capital (i.e. payment of dividends out of gross income while charging/paying all or part of the fees and expenses to capital) would amount to a return or withdrawal of part of the amount of an investor's original investment, or from any capital gains attributable to that original investment. Any distributions involving payment of dividends out of the Sub-Fund's capital may result in an immediate decrease in the NAV per Share.

11. Risks relating to Fixed Yield Classes:	Fixed yield share classes pay out a pre-determined annualized fixed percentage of their NAV. The annualized fixed percentage is subject to on-going review by the Directors and may be changed at the discretion of the Directors (at least one month's prior notice will be provided to Shareholders). Investments in a fixed yield share classes are not an alternative to a savings account or fixed-interest paying investment. The annualized fixed percentage paid by the fixed yield share classes does not entirely reflect the actual or expected income or performance of the Sub-Fund. The distribution can be higher or lower than the income and return that were effectively realized and may exceed the gross investment income of these share classes of the Sub-Fund. Consequently, any shortfall will be paid out of capital. Fixed yield share classes may continue to distribute in periods that the Sub-Fund has negative returns or is making losses, which further reduces the NAV of the fixed yield share classes. Distribution out of and/or effectively out of capital may result in capital erosion in the long term, in particular, during the adverse market conditions where there is insufficient income in a given month, and therefore constrain future capital growth of the Sub-Fund together with the possibility that the value of future returns may be diminished. In extreme circumstances, investors may not be able to get back the original investment amount. Investors should note that a positive distribution yield does not imply a positive return. Also, fixed yield share classes do not distribute a fixed amount and the constant percentage of distribution results in higher absolute distributions when the NAV of the relevant fixed yield share class is high, and lower absolute distributions when NAV of the relevant fixed yield share class is low. Hence, the absolute distributions received by investors may vary from month to month.

How has the Sub-Fund performed?

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Fund Net Return	-7.3%	15.5%	-2.1%	17.9%	7.1%	20.7%	-3.6%	4.3%	-0.5%	20.7%
Benchmark Return	-6.8%	19.8%	2.5%	23.2%	13.5%	19.8%	-5.4%	3.8%	1.1%	14.8%

- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Class AA^ increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in USD, including ongoing charges and excluding subscription fee and redemption fee investors might have to pay.
- Sub-Fund launch date: 27 June 2008
- Class AA^ launch date: 27 June 2008
- The benchmark of the Sub-Fund is MSCI World/Health Care NR USD index.

^ This share class has been designated, for the purposes of this statement, as the representative share class of the Sub-Fund as it has the longest track record among the share classes of the Sub-Fund. For further information on the performance of other share classes, please refer to www.manulifeim.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong ("**SFC**").

Is there any guarantee?

This Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.

What are the fees and charges?

Charges which may be payable by you

You may have to pay the following fees when dealing in Shares of the Sub-Fund.

Fee	What you pay
Subscription fee (Initial charge)	**Up to 5% of subscription amount**
Switching Fee (Switching charge)	**Up to 1% of the value of the Share(s) being switched**
Redemption fee (Redemption charge)	**N/A**

Ongoing fees payable by the Sub-Fund

The following expenses will be paid out of the Sub-Fund. They affect you because they reduce the return you get on your investments.

	Annual rate (as a % of the Sub-Fund's net asset value)
Management company fee	**Up to 0.04%**
Management fee	**1.50%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than one month's prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund for Hong Kong investors. Your distributor may impose different dealing deadlines for receiving requests from investors.

- The net asset value of the Sub-Fund is calculated on each Business Day and the dealing prices are published daily at www.manulifeim.com.hk*, are available at the registered office of Manulife Global Fund and/or can be obtained by contacting Manulife Investment Management (Hong Kong) Limited.

- You may obtain the past performance information of other share classes offered to Hong Kong retail investors from www.manulifeim.com.hk*.

- Where payment of dividends is being made out of (or effectively out of) the Sub-Fund's capital, the composition of dividends (i.e. the relative amounts paid out of net distributable income and capital) for the preceding 12 months (or if the Sub-Fund was launched less than 12 months ago, since its inception) is available from Manulife Global Fund upon request as well as on www.manulifeim.com.hk*.

* This website has not been reviewed by the SFC and may contain information on funds not authorized by the SFC.

Important

If you are in doubt, you should seek professional advice.

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

PRODUCT KEY FACTS

Manulife Global Fund

India Equity Fund
April 2026

- ***This statement provides you with key information about Manulife Global Fund – India Equity Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (Hong Kong) Limited (internal delegation, Hong Kong)**	
Sub-Investment Manager:	**Manulife Investment Management (Singapore) Pte. Ltd. (internal delegation, Singapore)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.73%[1]**
	Class AA Acc	**1.73%[1]**
	Class AA (HKD) MDIST (G)	**1.73%[2]**
	Class AA (USD) MDIST (G)	**1.73%[2]**
Base currency:	**USD**	
Dividend policy: (Distribution policy)	**<u>Class AA</u>** **Dividends (if any) will be paid annually (Dividends will automatically be reinvested unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.)** **<u>Class AA Acc</u>** **No distribution will be paid.** **<u>Classes AA (USD) MDIST (G) / AA (HKD) MDIST (G)</u>** **Dividends (if any) will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends may be paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value.** ***The Directors may, at any time, amend the dividend policy of the Sub-Fund, subject to prior regulatory approval (where applicable) and to one month's prior notice to the relevant Shareholders.***	
Financial year end:	**30 June**	
Minimum investment:	**Initial – US$1,000 (or the equivalent in any other major currency)** **Subsequent – US$100 (or the equivalent in any other major currency)**	

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] As the maximum level of management company fee is increased with effect from 1 June 2025, this is only an estimate based on the expenses for the period from 1 January 2025 to 31 December 2025, taking into account the increase in maximum level of management company fee.

[2] As the share class is newly launched, not yet launched or has been fully redeemed, and the maximum level of management company fee is increased with effect from 1 June 2025, this figure is a best estimate based on the estimated expenses which would have been chargeable to the share class over a 12-month period and the estimated average net asset value over the same period, taking into account the increase in maximum level of management company fee.

What is this product?

India Equity Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**").

Objective and Investment Strategy

India Equity Fund aims to provide long term capital growth for those investors who hold a long term investment view and are prepared to accept significant fluctuations in the value of their investments. At least 70% of its net assets will be invested in equity and equity related securities of companies covering the different sectors of the Indian economy and which are listed on a stock exchange either in India or on any stock exchange. Such equity and equity related securities include common stocks, preferred stocks and depositary receipts. The remaining assets of the Sub-Fund may include bonds and deposits. Investments in the Indian market shall be made through a Foreign Portfolio Investor ("**FPI**") registered with the India regulator. Such an FPI can be either Manulife Global Fund, the Investment Manager or, as the case may be, the Sub-Investment Manager.

While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-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. Due to the nature of the investment portfolio of the Sub-Fund, securities of small and medium sized companies may represent, at times, more than 30% of the net assets of the Sub-Fund. The Sub-Fund's investments may be denominated in any currency, however, primarily in Indian Rupee.

It is not the intention of the Sub-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 or BBB- by Standard & Poor's or Fitch). Neither does the Sub-Fund currently intend to enter into securities lending, repurchase, reverse repurchase, and similar over-the-counter transactions.

The Sub-Fund may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, futures, options, forwards and other derivative instruments or contracts.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

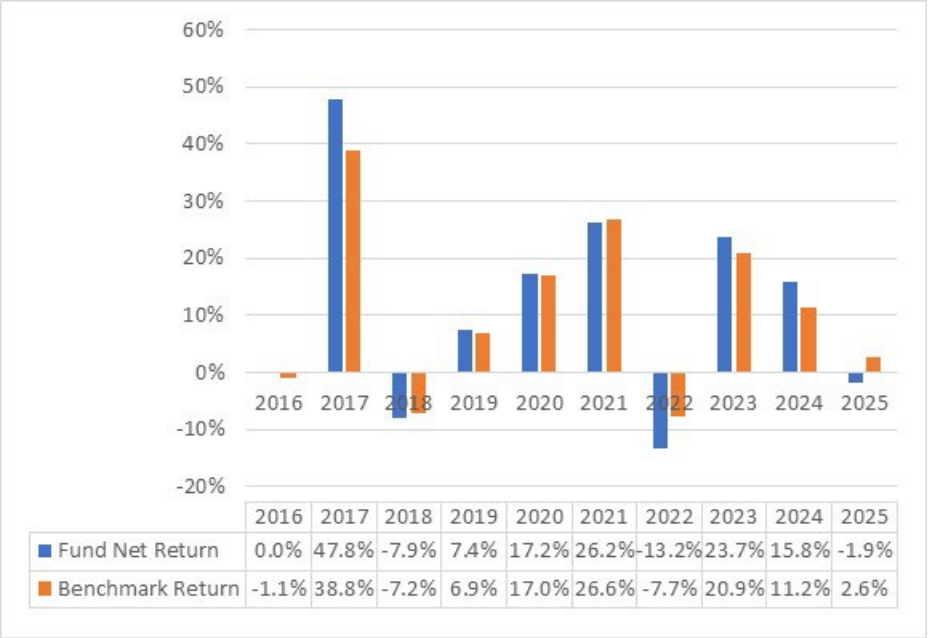
What are the key risks?

Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Equity Market Risk:**	The Sub-Fund's investment in equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.
3.	**Geographical Concentration Risk:**	The concentration of the Sub-Fund's investments in India-related companies may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Sub-Fund may be more susceptible to adverse events in the region.
4.	**Political and Regulatory Risk:**	Changes to government policies or legislation in the markets in which the Sub-Fund may invest may adversely affect the political or economic stability of such markets, such as preventing or limiting the repatriation of foreign capital or the availability of legal redress through the courts. Investments in certain markets may also require the procurement of a substantial number of licences, regulatory consents, certificates and approvals. The inability to obtain a particular licence, regulatory consent, certificate or approval could adversely affect the operations of the Sub-Fund.
5.	**Emerging Markets Risk:**	Investors should note that portfolios of any Sub-Fund may be invested in what are commonly referred to as emerging economies or markets, where special risks (including higher stock price volatility, lower liquidity of stocks, political and social uncertainties and currency risks) may be substantially higher than the risks normally associated with the world's mature economies or major stock markets. Further, certain emerging economies are exposed to the risks of high inflation and interest rates, large amount of external debt; and such factors may affect the overall economy stability. In respect of certain emerging economies or markets in which the Sub-Fund may invest, it may be exposed to higher risks than in developed economies or markets, in particular for the acts or omissions of its service providers, agents, correspondents or delegates. Accounting, auditing and financial reporting standards, practices and disclosure requirements applicable to some companies in the emerging economies or markets in which the Sub-Fund may invest may differ from countries with more developed financial markets. The value of the Sub-Fund's assets may also be affected by uncertainties such as changes in government policies, taxation legislation, currency repatriation restrictions and other developments in politics, law or regulations of the emerging economies or markets in which the Sub-Fund may invest.
6.	**Macroeconomic Risk:**	Slower economic growth or increase in interest rates could affect stock prices in the Indian economy.

7.	**Risk of Stock Market Control:**	Regulation of the stock market is evolving. There is the risk that regulations may be introduced that adversely affect the cost of trading or the freedom to trade, restricting the Sub-Fund's ability to cost effectively deploy its investments.
8.	**Currency Risk:**	The Sub-Fund's assets may be invested primarily in securities denominated in currencies other than U.S. Dollars and the Sub-Fund may receive income or realization proceeds from these investments in those currencies, some of which may fall in value against U.S. Dollars. Also, a class of shares may be designated in a currency other than the base currency of the Sub-Fund. The net asset value of such classes of shares may be affected unfavourably by fluctuations in the exchange rates between these currencies and the base currency and by changes in exchange rate controls.
9.	**Small Cap Risk:**	Investments in securities of small and medium sized companies may involve greater risk than is customarily associated with investment in larger and more established companies. In particular, smaller companies often have limited product lines, markets or financial resources, with less research information available about the company, and their management may be dependent on a few key individuals.
10.	**Liquidity and Volatility Risks:**	The trading volume on some of the markets through which the Sub-Fund may invest may be substantially less than that in more developed markets. 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.
11.	**Use of FDIs:**	Risks associated with FDIs include counterparty/credit risk, liquidity risk, valuation risk, volatility risk and over-the-counter transaction risk. The leverage element/component of an FDI can result in a loss significantly greater than the amount invested in the FDI by the Sub-Fund. Exposure to FDIs may lead to a high risk of significant loss by the Sub-Fund.
12.	**Risks relating to Dividends Paid or Effectively Paid out of Capital:**	Any distributions involving payment of dividends out of capital or effectively out of capital (i.e. payment of dividends out of gross income while charging/paying all or part of the fees and expenses to capital) would amount to a return or withdrawal of part of the amount of an investor's original investment, or from any capital gains attributable to that original investment. Any distributions involving payment of dividends out of the Sub-Fund's capital may result in an immediate decrease in the NAV per Share.

How has the Sub-Fund performed?



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Fund Net Return	0.0%	47.8%	-7.9%	7.4%	17.2%	26.2%	-13.2%	23.7%	15.8%	-1.9%
Benchmark Return	-1.1%	38.8%	-7.2%	6.9%	17.0%	26.6%	-7.7%	20.9%	11.2%	2.6%

- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Class AA^ increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in USD, including ongoing charges and excluding subscription fee and redemption fee investors might have to pay.
- Sub-Fund launch date: 30 November 2006
- Class AA^ launch date: 30 November 2006
- The benchmark of the Sub-Fund is MSCI India 10/40 NR USD index.

^ This share class has been designated, for the purposes of this statement, as the representative share class of the Sub-Fund as it has the longest track record among the share classes of the Sub-Fund. For further information on the performance of other share classes, please refer to www.manulifeim.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong ("**SFC**").

Is there any guarantee?

This Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.

What are the fees and charges?

Charges which may be payable by you

You may have to pay the following fees when dealing in Shares of the Sub-Fund.

Fee	What you pay
Subscription fee (Initial charge)	**Up to 5% of subscription amount**
Switching fee (Switching charge)	**Up to 1% of the value of the Share(s) being switched**
Redemption fee (Redemption charge)	**N/A**

Ongoing fees payable by the Sub-Fund

The following expenses will be paid out of the Sub-Fund. They affect you because they reduce the return you get on your investments.

	Annual rate (as a % of the Sub-Fund's net asset value)
Management company fee	**Up to 0.04%**
Management fee	**1.50%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Administration fee	**Up to 0.5%**
Performance fee	**N/A**

* This fee may be increased up to a maximum of 6% by giving the affected shareholders not less than one month's prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund for Hong Kong investors. Your distributor may impose different dealing deadlines for receiving requests from investors.

- The net asset value of the Sub-Fund is calculated on each Business Day and the dealing prices are published daily at www.manulifeim.com.hk*, are available at the registered office of Manulife Global Fund and/or can be obtained by contacting Manulife Investment Management (Hong Kong) Limited.

- You may obtain the past performance information of other share classes offered to Hong Kong retail investors from www.manulifeim.com.hk*.

- Where payment of dividends is being made out of (or effectively out of) the Sub-Fund's capital, the composition of dividends (i.e. the relative amounts paid out of net distributable income and capital) for the preceding 12 months (or if the Sub-Fund was launched less than 12 months ago, since its inception) is available from Manulife Global Fund upon request as well as on www.manulifeim.com.hk*.

* This website has not been reviewed by the SFC and may contain information on funds not authorized by the SFC.

Important

If you are in doubt, you should seek professional advice.

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

PRODUCT KEY FACTS

Manulife Global Fund

Japan Equity Fund
October 2026

- ***This statement provides you with key information about Manulife Global Fund – Japan Equity Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (Europe) Limited (internal delegation, UK)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.76%[1]**
	Class AA Acc	**1.76%[1]**
Base currency:	**USD**	
Dividend policy: (Distribution policy)	**Class AA** **Dividends (if any) will be paid annually (Dividends will automatically be reinvested unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.)** **Class AA Acc** **No distribution will be paid.** ***The Directors may, at any time, amend the dividend policy of the Sub-Fund, subject to prior regulatory approval (where applicable) and to one month's prior notice to the relevant Shareholders.***	
Financial year end:	**30 June**	
Minimum investment:	**Initial – US$1,000 (or the equivalent in any other major currency)** **Subsequent – US$100 (or the equivalent in any other major currency)**	

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] As the maximum level of management company fee is increased with effect from 1 June 2025, this is only an estimate based on the expenses for the period from 1 January 2025 to 31 December 2025, taking into account the increase in maximum level of management company fee.

What is this product?

Japan Equity Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**").

Objective and Investment Strategy

Japan Equity Fund aims to achieve capital growth from investing at least 70% of its net assets in a portfolio of Japanese equity and equity related securities, with the emphasis on larger companies. Such equity and equity related securities include common stocks, preferred stocks and depositary receipts.

While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-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. Due to the nature of the investment portfolio of the Sub-Fund, securities of small and medium sized companies may represent, at times, more than 30% of the net assets of the Sub-Fund. The Sub-Fund's investments may be denominated in any currency.

It is not the intention of the Sub-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 or BBB- by Standard & Poor's or Fitch). Neither does the Sub-Fund currently intend to enter into securities lending, repurchase, reverse repurchase, and similar over-the-counter transactions.

The Sub-Fund may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, futures, options, forwards and other derivative instruments or contracts.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

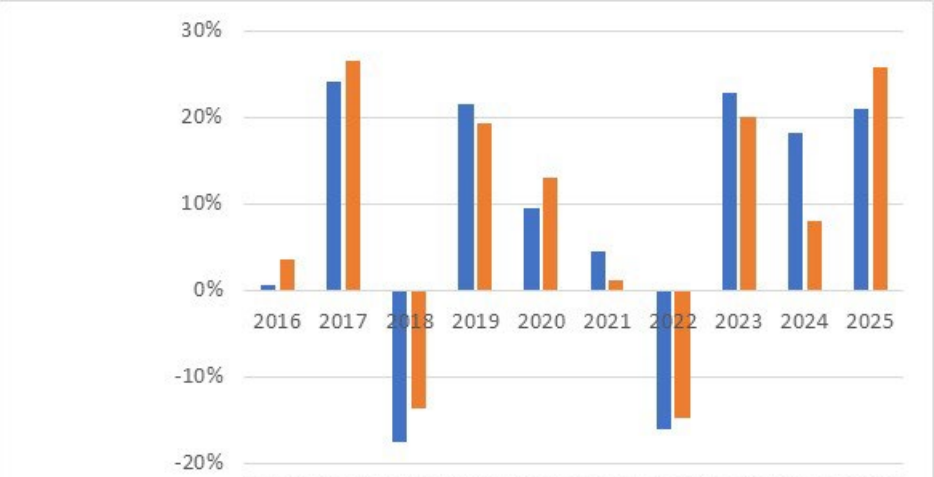
Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

1. **Investment Risk:** The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.

2. **Equity Market Risk:** The Sub-Fund's investment in equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.

3.	**Geographical Concentration Risk:**	The concentration of the Sub-Fund's investments in Japan-related companies may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Sub-Fund may be more susceptible to adverse events in the region.
4.	**Currency Risk:**	The Sub-Fund's assets may be invested primarily in securities denominated in currencies other than U.S. Dollars and the Sub-Fund may receive income from these investments in those currencies, some of which may fall in value against U.S. Dollars.
5.	**Small Cap Risk:**	Investments in securities of small and medium sized companies may involve greater risk than is customarily associated with investment in larger and more established companies. In particular, smaller companies often have limited product lines, markets or financial resources, with less research information available about the company, and their management may be dependent on a few key individuals.
6.	**Liquidity and Volatility Risks:**	The trading volume on some of the markets through which the Sub-Fund may invest may be substantially less than that in more developed markets. 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.
7.	**Use of FDIs:**	Risks associated with FDIs include counterparty/credit risk, liquidity risk, valuation risk, volatility risk and over-the-counter transaction risk. The leverage element/component of an FDI can result in a loss significantly greater than the amount invested in the FDI by the Sub-Fund. Exposure to FDIs may lead to a high risk of significant loss by the Sub-Fund.

How has the Sub-Fund performed?



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Fund Net Return	0.6%	24.1%	-17.6%	21.6%	9.5%	4.5%	-16.0%	22.8%	18.2%	21.0%
Benchmark Return	3.5%	26.6%	-13.7%	19.2%	13.0%	1.1%	-14.9%	20.0%	8.1%	25.8%

‡

- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Class AA^ increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in USD, including ongoing charges and excluding subscription fee and redemption fee investors might have to pay.
- Sub-Fund launch date: 10 September 1987
- Class AA^ launch date: 10 December 2007
- The benchmark of the Sub-Fund is TOPIX TR JPY index.

‡ The merger of Class A Shares, the previous representative share class, into Class AA Shares occurred on 30 June 2021.

^ This share class has been designated for the purposes of this statement, as the representative share class of the Sub-Fund as after the merger of Class A into Class AA on 30 June 2021, it has the longest track record among the share classes of the Sub-Fund. For further information on the performance of other share classes, please refer to www.manulifeim.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong ("**SFC**").

Is there any guarantee?

This Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.

What are the fees and charges?

Charges which may be payable by you

You may have to pay the following fees when dealing in Shares of the Sub-Fund.

Fee	What you pay
Subscription fee (Initial charge)	**Up to 5% of subscription amount**
Switching fee (Switching charge)	**Up to 1% of the value of the Share(s) being switched**
Redemption fee (Redemption charge)	**N/A**

Ongoing fees payable by the Sub-Fund

The following expenses will be paid out of the Sub-Fund. They affect you because they reduce the return you get on your investments.

	Annual rate (as a % of the Sub-Fund's net asset value)
Management company fee	**Up to 0.04%**
Management fee	**1.50%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6% by giving the affected shareholders not less than one month's prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund for Hong Kong investors. Your distributor may impose different dealing deadlines for receiving requests from investors.

- The net asset value of the Sub-Fund is calculated on each Business Day and the dealing prices are published daily at www.manulifeim.com.hk*, are available at the registered office of Manulife Global Fund and/or can be obtained by contacting Manulife Investment Management (Hong Kong) Limited.

- You may obtain the past performance information of other share classes offered to Hong Kong retail investors from www.manulifeim.com.hk*.

* This website has not been reviewed by the SFC and may contain information on funds not authorized by the SFC.

Important

If you are in doubt, you should seek professional advice.

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

PRODUCT KEY FACTS

Manulife Global Fund

Sustainable Asia Equity Fund

April 2026

- ***This statement provides you with key information about Manulife Global Fund – Sustainable Asia Equity Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (Hong Kong) Limited (internal delegation, Hong Kong)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.77%[1]**
	Class AA Acc	**1.75%[1]**
	Class AA (AUD Hedged) Acc	**1.77%[2]**
	Class AA (HKD) Acc	**1.77%[2]**
	Class AA (GBP Hedged) Acc	**1.77%[2]**
	Class AA (RMB Hedged) Acc	**1.77%[2]**
Base currency:	**USD**	
Dividend policy: (Distribution policy)	**<u>Class AA</u>** **Dividends (if any) will be paid annually (Dividends will automatically be reinvested unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.)** **<u>Classes AA Acc / AA (AUD Hedged) Acc / AA (HKD) Acc / AA (GBP Hedged) Acc / AA (RMB Hedged) Acc</u>** **No distribution will be paid.** ***The Directors may, at any time, amend the dividend policy of the Sub-Fund, subject to prior regulatory approval (where applicable) and to one month's prior notice to the relevant Shareholders.***	
Financial year end:	**30 June**	
Minimum investment:	**Initial – US$1,000 (or the equivalent in any other major currency)** **Subsequent – US$100 (or the equivalent in any other major currency)**	

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] As the maximum level of management company fee is increased with effect from 1 June 2025, this is only an estimate based on the expenses for the period from 1 January 2025 to 31 December 2025, taking into account the increase in maximum level of management company fee.

[2] As the share class is newly launched, not yet launched or has been fully redeemed, and the maximum level of management company fee is increased with effect from 1 June 2025, this figure is a best estimate based on the estimated expenses which would have been chargeable to the share class over a 12-month period and the estimated average net asset value over the same period, taking into account the increase in maximum level of management company fee.

What is this product?

Sustainable Asia Equity Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**").

Objective and Investment Strategy

The Sustainable Asia Equity Fund aims to achieve capital growth by investing at least 80% of its net assets in a diversified portfolio of equity and equity related securities of companies in Asia.

To meet its objective, the Sub-Fund will invest at least 80% of its net assets in equity and equity-related securities of companies incorporated, located, listed or with significant business interests in Asia, including Australia and New Zealand. Such equity and equity related securities include common stocks, preferred stocks, real estate investment trusts ("**REITs**") and depositary receipts. The companies selected for inclusion in the portfolio must meet the Investment Manager's sustainability criteria, as further described below.

In order to determine the eligible investment universe, the Investment Manager adheres to a positive inclusion screening framework, while also applying exclusionary criteria and a good governance assessment. Environmental, social and governance (ESG) factors, risks and impacts are integrated throughout these processes.

The Sub-Fund's positive inclusion screen assesses issuers based on either their own sustainability attributes and/or the products or services they offer which enable a more sustainable economy, as measured against comparable companies. The companies eligible for inclusion in the portfolio must exceed a minimum threshold on this positive inclusion screen.

Sustainability attributes may include, or be defined or characterised by the Investment Manager as, a company's performance on and management of environmental factors, such as climate change and natural resource use and/or social factors, such as labour standards and diversity considerations.

As described below, the positive inclusion screen is driven by quantitative element and supplemented by qualitative element (where applicable). Third party data providers' relevant data at company level is used as primary inputs for the quantitative assessment. Data used can be either products or services related (such as revenue contribution from products or services with positive impact), or business practices related (such as adoption of carbon emission reduction targets or product safety management program). Where such data availability is limited or the Investment Manager considers the quantitative assessment is not a fair or accurate assessment, the analysis may be supplemented with company reported information and/or findings from proprietary analysis, and/or a qualitative assessment and the Investment Manager's own analysis of available data (such as publicly available ESG reports, assessment reports or case studies).

While all companies must pass the positive inclusion screen, the Investment Manager also seeks to differentiate those companies considered to be "Sustainable Investments". Sustainable Investments are those companies who demonstrate stronger performance on practices and management of sustainability issues compared to their peers or whose products or services enable sustainable practices. The Sub-Fund will invest at least 50% of its net assets in Sustainable Investments.

In addition to the positive inclusion screening to assess companies which demonstrate sustainability attributes described above, the Sub-Fund also adheres to an exclusion framework where certain companies are not considered permissible for investment. This includes screening out companies, where possible, which fall within the exclusions criteria of the EU Paris-aligned Benchmarks ("**PAB Exclusions**"), namely, companies:

a) involved in any activities related to controversial weapons;
b) involved in the cultivation and production of tobacco;
c) that are considered by the third party data provider(s) used by the Investment Manager to be in violation of the United Nations Global Compact principles or the Organisation for Economic Cooperation and Development Guidelines for Multinational Enterprises;
d) that derive 1% or more of their revenues from exploration, mining, extraction, distribution or refining of hard coal and lignite;
e) that derive 10% or more of their revenues from the exploration, extraction, distribution or refining of oil fuels;
f) that derive 50% or more of their revenues from the exploration, extraction, manufacturing or distribution of gaseous fuels; and
g) that derive 50% or more of their revenues from electricity generation with a GHG intensity of more than 100g CO2 e/kWh.

In addition to the PAB Exclusions, the Sub-Fund's exclusion framework screens out companies with products or within industries that are considered by the Investment Manager to be unsustainable or associated with significant environmental or social risks. Currently, companies deriving more than 5% of revenue from alcohol, tobacco, gambling operations, adult entertainment and conventional weapons are automatically eliminated from investment consideration. The Sub-Fund's exclusion framework may be updated from time to time.

Where no data is available from the third party data provider(s) regarding compliance with the exclusion framework above, issuers will not be automatically excluded from the Sub-Fund's investment universe provided that they satisfy other sustainability-related quantitative or qualitative analysis the Investment Manager considers relevant.

Through a combination of the exclusion framework, as well as the limitation of the universe to companies satisfying the Investment Manager's positive inclusion screen described above, the Investment Manager will remove at least 20% of the investment universe for investment consideration by the Sub-Fund.

Investee companies are screened for good governance principles at the point of investment and on an ongoing basis. This screening process includes sound management structures, employee relations, remuneration of staff and tax compliance, and is based on third party data, and/or a proprietary assessment.

As part of the investment process of the Sub-Fund, the Investment Manager will then apply active stewardship to the selected securities through engagement and proxy voting to encourage improvement of sustainability attributes.

Over time issuers' eligibility status with respect to the relevant ESG criteria in the Sub-Fund's stock selection process as described above may change and some issuers who were eligible when purchased by the Sub-Fund may become ineligible. When this occurs, the Investment Manager may engage with issuers to have a constructive dialogue in order to improve factors that lead to ineligibility within the next 90 days. The position in respect of such issuers may be divested at any time or for any reason during this 90-day period.

While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-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 Sub-Fund may invest more than 30% of its net assets in issuers located in any of the PRC, South Korea and Taiwan. The Sub-Fund's investments may be denominated in any currency.

The remaining assets of the Sub-Fund may be invested in equity and equity-related securities of companies outside of Asia that have been identified as meeting sustainability criteria, and/or cash and cash equivalents.

The Sub-Fund may invest directly in certain China A shares listed on the Shanghai Stock Exchange ("**SSE**") or the Shenzhen Stock Exchange ("**SZSE**") via the Shanghai-Hong Kong Stock Connect programme or the Shenzhen-Hong Kong Stock Connect programme respectively (collectively, "**Stock Connect**"). In any event where the Sub-Fund invests in China A shares, it is expected that the Sub-Fund will not hold 30% or more of its net assets in China A shares.

The Sub-Fund will invest less than 30% of its net assets in REITs.

The Sub-Fund may use financial derivative instruments ("**FDIs**") for efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, futures, options, forwards and other derivative instruments or contracts.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

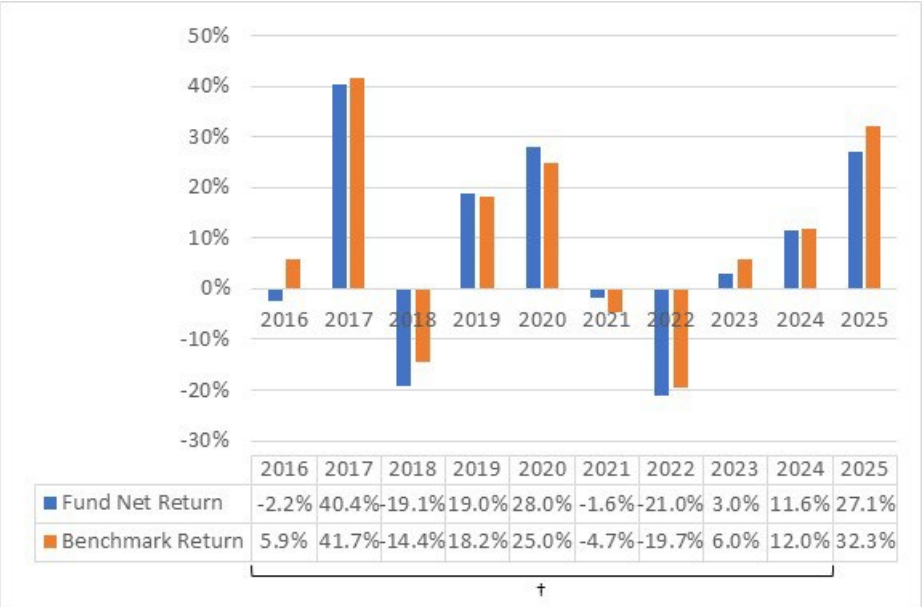
1. Investment Risk: The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.

2.	**Sustainable investing risk:**	Since the Sub-Fund invests primarily in issuers demonstrating particular sustainability characteristics, this carries the risk that, under certain market conditions, the Sub-Fund may underperform funds that do not utilize a sustainable investment strategy. The value of the Sub-Fund may also be more volatile than that of a fund having a more diverse portfolio of investments. The securities held by the Sub-Fund may be subject to the risk that they no longer meet the Sub-Fund's sustainability and ESG criteria after investment. The Investment Manager may need to dispose of such securities when it may be disadvantageous to do so. This may lead to a fall in the net asset value of the Sub-Fund. In evaluating an issuer, the Investment Manager may rely on information and data provided by third party data provider(s), which may be incomplete, inaccurate, inconsistent or unavailable. As a result, the Investment Manager may incorrectly assess an issuer's sustainability characteristics. Successful application of the Sub-Fund's sustainable investment strategy will depend on the Investment Manager's skill in properly identifying and analyzing material sustainability issues. Sustainability factors may be evaluated differently by different managers, and may mean different things to different people.
3.	**Equity Market Risk:**	The Sub-Fund's investment in equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.
4.	**Geographical Concentration Risk:**	The concentration of the Sub-Fund's investments in equity securities of companies related to the PRC, South Korea or Taiwan may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Sub-Fund may be more susceptible to adverse events in those regions.
5.	**Political and Regulatory Risk:**	Changes to government policies or legislation in the markets in which the Sub-Fund may invest may adversely affect the political or economic stability of such markets, such as preventing or limiting the repatriation of foreign capital or the availability of legal redress through the courts. Investments in certain markets may also require the procurement of a substantial number of licences, regulatory consents, certificates and approvals. The inability to obtain a particular licence, regulatory consent, certificate or approval could adversely affect the operations of the Sub-Fund.

6.	**Emerging Markets Risk:**	Investors should note that portfolios of any Sub-Fund may be invested in what are commonly referred to as emerging economies or markets, where special risks (including higher stock price volatility, lower liquidity of stocks, political and social uncertainties and currency risks) may be substantially higher than the risks normally associated with the world's mature economies or major stock markets. Further, certain emerging economies are exposed to the risks of high inflation and interest rates, large amount of external debt; and such factors may affect the overall economy stability. In respect of certain emerging economies or markets in which the Sub-Fund may invest, it may be exposed to higher risks than in developed economies or markets, in particular for the acts or omissions of its service providers, agents, correspondents or delegates. Accounting, auditing and financial reporting standards, practices and disclosure requirements applicable to some companies in the emerging economies or markets in which the Sub-Fund may invest may differ from countries with more developed financial markets. The value of the Sub-Fund's assets may also be affected by uncertainties such as changes in government policies, taxation legislation, currency repatriation restrictions and other developments in politics, law or regulations of the emerging economies or markets in which the Sub-Fund may invest. Further, certain emerging economies are exposed to the risks of high inflation and interest rates, large amount of external debt; and such factors may affect the overall economy stability.
7.	**Mainland China Investment Risk:**	Investing in the securities markets in Mainland China is subject to the risks of investing in emerging markets generally as well as to specific risks relating to the Mainland China market. Investing in Mainland China-related companies involves certain risks and special considerations not typically associated with investment in more developed economies or markets, such as greater political, tax, foreign exchange, liquidity and regulatory risk.
8.	**Mainland China Tax Risk:**	Investments in A shares through Stock Connect would be exempt from PRC corporate income tax and value-added tax on gains on disposal of the A shares. The Investment Manager of the Sub-Fund does not currently make any tax provision in respect of any potential PRC tax; however, the Investment Manager reserves the right to do so when it thinks appropriate. The tax laws, regulations and practice in Mainland China are constantly changing, and they may be changed with retrospective effect. In this connection, the Sub-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. The income from and/or the value of the relevant investments in the Sub-Fund may be reduced by any of those changes.

9.	**Currency Risk:**	The Sub-Fund's assets may be invested primarily in securities denominated in currencies other than the base currency, U.S. Dollars, and the Sub-Fund may receive income or realization proceeds from these investments in those currencies, some of which may fall in value against U.S. Dollars. Also, a Class of Shares may be designated in a currency other than the base currency of the Sub-Fund, U.S. Dollars, and Shareholders of such Classes may be affected unfavourably by fluctuations in the exchange rates between these currencies and the base currency of the Sub-Fund.
10.	**Liquidity and Volatility Risks:**	The trading volume on some of the markets through which the Sub-Fund may invest may be substantially less than that in more developed markets. 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.
11.	**Use of FDIs:**	Risks associated with FDIs include counterparty/credit risk, liquidity risk, valuation risk, volatility risk and over-the-counter transaction risk. The leverage element/component of an FDI can result in a loss significantly greater than the amount invested in the FDI by the Sub-Fund. Exposure to FDIs may lead to a high risk of significant loss by the Sub-Fund.
12.	**RMB Conversion and RMB Class(es) related Risk:**	RMB is currently not a freely convertible currency. The supply of RMB and the conversion of foreign currency into RMB are subject to exchange control policies and restrictions imposed by the Mainland China authorities which could adversely impact the Sub-Fund's ability to exchange RMB. Under exceptional circumstances, payment of redemptions and/or dividend payment in RMB may be delayed due to the exchange controls and restrictions applicable to RMB. As offshore RMB (CNH) will be used for the valuation of RMB denominated Class(es), CNH rate may be at a premium or discount to the exchange rate for onshore RMB (CNY) and there may be significant bid and offer spreads and thus the value of the RMB denominated Class(es) will be subject to fluctuation. Non-RMB based investors are exposed to foreign exchange risk and there is no guarantee that the value of RMB against the investors' base currencies (for example HKD) will not be subject to devaluation. Any devaluation of RMB could adversely affect the value of investors' investments in the RMB denominated Class(es) of the Sub-Fund.

How has the Sub-Fund performed?



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Fund Net Return	-2.2%	40.4%	-19.1%	19.0%	28.0%	-1.6%	-21.0%	3.0%	11.6%	27.1%
Benchmark Return	5.9%	41.7%	-14.4%	18.2%	25.0%	-4.7%	-19.7%	6.0%	12.0%	32.3%

†

- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Class AA^ increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in USD, including ongoing charges and excluding subscription fee and redemption fee investors might have to pay.
- Sub-Fund launch date: 19 March 1993
- Class AA^ launch date: 19 November 2007
- The benchmark of the Sub-Fund is MSCI AC Asia ex-Japan NR USD index.

† The performances of these years were achieved under circumstances that no longer apply, as the investment policy of the Sub-Fund was changed since 29 April 2024.

^ This share class has been designated for the purposes of this statement, as the representative share class of the Sub-Fund as after the merger of Class A into Class AA on 30 June 2021, it has the longest track record among the share classes of the Sub-Fund. For further information on the performance of other share classes, please refer to www.manulifeim.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong ("**SFC**").

Is there any guarantee?

This Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.

What are the fees and charges?

Charges which may be payable by you

You may have to pay the following fees when dealing in Shares of the Sub-Fund.

Fee	What you pay
Subscription fee (Initial charge)	**Up to 5% of subscription amount**
Switching fee (Switching charge)	**Up to 1% of the value of the Share(s) being switched**
Redemption fee (Redemption charge)	**N/A**

Ongoing fees payable by the Sub-Fund

The following expenses will be paid out of the Sub-Fund. They affect you because they reduce the return you get on your investments.

	Annual rate (as a % of the Sub-Fund's net asset value)
Management company fee	**Up to 0.04%**
Management fee	**1.50%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than one month's prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund for Hong Kong investors. Your distributor may impose different dealing deadlines for receiving requests from investors.
- The net asset value of the Sub-Fund is calculated on each Business Day and the dealing prices are published daily at www.manulifeim.com.hk*, are available at the registered office of Manulife Global Fund and/or can be obtained by contacting Manulife Investment Management (Hong Kong) Limited.
- You may obtain the past performance information of other share classes offered to Hong Kong retail investors from www.manulifeim.com.hk*.

* This website has not been reviewed by the SFC and may contain information on funds not authorized by the SFC.

Important

If you are in doubt, you should seek professional advice.

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

PRODUCT KEY FACTS

Manulife Global Fund

Taiwan Equity Fund
April 2026

- ***This statement provides you with key information about Manulife Global Fund – Taiwan Equity Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (Hong Kong) Limited (internal delegation, Hong Kong)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.81%[1]**
	Class AA Acc	**1.81%[1]**
Base currency:	**USD**	
Dividend policy: (Distribution policy)	**<u>Class AA</u>** **Dividends (if any) will be paid annually (Dividends will automatically be reinvested unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.)** **<u>Class AA Acc</u>** **No distribution will be paid.** ***The Directors may, at any time, amend the dividend policy of the Sub-Fund, subject to prior regulatory approval (where applicable) and to one month's prior notice to the relevant Shareholders.***	
Financial year end:	**30 June**	
Minimum investment:	**Initial – US$1,000 (or the equivalent in any other major currency)** **Subsequent – US$100 (or the equivalent in any other major currency)**	

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] As the maximum level of management company fee is increased with effect from 1 June 2025, this is only an estimate based on the expenses for the period from 1 January 2025 to 31 December 2025, taking into account the increase in maximum level of management company fee.

What is this product?

Taiwan Equity Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**").

Objective and Investment Strategy

Taiwan Equity Fund aims 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. At least 70% of the Sub-Fund's net assets will be invested in equity and equity related securities of companies that are listed on any stock exchange in Taiwan, or of companies covering the different sectors of the economy in Taiwan or companies that derive a significant portion of their earnings from Taiwan and which are listed on any stock exchange. The Sub-Fund may also invest in common stocks, preferred stocks and depositary receipts issued by such companies and collective investment schemes (up to 10% of the Sub-Fund's net assets). The remaining assets of the Sub-Fund may include bonds (which may be below investment grade (i.e. below Baa3 by Moody's or BBB- by Standard & Poor's or Fitch) or unrated) and deposits.

The Sub-Fund will, subject to the regulatory and tax implications, participate in investment vehicles for long-term total returns, but short-term investments may be made when such investments are considered to be consistent with the Sub-Fund's overall objectives.

While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-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. Due to the nature of the investment portfolio of the Sub-Fund, securities of small and medium sized companies may represent, at times, more than 30% of the net assets of the Sub-Fund. The Sub-Fund's investments may be denominated in any currency.

It is not the intention of the Sub-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 or BBB- by Standard & Poor's or Fitch). Neither does the Sub-Fund currently intend to enter into securities lending, repurchase, reverse repurchase, and similar over-the-counter transactions.

The Sub-Fund may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, futures, options, forwards and other derivative instruments or contracts.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

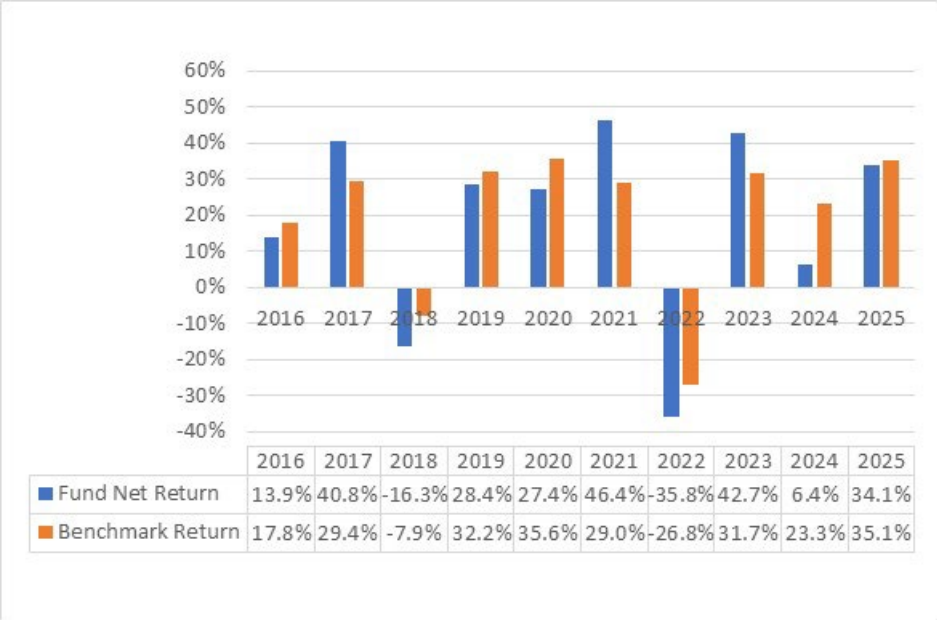
What are the key risks?

Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Equity Market Risk:**	The Sub-Fund's investment in equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.
3.	**Geographical Concentration Risk:**	The concentration of the Sub-Fund's investments in equity securities of Taiwan-related companies may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Sub-Fund may be more susceptible to adverse events in the region.
4.	**Political Risk:**	The net asset value of the Sub-Fund may be affected by uncertainties such as changes in the government in Taiwan or its policies regarding inward investment, taxation and the restrictions on currency repatriation and other developments in the laws and regulations of Taiwan. Each of the governments in Taiwan and in the People's Republic of China ("**PRC**") claims to be the only legitimate government for Taiwan. There can be no guarantee that the PRC will not use forcible means, which it has refused to forego, to gain control of Taiwan. The Sub-Fund's net asset value may be affected by other political or diplomatic uncertainty or developments, social and religious instability, higher inflation and other considerations. There may be substantial government intervention in the economy, including restrictions on investment in companies or industries deemed sensitive to relevant national interests.
5.	**Small Cap Risk:**	Investments in securities of small and medium sized companies may involve greater risk than is customarily associated with investment in larger and more established companies. In particular, smaller companies often have limited product lines, markets or financial resources, with less research information available about the company, and their management may be dependent on a few key individuals.

6.	**Currency Risk:**	The Sub-Fund's assets may be invested primarily in securities denominated in currencies other than U.S. Dollars and the Sub-Fund may receive income from these investments in those currencies, some of which may fall in value against U.S. Dollars.
7.	**Liquidity and Volatility Risks:**	The trading volume on some of the markets through which the Sub-Fund may invest may be substantially less than that in more developed markets. 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.
8.	**Risk on Lack of Securities Market Control:**	There may be a lower level of government supervision and enforcement activity in the regulation of the Taiwan securities market compared to those in more developed markets.
9.	**Use of FDIs:**	Risks associated with FDIs include counterparty/credit risk, liquidity risk, valuation risk, volatility risk and over-the-counter transaction risk. The leverage element/component of an FDI can result in a loss significantly greater than the amount invested in the FDI by the Sub-Fund. Exposure to FDIs may lead to a high risk of significant loss by the Sub-Fund.

How has the Sub-Fund performed?



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Fund Net Return	13.9%	40.8%	-16.3%	28.4%	27.4%	46.4%	-35.8%	42.7%	6.4%	34.1%
Benchmark Return	17.8%	29.4%	-7.9%	32.2%	35.6%	29.0%	-26.8%	31.7%	23.3%	35.1%

- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Class AA^ increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in USD, including ongoing charges and excluding subscription fee and redemption fee investors might have to pay.
- Sub-Fund launch date: 29 January 2007
- Class AA^ launch date: 29 January 2007
- The benchmark of the Sub-Fund is TSEC TAIEX TR TWD index.

^ This share class has been designated, for the purposes of this statement, as the representative share class of the Sub-Fund as it has the longest track record among the share classes of the Sub-Fund. For further information on the performance of other share classes, please refer to www.manulifeim.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong ("**SFC**").

Is there any guarantee?

This Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.

What are the fees and charges?

Charges which may be payable by you

You may have to pay the following fees when dealing in Shares of the Sub-Fund.

Fee	What you pay
Subscription fee (Initial charge)	**Up to 5% of subscription amount**
Switching Fee (Switching charge)	**Up to 1% of the value of the Share(s) being switched**
Redemption fee (Redemption charge)	**N/A**

Ongoing fees payable by the Sub-Fund

The following expenses will be paid out of the Sub-Fund. They affect you because they reduce the return you get on your investments.

	Annual rate (as a % of the Sub-Fund's net asset value)
Management company fee	**Up to 0.04%**
Management fee	**1.50%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than one month's prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund for Hong Kong investors. Your distributor may impose different dealing deadlines for receiving requests from investors.

- The net asset value of the Sub-Fund is calculated on each Business Day and the dealing prices are published daily at www.manulifeim.com.hk*, are available at the registered office of Manulife Global Fund and/or can be obtained by contacting Manulife Investment Management (Hong Kong) Limited.

- You may obtain the past performance information of other share classes offered to Hong Kong retail investors from www.manulifeim.com.hk*.

* This website has not been reviewed by the SFC and may contain information on funds not authorized by the SFC.

Important

If you are in doubt, you should seek professional advice.

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

PRODUCT KEY FACTS

Manulife Global Fund

U.S. Equity Fund

April 2026

- ***This statement provides you with key information about Manulife Global Fund – U.S. Equity Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (US) LLC (internal delegation, US)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.65%[1]**
	Class AA Acc	**1.65%[1]**
	Class AA (HKD)	**1.65%[1]**
Base currency:	**USD**	
Dividend policy: (Distribution policy)	**<u>Classes AA / AA (HKD)</u>** **Dividends (if any) will be paid annually (Dividends will automatically be reinvested unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.)** **<u>Class AA Acc</u>** **No distribution will be paid.** ***The Directors may, at any time, amend the dividend policy of the Sub-Fund, subject to prior regulatory approval (where applicable) and to one month's prior notice to the relevant Shareholders.***	
Financial year end:	**30 June**	
Minimum investment:	**Initial – US$1,000 (or the equivalent in any other major currency)** **Subsequent – US$100 (or the equivalent in any other major currency)**	

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] As the maximum level of management company fee is increased with effect from 1 June 2025, this is only an estimate based on the expenses for the period from 1 January 2025 to 31 December 2025, taking into account the increase in maximum level of management company fee.

What is this product?

U.S. Equity Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**").

Objective and Investment Strategy

U.S. Equity Fund aims to achieve capital growth by investing at least 70% of its net assets in a portfolio of equity and equity related securities of North American companies, with the main emphasis on the U.S. Such equity and equity related securities include common stocks, preferred stocks and depositary receipts.

The Sub-Fund will invest at least 70% of its net assets in securities of a carefully selected list of large capitalisation companies. The Sub-Fund may also invest its remaining assets in smaller and medium-sized quoted companies.

While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-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. The Sub-Fund's investments are primarily denominated in U.S. Dollars.

It is not the intention of the Sub-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 or BBB- by Standard & Poor's or Fitch). Neither does the Sub-Fund currently intend to enter into securities lending, repurchase, reverse repurchase, and similar over-the-counter transactions.

The Sub-Fund may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, futures, options, forwards and other derivative instruments or contracts.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Equity Market Risk:**	The Sub-Fund's investment in equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.
3.	**Geographical Concentration Risk:**	The concentration of the Sub-Fund's investments in equity securities of North American companies may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Sub-Fund may be more susceptible to adverse events in those regions.
4.	**Currency Risk:**	A Class of Shares may be designated in a currency other than the base currency of the Sub-Fund and Shareholders of such Classes of Shares may be affected unfavourably by fluctuations in the exchange rates between such designated currency and the base currency of the Sub-Fund.
5.	**Use of FDIs:**	Risks associated with FDIs include counterparty/credit risk, liquidity risk, valuation risk, volatility risk and over-the-counter transaction risk. The leverage element/component of an FDI can result in a loss significantly greater than the amount invested in the FDI by the Sub-Fund. Exposure to FDIs may lead to a high risk of significant loss by the Sub-Fund.

How has the Sub-Fund performed?

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Fund Net Return	7.2%	19.5%	-15.6%	32.8%	19.6%	28.8%	-26.9%	33.4%	19.7%	8.8%
Benchmark Return	12.0%	21.8%	-4.4%	31.5%	18.4%	28.7%	-18.1%	26.3%	25.0%	17.9%

‡

- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Class AA^ increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in USD, including ongoing charges and excluding subscription fee and redemption fee investors might have to pay.
- Sub-Fund launch date: 10 September 1987
- Class AA^ launch date: 21 July 2008
- The benchmark of the Sub-Fund is S&P 500 TR USD index.

‡ The merger of Class A Shares, the previous representative share class, into Class AA Shares occurred on 30 June 2021.

^ This share class has been designated for the purposes of this statement, as the representative share class of the Sub-Fund as after the merger of Class A into Class AA on 30 June 2021, it has the longest track record among the share classes of the Sub-Fund. For further information on the performance of other share classes, please refer to www.manulifeim.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong ("**SFC**").

Is there any guarantee?

This Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.

What are the fees and charges?

Charges which may be payable by you

You may have to pay the following fees when dealing in Shares of the Sub-Fund.

Fee	What you pay
Subscription fee (Initial charge)	**Up to 5% of the subscription amount**
Switching fee (Switching charge)	**Up to 1% of the value of the Share(s) being switched**
Redemption fee (Redemption charge)	**N/A**

Ongoing fees payable by the Sub-Fund

The following expenses will be paid out of the Sub-Fund. They affect you because they reduce the return you get on your investments.

	Annual rate (as a % of the Sub-Fund's net asset value)
Management company fee	**Up to 0.04%**
Management fee	**1.50%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6% by giving the affected shareholders not less than one month's prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund for Hong Kong investors. Your distributor may impose different dealing deadlines for receiving requests from investors.
- The net asset value of the Sub-Fund is calculated on each Business Day and the dealing prices are published daily at www.manulifeim.com.hk*, are available at the registered office of Manulife Global Fund and/or can be obtained by contacting Manulife Investment Management (Hong Kong) Limited.
- You may obtain the past performance information of other share classes offered to Hong Kong retail investors from www.manulifeim.com.hk*.

* This website has not been reviewed by the SFC and may contain information on funds not authorized by the SFC.

Important

If you are in doubt, you should seek professional advice.

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

PRODUCT KEY FACTS

Manulife Global Fund

Asia Total Return Fund
October 2026

- ***This statement provides you with key information about Manulife Global Fund – Asia Total Return Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (Hong Kong) Limited (internal delegation, Hong Kong)**	
Sub-Investment Manager:	**Manulife Investment Management (Singapore) Pte. Ltd. (internal delegation, Singapore)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year#:	**Class AA**	**1.44%[1]**
	Class AA Acc	**1.15%[1]**
	Class AA Inc	**1.44%[1]**
	Class AA (HKD)	**1.44%[1]**
	Class AA (HKD) Inc	**1.44%[1]**
	Class AA (AUD Hedged)	**1.44%[2]**
	Class AA (AUD Hedged) Inc	**1.44%[2]**
	Class AA (CAD Hedged)	**1.44%[2]**
	Class AA (CAD Hedged) Inc	**1.44%[2]**
	Class AA (USD) MDIST (G)	**1.47%[1]**
	Class AA (AUD Hedged) MDIST (G)	**1.44%[1]**
	Class AA (HKD) MDIST (G)	**1.43%[1]**
	Class R (USD) MDIST (G)	**1.43%[1]**
	Class R (HKD) MDIST (G)	**1.43%[1]**
Base currency:	**USD**	
Dividend policy: (Distribution policy)	**<u>Classes AA / AA (AUD Hedged) / AA (CAD Hedged) / AA (HKD)</u>** **Dividends (if any) will be paid annually (Dividends will automatically be reinvested unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.)**	
	<u>Classes AA Inc / AA (AUD Hedged) Inc / AA (CAD Hedged) Inc / AA (HKD) Inc / AA (USD) MDIST (G) / AA (AUD Hedged) MDIST (G) / AA (HKD) MDIST (G)</u> **Dividends (if any) will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends may be paid or effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value. With respect to the hedged share class(es), dividends may be paid from the interest rate differential between the currency in which the share class is denominated and the base currency of the Sub-Fund.**	

Classes R (USD) MDIST (G) and R (HKD) MDIST (G)
Dividends will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends will be partially comprised of a distribution paid from realized capital gains and/or capital at a fixed rate of between 2% and 5% of net asset value per Share* per annum, which may immediately reduce the Sub-Fund's net asset value. Dividends may also be effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value.

**** Based on the initial Subscription Price during the year of inception, and the net asset value per Share on the first Business Day of each calendar year thereafter, or in times of extreme market volatility or during severe adverse market conditions, such other Business Day to be determined by the Directors (or their delegates) and further disclosed at www.manulifeim.com.hk with prior notice to be given to investors.***

Class AA Acc
No distribution will be paid.

The Directors may, at any time, amend the dividend policy of the Sub-Fund, subject to prior regulatory approval (where applicable) and to one month's prior notice to the relevant Shareholders.

Financial year end: **30 June**
Minimum investment: **Initial – US$1,000 (or the equivalent in any other major currency)**
Subsequent – US$100 (or the equivalent in any other major currency)

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] As the maximum level of management company fee is increased with effect from 1 June 2025, this is only an estimate based on the expenses for the period from 1 January 2025 to 31 December 2025, taking into account the increase in maximum level of management company fee.

[2] As the share class is newly launched, not yet launched or has been fully redeemed, and the maximum level of management company fee is increased with effect from 1 June 2025, this figure is a best estimate based on the estimated expenses which would have been chargeable to the share class over a 12-month period and the estimated average net asset value over the same period, taking into account the increase in maximum level of management company fee.

What is this product?

Asia Total Return Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**").

Objective and Investment Strategy

Asia Total Return Fund aims to maximize total returns from a combination of capital appreciation and income generation.

The Sub-Fund invests at least 70% of its net assets in a diversified portfolio of fixed income securities, issued by governments, agencies, supra-nationals and corporate issuers in Asia. As part of the above investments, the Sub-Fund may invest less than 30% of its net assets in RMB-denominated debt securities that are circulated in the China interbank bond market via Bond Connect.

The Sub-Fund may also invest (up to 30% of its net assets) in cash and fixed income securities of other issuers outside Asia if the Investment Manager considers that such securities will achieve the goal of maximizing capital appreciation and income generation. While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-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. Hence, the Sub-Fund may invest more than 30% of its net assets in issuers located in the PRC.

The Sub-Fund invests in securities denominated in Asian currencies or other currencies. It may invest in local currency bonds with unhedged currency exposure to achieve currency gains. The Sub-Fund may also hedge for efficient portfolio management purposes.

The Sub-Fund may invest (up to 40% of its net assets) in higher-yielding debt securities rated lower than investment grade (i.e. below Baa3 by Moody's or BBB- by Standard & Poor's or Fitch), or if unrated, their equivalent. As such, an investment in this Sub-Fund is accompanied by a higher degree of credit risk.

It is not the intention of the Sub-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 or BBB- by Standard & Poor's or Fitch). Neither does the Sub-Fund currently intend to enter into securities lending, repurchase, reverse repurchase, and similar over-the-counter transactions.

The Sub-Fund may invest up to 20% 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).

In times of extreme market volatility or during severe adverse market conditions, the Sub-Fund may temporarily hold a substantial portion (up to 30%) of the Sub-Fund's net assets in cash or cash equivalents, or invest in short-term money market instruments, to preserve the value of the assets in the investment portfolio of the Sub-Fund.

The Sub-Fund may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, futures, options, forwards and other derivative instruments or contracts.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Mainland China Investment Risk:**	Investing in the securities markets in Mainland China is subject to the risks of investing in emerging markets generally as well as to specific risks relating to the Mainland China market. Investing in Mainland China-related companies involves certain risks and special considerations not typically associated with investment in more developed economies or markets, such as greater political, tax, foreign exchange, liquidity and regulatory risk.
3.	**Investments via Bond Connect:**	Investing in the China interbank bond market via Bond Connect is subject to regulatory risks and other risks such as volatility risk, liquidity risk, settlement and counterparty risk, and risks typically applicable to debt securities. Bond Connect is a new programme. The applicable rules and regulations are untested and are subject to change from time to time. There can be no assurance that the Bond Connect will not be restricted, suspended or abolished. In the event that the relevant PRC authorities suspend account opening or trading on the China interbank bond market, the Sub-Fund's ability to invest in the China interbank bond market will be adversely affected. Further, there can be no assurance that the trading platforms and operational systems of Bond Connect will function properly. Bonds acquired through Bond Connect are held under a nominee arrangement. How a beneficial owner (such as the Sub-Fund) of the relevant bonds exercises and enforces its rights over such securities in the courts in China is yet to be tested. The Sub-Fund may suffer significant losses when there is any failure or default in relation to investments under Bond Connect.

4.	**Geographical Concentration Risk:**	The Sub-Fund concentrates its investments in securities of issuers located in Asia, and may have the flexibility to concentrate its investments in securities of issuers located in PRC. This may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Sub-Fund may be more susceptible to adverse events in Asia (including PRC).
5.	**Interest Rate Risk:**	When interest rates rise on certain currencies that the bonds are denominated in, the value of the bonds may reduce, resulting in a lower value for the relevant portfolio. If interest rate movements cause a Sub-Fund's callable securities to be paid off substantially earlier or later than expected, the Sub-Fund's share prices could decline in value. An increase in a Sub-Fund's average maturity will make it more sensitive to interest rate risk.
6.	**Credit Risk:**	This refers to the risk that a debt issuer will default, by failing to repay principal and interest in a timely manner, or that negative perceptions of the issuer's ability to make such payments will cause the price of that bond to decline.
7.	**Currency Risk:**	The Sub-Fund's assets may be invested primarily in securities denominated in currencies other than U.S. Dollars and the Sub-Fund may receive income or realization proceeds from these investments in those currencies, some of which may fall in value against U.S. Dollars. Also, a class of Shares may be designated in a currency other than the base currency of the Sub-Fund and Shareholders of such classes of Shares may be affected unfavourably by fluctuations in the exchange rates between such designated currency and the base currency of the Sub-Fund.
8.	**Liquidity and Volatility Risks:**	The trading volume on some of the markets through which the Sub-Fund may invest may be substantially less than that in more developed markets. The debt securities in these markets may be subject to higher volatility and lower liquidity compared to more developed markets as the prices of securities traded in such markets may be subject to fluctuations. 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.
9.	**High-Yield Bonds Risk:**	The Sub-Fund may invest in higher-yielding debt securities rated lower than investment grade, or if unrated, their equivalent. As such, an investment in the Sub-Fund is accompanied by a higher degree of credit, volatility and liquidity risks than high-rated debt securities.
10.	**Sovereign Debt Risk:**	The Sub-Fund's investment in securities issued or guaranteed by governments may be exposed to political, social and economic risks. In adverse situations, the sovereign issuers may not be able or willing to repay the principal and/or interest when due or may request the Sub-Fund to participate in restructuring such debts. The Sub-Fund may suffer significant losses when there is a default of sovereign debt issuers.

11. Credit Rating and Downgrading Risk:	Credit ratings assigned by rating agencies are subject to limitations and do not guarantee the creditworthiness of the security and/or issuer at all times. In any event, the credit rating of a debt security or its issuer may subsequently be downgraded. In the event of such downgrading, the value of the Sub-Fund may be adversely affected. The Investment Manager may or may not be able to dispose of the debt securities that are being downgraded.
12. Emerging Markets Risk:	Investors should note that portfolios of any Sub-Fund may be invested in what are commonly referred to as emerging economies or markets, where special risks (including higher stock price volatility, lower liquidity of stocks, political and social uncertainties and currency risks) may be substantially higher than the risks normally associated with the world's mature economies or major stock markets. Further, certain emerging economies are exposed to the risks of high inflation and interest rates, large amount of external debt; and such factors may affect the overall economy stability. In respect of certain emerging economies or markets in which the Sub-Fund may invest, it may be exposed to higher risks than in developed economies or markets, in particular for the acts or omissions of its service providers, agents, correspondents or delegates. Accounting, auditing and financial reporting standards, practices and disclosure requirements applicable to some companies in the emerging economies or markets in which the Sub-Fund may invest may differ from countries with more developed financial markets. The value of the Sub-Fund's assets may also be affected by uncertainties such as changes in government policies, taxation legislation, currency repatriation restrictions and other developments in politics, law or regulations of the emerging economies or markets in which the Sub-Fund may invest. Further, certain emerging economies are exposed to the risks of high inflation and interest rates, large amount of external debt; and such factors may affect the overall economy stability.
13. Use of FDIs:	Risks associated with FDIs include counterparty/credit risk, liquidity risk, valuation risk, volatility risk and over-the-counter transaction risk. The leverage element/component of an FDI can result in a loss significantly greater than the amount invested in the FDI by the Sub-Fund. Exposure to FDIs may lead to a high risk of significant loss by the Sub-Fund.
14. Risks relating to Dividends Paid or Effectively Paid out of Capital:	Any distributions involving payment of dividends out of capital or effectively out of capital (i.e. payment of dividends out of gross income while charging/paying all or part of the fees and expenses to capital) would amount to a return or withdrawal of part of the amount of an investor's original investment, or from any capital gains attributable to that original investment. Any distributions involving payment of dividends out of the Sub-Fund's capital may result in an immediate decrease in the NAV per Share. The dividends and the NAV of each of the hedged share class(es) may also be adversely affected by the differences in the interest rates of the reference currency of such share class and the Sub-Fund's base currency, resulting in an increase in the amount of dividends that is paid out of capital and hence a greater erosion of capital than other share classes.

How has the Sub-Fund performed?

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Fund Net Return	5.2%	7.4%	-1.5%	8.1%	8.4%	-2.5%	-10.0%	3.0%	2.4%	5.9%
Benchmark Return	3.2%	8.3%	-1.1%	7.5%	5.8%	-2.0%	-7.6%	5.1%	2.4%	7.3%

†

- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Class AA Inc^ increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in USD, including ongoing charges and excluding subscription fee and redemption fee investors might have to pay.
- Sub-Fund launch date: 28 September 2009
- Class AA Inc^ launch date: 4 May 2011
- The benchmark of the Sub-Fund is 50% JP Morgan Emerging Local Markets Index Plus (Asia) TR USD + 50% JP Morgan Asia Credit Index TR USD.

† The performances of these years were achieved under circumstances that no longer apply, as the investment policy was changed since September 2018.

^ This share class has been designated, for the purposes of this statement, as the representative share class of the Sub-Fund as it has the longest track record among the share classes of the Sub-Fund. For further information on the performance of other share classes, please refer to www.manulifeim.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong ("**SFC**").

Is there any guarantee?

This Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.

What are the fees and charges?

Charges which may be payable by you

You may have to pay the following fees when dealing in Shares of the Sub-Fund.

Fee	What you pay
Subscription fee (Initial charge)	**Up to 5% of the subscription amount**
Switching fee (Switching charge)	**Up to 1% of the value of the Share(s) being switched**
Redemption fee (Redemption charge)	**N/A**

Ongoing fees payable by the Sub-Fund

The following expenses will be paid out of the Sub-Fund. They affect you because they reduce the return you get on your investments.

	Annual rate (as a % of the Sub-Fund's net asset value)
Management company fee	**Up to 0.04%**
Management fee	**1.00%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6% by giving the affected shareholders not less than one month's prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund for Hong Kong investors. Your distributor may impose different dealing deadlines for receiving requests from investors.

- The net asset value of the Sub-Fund is calculated on each Business Day and the dealing prices are published daily at www.manulifeim.com.hk*, are available at the registered office of Manulife Global Fund and/or can be obtained by contacting Manulife Investment Management (Hong Kong) Limited.

- You may obtain the past performance information of other share classes offered to Hong Kong retail investors from www.manulifeim.com.hk*.

- Where payment of dividends is being made out of (or effectively out of) the Sub-Fund's capital, the composition of dividends (i.e. the relative amounts paid out of net distributable income and capital) for the preceding 12 months (or if the Sub-Fund was launched less than 12 months ago, since its inception) is available from Manulife Global Fund upon request as well as on www.manulifeim.com.hk*.

* This website has not been reviewed by the SFC and may contain information on funds not authorized by the SFC.

Important

If you are in doubt, you should seek professional advice.

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

PRODUCT KEY FACTS

Manulife Global Fund

Asian High Yield Fund

October 2026

- ***This statement provides you with key information about Manulife Global Fund – Asian High Yield Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (Hong Kong) Limited (internal delegation, Hong Kong)**	
Sub-Investment Manager:	**Manulife Investment Management (Singapore) Pte. Ltd. (internal delegation, Singapore)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA Acc**	**1.21%[1]**
	Class AA (USD) MDIST (G)	**1.21%[1]**
	Class AA (HKD) MDIST (G)	**1.21%[1]**
	Class AA (AUD Hedged) MDIST (G)	**1.21%[2]**
	Class R (USD) MDIST (G)	**1.20%[1]**
	Class R (HKD) MDIST (G)	**1.20%[1]**
Base currency:	**USD**	
Dividend policy: (**Distribution policy**)	**<u>Class AA Acc</u>** **No dividends will be paid in respect of this Class.** **<u>Classes AA (AUD Hedged) MDIST (G), AA (USD) MDIST (G) and AA (HKD) MDIST (G)</u>** **Dividends (if any) will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends may be paid or effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value. With respect to the hedged share class(es), dividends may be paid from the interest rate differential between the currency in which the share class is denominated and the base currency of the Sub-Fund.** **<u>Classes R (USD) MDIST (G) and R (HKD) MDIST (G)</u>** **Dividends will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends will be partially comprised of a distribution paid from realized capital gains and/or capital at a fixed rate of between 2% and 5% of net asset value per Share* per annum, which may immediately reduce the Sub-Fund's net asset value. Dividends may also be effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value.**	

**** Based on the initial Subscription Price during the year of inception, and the NAV per Share on the first Business Day of each calendar year thereafter, or in times of extreme market volatility or during severe adverse market conditions, such other Business Day to be determined by the Directors (or their delegates) and further disclosed at www.manulifeim.com.hk with prior notice to be given to investors.***

The Directors may, at any time, amend the dividend policy of the Sub-Fund, subject to prior regulatory approval (where applicable) and to one month's prior notice to the relevant Shareholders.

Financial year end:	**30 June**
Minimum investment:	**Initial – US$1,000 (or the equivalent in any other major currency)** **Subsequent – US$100 (or the equivalent in any other major currency)**

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] As the maximum level of management company fee is increased with effect from 1 June 2025, this is only an estimate based on the expenses for the period from 1 January 2025 to 31 December 2025, taking into account the increase in maximum level of management company fee.

[2] As the share class is newly launched, not yet launched or has been fully redeemed, and the maximum level of management company fee is increased with effect from 1 June 2025, this figure is a best estimate based on the estimated expenses which would have been chargeable to the share class over a 12-month period and the estimated average net asset value over the same period, taking into account the increase in maximum level of management company fee.

What is this product?

Asian High Yield Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**").

Objective and Investment Strategy

Asian High Yield Fund aims to maximize total returns through a combination of income generation and capital appreciation by investing primarily in debt securities listed or traded in Asia and/or issued by corporations, governments, agencies and supra-nationals domiciled in or with substantial business interests in Asia (which may from time to time include emerging markets).

The Sub-Fund invests at least 70% of its net assets in higher-yielding debt securities listed or traded in Asia and/or issued by corporations, governments, agencies and supra-nationals domiciled in or with substantial business interests in Asia and rated below investment grade (i.e. below Baa3 by Moody's or BBB- by Standard & Poor's or Fitch) or if unrated*, determined to be of comparable quality. As such, an investment in this Sub-Fund is accompanied by a higher degree of credit risk. Debt 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. Other than such higher-yielding debt securities, the Sub-Fund may invest up to 30% of its net assets in debt securities, of any credit quality, issued by corporations, governments, agencies and supra-nationals globally, and/or cash, cash equivalents and short-term money market instruments. The Sub-Fund may also invest up to 10% of its net assets in UCITS (undertaking for collective investment in transferable securities) and UCIs (undertaking for collective investment).

While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-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. Given the flexibility available to the Sub-Fund, the Sub-Fund may invest more than 30% of its net assets in issuers located in any of Mainland China or Indonesia. The Sub-Fund's investments may be denominated in any currency.

The Sub-Fund may invest up to 10% of its net assets in distressed securities.

It is not the intention of the Sub-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 or BBB- by Standard & Poor's or Fitch).

The Sub-Fund may invest up to 20% 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).

In times of extreme market volatility or during severe adverse market conditions, the Sub-Fund may temporarily hold a substantial portion (up to 50%) of the Sub-Fund's net assets in cash or cash equivalents, or invest in short-term money market instruments, to preserve the value of the assets in the investment portfolio of the Sub-Fund.

The Sub-Fund may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, options, futures, swaps and forwards.

** For the purpose of this Sub-Fund, "unrated" debt securities refer to debt securities which neither the securities nor their issuer has a credit rating.*

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

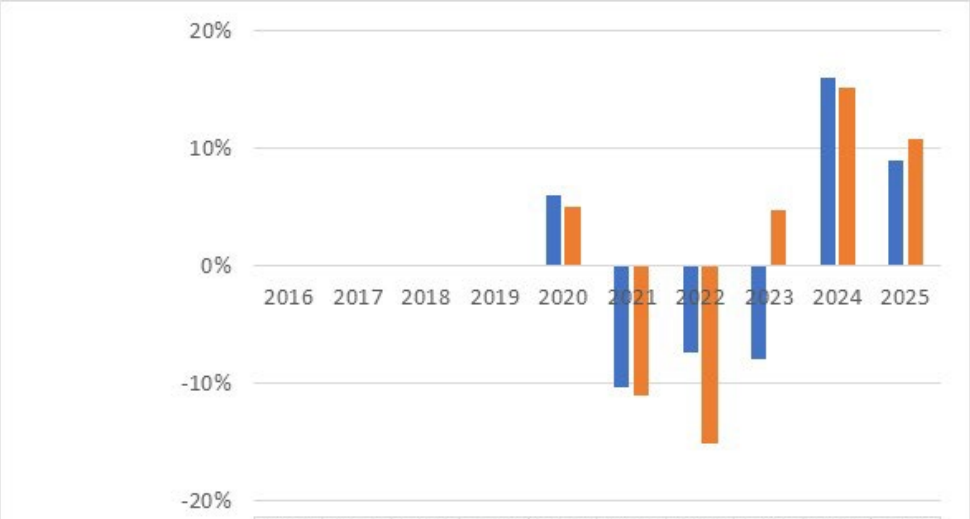
1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**High-Yield Bonds Risk:**	The primary investment strategy of the Sub-Fund is to invest in higher-yielding debt securities rated below investment grade, or if unrated, determined to be of comparable quality. As such, an investment in the Sub-Fund is accompanied by a higher degree of credit, volatility and liquidity risks than high-rated debt securities.

3.	**Emerging Market Risk:**	Investors should note that portfolios of any Sub-Fund may be invested in what are commonly referred to as emerging economies or markets, where special risks (including higher stock price volatility, lower liquidity of stocks, political and social uncertainties and currency risks) may be substantially higher than the risks normally associated with the world's mature economies or major stock markets. Further, certain emerging economies are exposed to the risks of high inflation and interest rates, large amount of external debt; and such factors may affect the overall economy stability. In respect of certain emerging economies or markets in which the Sub-Fund may invest, including Mainland China and Indonesia, it may be exposed to higher risks than in developed economies or markets, in particular for the acts or omissions of its service providers, agents, correspondents or delegates. Accounting, auditing and financial reporting standards, practices and disclosure requirements applicable to some companies in the emerging economies or markets in which the Sub-Fund may invest may differ from countries with more developed financial markets. The value of the Sub-Fund's assets may also be affected by uncertainties such as changes in government policies, taxation legislation, currency repatriation restrictions and other developments in politics, law or regulations of the emerging economies or markets in which the Sub-Fund may invest. Further, certain emerging economies are exposed to the risks of high inflation and interest rates, large amount of external debt; and such factors may affect the overall economy stability.
4.	**Political and Regulatory Risk:**	Changes to government policies or legislation in the markets in which the Sub-Fund may invest may adversely affect the political or economic stability of such markets, such as preventing or limiting the repatriation of foreign capital or the availability of legal redress through the courts. Investments in certain markets may also require the procurement of a substantial number of licences, regulatory consents, certificates and approvals. The inability to obtain a particular licence, regulatory consent, certificate or approval could adversely affect the operations of the Sub-Fund.
5.	**Interest Rate Risk:**	When interest rates rise on certain currencies that the debt securities are denominated in, the value of the debt securities may reduce, resulting in a lower value for the relevant portfolio. If interest rate movements cause a Sub-Fund's callable securities to be paid off substantially earlier or later than expected, the Sub-Fund's share prices could decline in value. An increase in a Sub-Fund's average maturity will make it more sensitive to interest rate risk.
6.	**Credit Risk:**	This refers to the risk that a debt issuer will default, by failing to repay principal and interest in a timely manner, or that negative perceptions of the issuer's ability to make such payments will cause the price of that debt security to decline.

7.	**Liquidity and Volatility Risks:**	The trading volume on some of the markets through which the Sub-Fund may invest may be substantially less than that in more developed markets. The debt securities in these markets may be subject to higher volatility and lower liquidity compared to more developed markets as the prices of securities traded in such markets may be subject to fluctuations. 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.
8.	**Valuation Risk:**	Where the valuation of the Sub-Fund's investments involves uncertainties and judgmental determination due to the difficulties in ascertaining their valuation, the calculation of the net asset value of the Sub-Fund and its Shares may be adversely affected. The Sub-Fund and its investors may suffer significant losses due to errors in valuations used by the Sub-Fund.
9.	**Sovereign Debt Risk:**	The Sub-Fund's investment in debt securities issued or guaranteed by governments may be exposed to political, social and economic risks. In adverse situations, the sovereign issuers may not be able or willing to repay the principal and/or interest when due or may request the Sub-Fund to participate in restructuring such debts. The Sub-Fund may suffer significant losses when there is a default of sovereign debt issuers.
10.	**Geographical Concentration Risk:**	The Sub-Fund may have the flexibility to concentrate its investments in securities of issuers located in Mainland China and Indonesia. The concentration of the Sub-Fund's investments in securities of issuers related to Mainland China and Indonesia may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Sub-Fund may be more susceptible to adverse events in those regions.
11.	**Mainland China Investment Risk:**	Investing in the securities of issuers located in Mainland China is subject to the risks of investing in emerging markets generally as well as to specific risks relating to the Mainland China market. Investing in Mainland China-related companies involves certain risks and special considerations not typically associated with investment in more developed economies or markets, such as greater political, tax, foreign exchange, liquidity and regulatory risk.
12.	**Currency Risk:**	The Sub-Fund's assets may be invested primarily in securities denominated in currencies other than the base currency of the Sub-Fund, U.S. Dollars, and the Sub-Fund may receive income or realization proceeds from these investments in those currencies, some of which may fall in value against U.S. Dollars. Classes of Shares may be designated in a currency other than the base currency of the Sub-Fund and Shareholders of such classes of Shares may be affected unfavourably by fluctuations in the exchange rates between such designated currency and the base currency of the Sub-Fund.

13. Credit Rating and Downgrading Risk:	Credit ratings assigned by rating agencies are subject to limitations and do not guarantee the creditworthiness of the security and/or issuer at all times. In any event, the credit rating of a debt security or its issuer may subsequently be downgraded. In the event of such downgrading, the value of the Sub-Fund may be adversely affected. The Investment Manager may or may not be able to dispose of the debt securities that are being downgraded.
14. Use of FDIs:	Risks associated with FDIs include counterparty/credit risk, liquidity risk, valuation risk, volatility risk and over-the-counter transaction risk. The leverage element/component of an FDI can result in a loss significantly greater than the amount invested in the FDI by the Sub-Fund. Exposure to FDIs may lead to a high risk of significant loss by the Sub-Fund.
15. Risks relating to Dividends Paid or Effectively Paid out of Capital:	Any distributions involving payment of dividends out of capital or effectively out of capital (i.e. payment of dividends out of gross income while charging/paying all or part of the fees and expenses to capital) would amount to a return or withdrawal of part of the amount of an investor's original investment, or from any capital gains attributable to that original investment. Any distributions involving payment of dividends out of the Sub-Fund's capital may result in an immediate decrease in the NAV per Share. The dividends and the NAV of each of the hedged share class(es) may also be adversely affected by the differences in the interest rates of the reference currency of such share class and the Sub-Fund's base currency, resulting in an increase in the amount of dividends that is paid out of capital and hence a greater erosion of capital than other share classes.

How has the Sub-Fund performed?



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Fund Net Return					6.0%	-10.3%	-7.4%	-7.9%	16.0%	9.0%
Benchmark Return					4.9%	-11.0%	-15.1%	4.8%	15.2%	10.8%

- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Class AA Acc^ increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in USD, including ongoing charges and excluding subscription fee and redemption fee investors might have to pay.
- Where no past performance is shown there was insufficient data available in that year to provide performance.
- Sub-Fund launch date: 20 December 2019
- Class AA Acc^ launch date: 20 December 2019
- The benchmark of the Sub-Fund is JPMorgan Asia Credit non-Investment Grade index.

^ This share class has been designated, for the purposes of this statement, as the representative share class of the Sub-Fund as it has the longest track record among the share classes of the Sub-Fund. For further information on the performance of other share classes, please refer to www.manulifeim.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong ("**SFC**").

Is there any guarantee?

This Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.

What are the fees and charges?

Charges which may be payable by you

You may have to pay the following fees when dealing in Shares of the Sub-Fund.

Fee	What you pay
Subscription fee (Initial charge)	**Up to 5% of the subscription amount**
Switching fee (Switching charge)	**Up to 1% of the value of the Share(s) being switched**
Redemption fee (Redemption charge)	**N/A**

Ongoing fees payable by the Sub-Fund

The following expenses will be paid out of the Sub-Fund. They affect you because they reduce the return you get on your investments.

	Annual rate (as a % of the Sub-Fund's net asset value)
Management company fee	**Up to 0.04%**
Management fee	**1.00%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than one month's prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund for Hong Kong investors. Your distributor may impose different dealing deadlines for receiving requests from investors.

- The net asset value of the Sub-Fund is calculated on each Business Day and the dealing prices are published daily at www.manulifeim.com.hk*, are available at the registered office of Manulife Global Fund and/or can be obtained by contacting Manulife Investment Management (Hong Kong) Limited.

- You may obtain the past performance information of other share classes offered to Hong Kong retail investors from www.manulifeim.com.hk*.

- Where payment of dividends is being made out of (or effectively out of) the Sub-Fund's capital, the composition of dividends (i.e. the relative amounts paid out of net distributable income and capital) for the preceding 12 months (or if the Sub-Fund was launched less than 12 months ago, since its inception) is available from Manulife Global Fund upon request as well as on www.manulifeim.com.hk*.

* This website has not been reviewed by the SFC and may contain information on funds not authorized by the SFC.

Important

If you are in doubt, you should seek professional advice.

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

PRODUCT KEY FACTS

Manulife Global Fund — Asian Short Duration Bond Fund

April 2026

- ***This statement provides you with key information about Manulife Global Fund – Asian Short Duration Bond Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (Hong Kong) Limited (internal delegation, Hong Kong)**	
Sub-Investment Manager:	**Manulife Investment Management (Singapore) Pte. Ltd. (internal delegation, Singapore)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA Acc**	**1.14%[1]**
	Class AA (USD) MDIST (G)	**1.12%[1]**
	Class AA (AUD Hedged) MDIST (G)	**1.13%[1]**
	Class AA (HKD) MDIST (G)	**1.15%[1]**
	Class AA (RMB Hedged) MDIST (G)	**1.13%[1]**
Base currency:	**USD**	
Dividend policy: (Distribution policy)	**<u>Classes AA (USD) MDIST (G) / AA (AUD Hedged) MDIST (G) / AA (HKD) MDIST (G) / AA (RMB Hedged) MDIST (G)</u>** **Dividends (if any) will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends may be paid or effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value. With respect to the hedged share class(es), dividends may be paid from the interest rate differential between the currency in which the share class is denominated and the base currency of the Sub-Fund.** **<u>Class AA Acc</u>** **No distribution will be paid.** ***The Directors may, at any time, amend the dividend policy of the Sub-Fund, subject to prior regulatory approval (where applicable) and to one month's prior notice to the relevant Shareholders.***	
Financial year end:	**30 June**	
Minimum investment:	**Initial – US$1,000 (or the equivalent in any other major currency)** **Subsequent – US$100 (or the equivalent in any other major currency)**	

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] As the maximum level of management company fee is increased with effect from 1 June 2025, this is only an estimate based on the expenses for the period from 1 January 2025 to 31 December 2025, taking into account the increase in maximum level of management company fee.

What is this product?

Asian Short Duration Bond Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**").

Objective and Investment Strategy

Asian Short Duration Bond Fund aims to provide investors with income and/or long-term capital appreciation through investing primarily in a portfolio of debt securities issued or guaranteed by governments, agencies, supra-nationals and corporations in Asia (which, for the purpose of this Sub-Fund, shall include Australia and New Zealand).

The Sub-Fund will invest at least 85% of its net assets in USD-denominated debt securities listed or traded in Asia and/or issued or guaranteed by governments, agencies, supra-nationals and corporate issuers domiciled in or with substantial business interests in Asia ("**Asian Debt Securities**"). Debt securities include but are not limited to bonds, commercial paper, short-term bills, certificate of deposits and negotiated term deposits.

In addition, it is the Sub-Investment Manager's intention to maintain the Sub-Fund's portfolio with an aggregate average duration of less than three years.

The Sub-Fund may invest up to 15% of its net assets in RMB-denominated debt securities that are circulated in the China interbank bond market via Bond Connect.

The Sub-Fund may invest up to 15% of its net assets in debt securities, denominated in any currency, which are not Asian Debt Securities, and/or cash and cash equivalents.

The Sub-Fund may invest up to 5% of its net assets in debt securities rated below investment grade (i.e. below Baa3 by Moody's or BBB- by Standard & Poor's or Fitch) of any issuer and up to 10% of its net assets in debt securities which are unrated*, out of which up to 10% of the Sub-Fund's net assets may be invested in unrated debt securities of issuers located in Singapore, and up to 5% of its net assets may be invested in unrated debt securities of any other issuers.

** For the purpose of this Sub-Fund, "unrated" debt securities refer to debt securities in respect of which neither the securities nor their issuer has a credit rating.*

While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-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. Hence, the Sub-Fund may invest more than 30% of its net assets in issuers domiciled in or with substantial business interests in Mainland China.

The Sub-Fund may invest up to 20% 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).

It is not the intention of the Sub-Fund to invest more than 5% 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 or BBB- by Standard & Poor's or Fitch).

The Sub-Fund may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, options, futures, swaps and forwards.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

1. Investment Risk:	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2. Interest Rate Risk:	When interest rates rise on certain currencies that the bonds are denominated in, the value of the debt securities may reduce, resulting in a lower value for the relevant portfolio. If interest rate movements cause a Sub-Fund's callable securities to be paid off substantially earlier or later than expected, the Sub-Fund's share prices could decline in value. An increase in a Sub-Fund's average maturity will make it more sensitive to interest rate risk.
3. Credit Risk:	This refers to the risk that a debt issuer will default, by failing to repay principal and interest in a timely manner, or that negative perceptions of the issuer's ability to make such payments will cause the price of that debt security to decline.
4. Liquidity and Volatility Risks:	The trading volume on some of the markets through which the Sub-Fund may invest may be substantially less than that in more developed markets. The debt securities in these markets may be subject to higher volatility and lower liquidity compared to more developed markets as the prices of securities traded in such markets may be subject to fluctuations. 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.

5. Valuation Risk:	Where the valuation of the Sub-Fund's investments involves uncertainties and judgmental determination due to the difficulties in ascertaining their valuation, the calculation of the net asset value of the Sub-Fund and its shares may be adversely affected. The Sub-Fund and its investors may suffer significant losses due to errors in valuations used by the Sub-Fund.
6. Sovereign Debt Risk:	The Sub-Fund's investment in securities issued or guaranteed by governments may be exposed to political, social and economic risks. In adverse situations, the sovereign issuers may not be able or willing to repay the principal and/or interest when due or may request the Sub-Fund to participate in restructuring such debts. The Sub-Fund may suffer significant losses when there is a default of sovereign debt issuers.
7. Credit Rating and Downgrading Risk:	Credit ratings assigned by rating agencies are subject to limitations and do not guarantee the creditworthiness of the security and/or issuer at all times. In any event, the credit rating of a debt security or its issuer may subsequently be downgraded. In the event of such downgrading, the value of the Sub-Fund may be adversely affected. The Sub-Investment Manager may or may not be able to dispose of the debt securities that are being downgraded.
8. Emerging Market Risk:	Investors should note that portfolios of any Sub-Fund may be invested in what are commonly referred to as emerging economies or markets, where special risks (including higher stock price volatility, lower liquidity of stocks, political and social uncertainties and currency risks) may be substantially higher than the risks normally associated with the world's mature economies or major stock markets. Further, certain emerging economies are exposed to the risks of high inflation and interest rates, large amount of external debt; and such factors may affect the overall economy stability. In respect of certain emerging economies or markets in which the Sub-Fund may invest, it may be exposed to higher risks than in developed economies or markets, in particular for the acts or omissions of its service providers, agents, correspondents or delegates. Accounting, auditing and financial reporting standards, practices and disclosure requirements applicable to some companies in the emerging economies or markets in which the Sub-Fund may invest may differ from countries with more developed financial markets. The value of the Sub-Fund's assets may also be affected by uncertainties such as changes in government policies, taxation legislation, currency repatriation restrictions and other developments in politics, law or regulations of the emerging economies or markets in which the Sub-Fund may invest. Further, certain emerging economies are exposed to the risks of high inflation and interest rates, large amount of external debt; and such factors may affect the overall economy stability.
9. Geographical Concentration Risk:	The Sub-Fund concentrates its investments in securities of issuers located in Asia, and may have the flexibility to concentrate its investments in securities of issuers located in Mainland China. This may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Sub-Fund may be more susceptible to adverse events in Asia (including Mainland China).

10. Mainland China Investment Risk:	Investing in the securities of issuers located in Mainland China is subject to the risks of investing in emerging markets generally as well as to specific risks relating to the Mainland China market. Investing in Mainland China-related companies involves certain risks and special considerations not typically associated with investment in more developed economies or markets, such as greater political, tax, foreign exchange, liquidity and regulatory risk.
11. Political and Regulatory Risk:	Changes to government policies or legislation in the markets in which the Sub-Fund may invest may adversely affect the political or economic stability of such markets, such as preventing or limiting the repatriation of foreign capital or the availability of legal redress through the courts. Investments in certain markets may also require the procurement of a substantial number of licences, regulatory consents, certificates and approvals. The inability to obtain a particular licence, regulatory consent, certificate or approval could adversely affect the operations of the Sub-Fund.
12. Currency Risk:	Classes of shares may be designated in a currency other than the base currency of the Sub-Fund. The net asset value of such classes of shares may be affected unfavorably by fluctuations in the exchange rates between these currencies and the base currency and by changes in exchange rate controls.
13. Use of FDIs:	Risks associated with FDIs include counterparty/credit risk, liquidity risk, valuation risk, volatility risk and over-the-counter transaction risk. The leverage element/component of an FDI can result in a loss significantly greater than the amount invested in the FDI by the Sub-Fund. Exposure to FDIs may lead to a high risk of significant loss by the Sub-Fund.

14. Risks relating to Dividends Paid or Effectively Paid out of Capital:	Any distributions involving payment of dividends out of capital or effectively out of capital (i.e. payment of dividends out of gross income while charging/paying all or part of the fees and expenses to capital) would amount to a return or withdrawal of part of the amount of an investor's original investment, or from any capital gains attributable to that original investment. Any distributions involving payment of dividends out of the Sub-Fund's capital may result in an immediate decrease in the NAV per Share. The dividends and the NAV of each of the hedged share class(es) may also be adversely affected by the differences in the interest rates of the reference currency of such share class and the Sub-Fund's base currency, resulting in an increase in the amount of dividends that is paid out of capital and hence a greater erosion of capital than other share classes.
15. RMB Conversion and RMB Class(es) related Risk:	RMB is currently not a freely convertible currency. The supply of RMB and the conversion of foreign currency into RMB are subject to exchange control policies and restrictions imposed by the Mainland China authorities which could adversely impact the Sub-Fund's ability to exchange RMB. Under exceptional circumstances, payment of redemptions and/or dividend payment in RMB may be delayed due to the exchange controls and restrictions applicable to RMB. While offshore RMB in Hong Kong (CNH) and onshore RMB in Mainland China (CNY) represent the same currency, they are traded in different and separate markets which operate independently and thus they trade at different rates. As such, CNH does not necessarily have the same exchange rate and may not move in the same direction as CNY. Any divergence between CNH and CNY may adversely impact investors. Non-RMB based investors are exposed to foreign exchange risk and there is no guarantee that the value of RMB against the investors' base currencies (for example HKD) will not be subject to devaluation. Any devaluation of RMB could adversely affect the value of investors' investments in the RMB denominated class(es) of the Sub-Fund.

How has the Sub-Fund performed?

	2021	2022	2023	2024	2025
Fund Net Return		-6.5%	4.6%	4.1%	6.2%

- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Class AA Acc^ increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in USD, including ongoing charges and excluding subscription fee and redemption fee investors might have to pay.
- Where no past performance is shown there was insufficient data available in that year to provide performance.
- Sub-Fund launch date: 20 September 2021
- Class AA Acc^ launch date: 20 September 2021

^ This share class has been designated, for the purposes of this statement, as the representative share class of the Sub-Fund as it has the longest track record among the share classes of the Sub-Fund. For further information on the performance of other share classes, please refer to www.manulifeim.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong ("**SFC**").

Is there any guarantee?

This Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.

What are the fees and charges?

Charges which may be payable by you

You may have to pay the following fees when dealing in Shares of the Sub-Fund.

Fee	What you pay
Subscription fee (Initial charge)	**Up to 3% of the subscription amount**
Switching fee (Switching charge)	**Up to 1% of the value of the Share(s) being switched**
Redemption fee (Redemption charge)	**N/A**

Ongoing fees payable by the Sub-Fund

The following expenses will be paid out of the Sub-Fund. They affect you because they reduce the return you get on your investments.

	Annual rate (as a % of the Sub-Fund's net asset value)
Management company fee	**Up to 0.04%**
Management fee	**0.60%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than one month's prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund for Hong Kong investors. Your distributor may impose different dealing deadlines for receiving requests from investors.

- The net asset value of the Sub-Fund is calculated on each Business Day and the dealing prices are published daily at www.manulifeim.com.hk*, are available at the registered office of Manulife Global Fund and/or can be obtained by contacting Manulife Investment Management (Hong Kong) Limited.

- You may obtain the past performance information of other share classes offered to Hong Kong retail investors from www.manulifeim.com.hk*.

- Where payment of dividends is being made out of (or effectively out of) the Sub-Fund's capital, the composition of dividends (i.e. the relative amounts paid out of net distributable income and capital) for the preceding 12 months (or if the Sub-Fund was launched less than 12 months ago, since its inception) is available from Manulife Global Fund upon request as well as on www.manulifeim.com.hk*.

* This website has not been reviewed by the SFC and may contain information on funds not authorized by the SFC.

Important

If you are in doubt, you should seek professional advice.

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

PRODUCT KEY FACTS

Manulife Global Fund — Sustainable Asia Bond Fund
April 2026

- ***This statement provides you with key information about Manulife Global Fund – Sustainable Asia Bond Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (Hong Kong) Limited (internal delegation, Hong Kong)**	
Sub-Investment Manager:	**Manulife Investment Management (Singapore) Pte. Ltd. (internal delegation, Singapore)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year#:	**Class AA Acc**	**1.21%[1]**
	Class AA (USD) MDIST (G)	**1.21%[1]**
	Class AA (HKD) Acc	**1.20%[1]**
	Class AA (HKD) MDIST (G)	**1.21%[1]**
	Class AA (AUD Hedged) MDIST (G)	**1.21%[1]**
	Class AA (GBP Hedged) MDIST (G)	**1.21%[1]**
	Class AA (RMB Hedged) MDIST (G)	**1.21%[1]**
	Class R (USD) MDIST (G)	**1.21%[1]**
	Class R (HKD) MDIST (G)	**1.21%[1]**
Base currency:	**USD**	
Dividend policy: (Distribution policy)	**Class AA Acc / AA (HKD) Acc** **No dividends will be paid in respect of this Class.**	

Classes AA (USD) MDIST (G) / AA (HKD) MDIST (G) / AA (AUD Hedged) MDIST (G) / AA (GBP Hedged) MDIST (G) / AA (RMB Hedged) MDIST (G)

Dividends (if any) will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends may be paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value. With respect to the hedged share class(es), dividends may be paid from the interest rate differential between the currency in which the share class is denominated and the base currency of the Sub-Fund.

Classes R (USD) MDIST (G) and R (HKD) MDIST (G)

Dividends will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends will be partially comprised of a distribution paid from realized capital gains and/or capital at a fixed rate of between 2% and 5% of net asset value per Share* per annum,

	which may immediately reduce the Sub-Fund's net asset value. Dividends may also be effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value.
	**** Based on the initial Subscription Price during the year of inception, and the NAV per Share on the first Business Day of each calendar year thereafter, or in times of extreme market volatility or during severe adverse market conditions, such other Business Day to be determined by the Directors (or their delegates) and further disclosed at www.manulifeim.com.hk with prior notice to be given to investors.***
	The Directors may, at any time, amend the dividend policy of the Sub-Fund, subject to prior regulatory approval (where applicable) and to one month's prior notice to the relevant Shareholders.
Financial year end:	**30 June**
Minimum investment:	**Initial – US$1,000 (or the equivalent in any other major currency)** **Subsequent – US$100 (or the equivalent in any other major currency)**

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] As the maximum level of management company fee is increased with effect from 1 June 2025, this is only an estimate based on the expenses for the period from 1 January 2025 to 31 December 2025, taking into account the increase in maximum level of management company fee.

What is this product?

Sustainable Asia Bond Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**").

Objective and Investment Strategy

The Sustainable Asia Bond Fund aims to maximize total returns from a combination of income generation and potential capital appreciation by investing primarily in a portfolio of fixed income securities issued by governments, agencies, supranationals and corporations in Asia (which shall include Australia and New Zealand), with the issuers and/or the securities demonstrating strong environmental and/or social sustainability attributes and/or enabling sustainable practices.

To meet its objective, the Sub-Fund will invest at least 85% of its net assets in fixed income and fixed income-related securities of companies domiciled in, traded in and/or with substantial business interests in Asia and/or governments and government-related issuers located in Asia, where:

1) Those issuers demonstrate strong environment and/or social sustainability attributes and/or enable sustainable practices ("**Sustainable Issuers**"); and/or
2) The securities are ESG labelled bonds, including but not limited to "green", "social", "sustainable", "sustainability-linked", which align with one or more of the relevant bond standards, including but not limited to the International Capital Market Association (ICMA) Green Bond Principles, ICMA Social Bond Principles and/or the ICMA Sustainability Bond Guidelines, amongst others ("**ESG bonds**").

The Sub-Fund will invest a minimum of 25% of net assets in ESG bonds.

Environment and/or social sustainability attributes of Sustainable Issuers may include, but are not limited to, sustainability factors with respect to an issuer's performance on, and management of, certain environmental factors, such as climate change and natural resource use; social factors, such

as labor standards and diversity considerations; and governance factors, such as board composition and business ethics.

Sustainable Issuers are those that demonstrate stronger performance on practices and management of sustainability issues compared to their peers. Enabling sustainable practices refers to issuers that provide products and services to help other companies improve their environmental and/or social performance.

The Sub-Fund will seek to ensure that the investments within the portfolio do no significant harm to any environmental or social objective. In relation to its investment in both Sustainable Issuers and ESG bonds, the Sub-Fund adheres to an exclusion framework where certain issuers are removed from the investment universe. This includes screening out issuers, where possible, who fall within the exclusions criteria of the EU Paris-aligned Benchmarks ("PAB Exclusions"), namely, issuers:

a) involved in any activities related to controversial weapons;

b) involved in the cultivation and production of tobacco;

c) that are considered by the third party data provider(s) used by the Investment Manager to be in violation of the United Nations Global Compact principles or the Organisation for Economic Cooperation and Development Guidelines for Multinational Enterprises;

d) that derive 1% or more of their revenues from exploration, mining, extraction, distribution or refining of hard coal and lignite;

e) that derive 10% or more of their revenues from the exploration, extraction, distribution or refining of oil fuels;

f) that derive 50% or more of their revenues from the exploration, extraction, manufacturing or distribution of gaseous fuels; and

g) that derive 50% or more of their revenues from electricity generation with a GHG intensity of more than 100g CO2 e/kWh.

In addition to the PAB Exclusions, the Sub-Fund's exclusion framework screens out issuers with products or within industries that are considered by the Investment Manager to be unsustainable or associated with significant environmental or social risks. Currently, issuers and/or bonds are automatically eliminated from investment consideration if the issuer of that bond derives more than 5% of revenue from alcohol, tobacco, adult entertainment, gambling operations or conventional weapons. Under the Sub-Fund's exclusion framework, the Investment Manager may make exceptions in the case of ESG bonds that support sustainable purposes in line with the Sub-Fund's sustainable investment objective. Any such exception will be considered by the Investment Manager on a case by case basis, carrying out a qualitative and/or quantitative assessment to determine that the issuance is a sustainable investment.

The Sub-Fund's exclusion framework may be updated from time to time.

Where no data is available from the third party data provider(s) regarding compliance with the exclusion framework above, issuers will not be automatically excluded from the Sub-Fund's investment universe provided that they satisfy other sustainability-related quantitative or qualitative analysis the Investment Manager considers relevant.

The Investment Manager will also assess the principal adverse impacts indicators relevant to the Sub-Fund by means of assessing whether sustainable investments made by the Sub-Fund otherwise cause significant harm to the sustainable investment objective.

In selecting Sustainable Issuers, the Sub-Fund's investment process combines bottom-up fundamental credit analysis with a ranking process for sustainability attributes, where each potential issuer will be assessed on each category of environmental, social and governance factors, based on the Investment Manager's evaluation of that issuer's performance on and management of such factors. The issuers with the lowest sustainability rankings will be removed from the eligible investment universe.

The Sub-Fund also applies a positive screen in selecting Sustainable Issuers, which captures issuers that demonstrate strong sustainable practices and/or which enable sustainable practices. The positive screening is quantitative and qualitative driven. Third party data providers' relevant data at company level will be used as primary inputs for the quantitative assessment. Data used can be both products or services related (e.g., revenue contribution from products or services with positive impact), or business practices related (e.g., adoption of carbon emission reduction targets or product safety management program). With regards to the limited data availability, missing data or lack of coverage from raw datapoint sets will be supplemented with company reported information and/or findings from proprietary credit analysis, and/or ESG research for qualitative assessment and the Investment Manager's own analysis of raw industry data (such as publicly available ESG reports, assessment reports or case studies).

Using the exclusionary framework, removal of issuers with lowest sustainability rankings, and positive screening, the Investment Manager will remove at least 20% of the investment universe.

Over time issuers' eligibility status with respect to the relevant ESG criteria in the Sub-Fund's stock selection process as described above may change and some issuers who were eligible when purchased by the Sub-Fund may become ineligible. When this occurs, the Investment Manager may engage with issuers to have a constructive dialogue in order to improve factors that lead to ineligibility within the next 90 days. The position in respect of such issuers may be divested at any time or for any reason during this 90-day period.

The investments of the Sub-Fund may include debt securities that are issued or guaranteed by governments, agencies, supra-nationals and corporate issuers incorporated in Mainland China but which are issued and distributed outside Mainland China. The Sub-Fund may also invest up to 10% of its net assets in RMB-denominated debt securities that are circulated in the CIBM via Bond Connect.

The Sub-Fund may invest up to 15% of its net assets in the fixed income securities of Sustainable Issuers outside of Asia, and/or cash, cash equivalents and derivatives.

The Sub-Fund may also invest up to 10% of its net assets in collateralised and/or securitized products such as asset backed securities and mortgage backed securities.

The Sub-Fund may invest up to 35% of its net assets in debt securities rated below investment grade (i.e. below Baa3 by Moody's or BBB- by Standard & Poor's or Fitch) or if unrated, determined to be of comparable quality.

While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-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. Hence, the Sub-Fund may invest more than 30% of its net assets in issuers located in Mainland China.

The Sub-Fund may invest up to 20% 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).

It is not the intention of the Sub-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.

The Sub-Fund may use financial derivative instruments ("**FDIs**") for efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, options, futures, swaps and forwards.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Sustainable investing risk:**	Since the Sub-Fund invests primarily in issuers demonstrating particular sustainability characteristics, this carries the risk that, under certain market conditions, the Sub-Fund may underperform funds that do not utilize a sustainable investment strategy. The value of the Sub-Fund may also be more volatile than that of a fund having a more diverse portfolio of investments. The securities held by the Sub-Fund may be subject to the risk that they no longer meet the Sub-Fund's sustainability and ESG criteria after investment. The Investment Manager may need to dispose of such securities when it may be disadvantageous to do so. This may lead to a fall in the net asset value of the Sub-Fund. In evaluating an issuer, the Investment Manager may rely on information and data provided by third party data provider(s), which may be incomplete, inaccurate, inconsistent or unavailable. As a result, the Investment Manager may incorrectly assess an issuer's sustainability characteristics. Successful application of the Sub-Fund's sustainable investment strategy will depend on the Investment Manager's skill in properly identifying and analyzing material sustainability issues. Sustainability factors may be evaluated differently by different managers, and may mean different things to different people.

3.	**Geographical Concentration Risk:**	The Sub-Fund may have the flexibility to concentrate its investments in securities of issuers located in Mainland China. The concentration of the Sub-Fund's investments in securities of issuers related to Mainland China may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Sub-Fund may be more susceptible to adverse events in this region.
4.	**Mainland China Investment Risk:**	Investing in the securities of issuers located in Mainland China is subject to the risks of investing in emerging markets generally as well as to specific risks relating to the Mainland China market. Investing in Mainland China-related companies involves certain risks and special considerations not typically associated with investment in more developed economies or markets, such as greater political, tax, foreign exchange, liquidity and regulatory risk.
5.	**Political and Regulatory Risk:**	Changes to government policies or legislation in the markets in which the Sub-Fund may invest may adversely affect the political or economic stability of such markets, such as preventing or limiting the repatriation of foreign capital or the availability of legal redress through the courts. Investments in certain markets may also require the procurement of a substantial number of licences, regulatory consents, certificates and approvals. The inability to obtain a particular licence, regulatory consent, certificate or approval could adversely affect the operations of the Sub-Fund.
6.	**Credit Rating and Downgrading Risk:**	The credit rating of a debt security or its issuer may subsequently be downgraded. In the event of such downgrading, the value of the Sub-Fund may be adversely affected. The Investment Manager may or may not be able to dispose of the debt securities that are being downgraded.
7.	**High-Yield Bonds Risk:**	The Sub-Fund may invest in higher-yielding debt securities rated below investment grade, or if unrated, determined to be of comparable quality. As such, an investment in the Sub-Fund is accompanied by a higher degree of credit, volatility and liquidity risks than high-rated debt securities.

8.	**Interest Rate Risk:**	Investment in the Sub-Fund is subject to interest rate risk. In general, the prices of debt securities rise when interest rates fall, whilst their prices fall when interest rates rise.
9.	**Credit Risk:**	The Sub-Fund is exposed to the credit/default risk of issuers of the debt securities that the Sub-Fund may invest in.
10.	**Liquidity and Volatility Risks:**	The trading volume on some of the markets through which the Sub-Fund may invest may be substantially less than that in more developed markets. The debt securities in these markets may be subject to higher volatility and lower liquidity compared to more developed markets as the prices of securities traded in such markets may be subject to fluctuations. 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.
11.	**Valuation Risk:**	Valuation of the Sub-Fund's investments involves uncertainties and judgmental determination. If such valuation turns out to be incorrect, the calculation of the net asset value of the Sub-Fund and its Shares may be adversely affected.
12.	**Sovereign Debt Risk:**	The Sub-Fund's investment in debt securities issued or guaranteed by governments may be exposed to political, social and economic risks. In adverse situations, the sovereign issuers may not be able or willing to repay the principal and/or interest when due or may request the Sub-Fund to participate in restructuring such debts. The Sub-Fund may suffer significant losses when there is a default of sovereign debt issuers.
13.	**Currency Risk:**	Underlying investments of the Sub-Fund may be denominated in currencies other than the base currency of the Sub-Fund, and the Sub-Fund may receive income or realization proceeds from these investments in those currencies, some of which may fall in value against the base currency of the Sub-Fund. Also, Classes of Shares may be designated in a currency other than the base currency of the Sub-Fund. The net asset value may be affected unfavorably by fluctuations in the exchange rates between these currencies and the base currency and by changes in exchange rate controls.
14.	**Use of FDIs:**	Risks associated with FDIs include counterparty/credit risk, liquidity risk, valuation risk, volatility risk and over-the-counter transaction risk. The leverage element/component of an FDI can result in a loss significantly greater than the amount invested in the FDI by the Sub-Fund. Exposure to FDIs may lead to a high risk of significant loss by the Sub-Fund.

15.	**Risks relating to Dividends Paid or Effectively Paid out of Capital:**	Any distributions involving payment of dividends out of capital or effectively out of capital (i.e. payment of dividends out of gross income while charging/paying all or part of the fees and expenses to capital) would amount to a return or withdrawal of part of the amount of an investor's original investment, or from any capital gains attributable to that original investment. Any distributions involving payment of dividends out of the Sub-Fund's capital may result in an immediate decrease in the NAV per Share. The dividends and the NAV of each of the hedged share class(es) may also be adversely affected by the differences in the interest rates of the reference currency of such share class and the Sub-Fund's base currency, resulting in an increase in the amount of dividends that is paid out of capital and hence a greater erosion of capital than other share classes.
16.	**RMB Conversion and RMB Class(es) related Risk:**	RMB is currently not a freely convertible currency. The supply of RMB and the conversion of foreign currency into RMB are subject to exchange control policies and restrictions. Under exceptional circumstances, payment of redemptions and/or dividend payment in RMB may be delayed due to the exchange controls and restrictions applicable to RMB. While offshore RMB in Hong Kong (CNH) and onshore RMB in Mainland China (CNY) represent the same currency, they trade at different rates. Any divergence between CNH and CNY may adversely impact investors. Non-RMB based investors are exposed to foreign exchange risk and there is no guarantee that the value of RMB against the investors' base currencies (for example HKD) will not be subject to devaluation. Any devaluation of RMB could adversely affect the value of investors' investments in the RMB denominated Class(es) of the Sub-Fund.

How has the Sub-Fund performed?

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Fund Net Return						-3.8%	-14.0%	3.4%	4.1%	7.3%
Benchmark Return						-2.8%	-11.7%	6.8%	5.6%	8.2%

†

- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Class AA Acc^ increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in USD, including ongoing charges and excluding subscription fee and redemption fee investors might have to pay.
- Where no past performance is shown there was insufficient data available in that year to provide performance.
- Sub-Fund launch date: 6 August 2020
- Class AA Acc^ launch date: 6 August 2020
- The benchmark of the Sub-Fund is JP Morgan Screened, Tilted & Reweighted Asia Credit TR USD index, formerly known as JP Morgan ESG Asia Credit TR USD index.

† The performances of these years were achieved under circumstances that no longer apply, as the investment policy of the Sub-Fund has been changed since 1 August 2023.

^ This share class has been designated, for the purposes of this statement, as the representative share class of the Sub-Fund as it has the longest track record among the share classes of the Sub-Fund. For further information on the performance of other share classes, please refer to www.manulifeim.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong ("**SFC**").

Is there any guarantee?

This Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.

What are the fees and charges?

Charges which may be payable by you

You may have to pay the following fees when dealing in Shares of the Sub-Fund.

Fee	What you pay
Subscription fee (Initial charge)	**Up to 5% of the subscription amount**
Switching fee (Switching charge)	**Up to 1% of the value of the Share(s) being switched**
Redemption fee (Redemption charge)	**N/A**

Ongoing fees payable by the Sub-Fund

The following expenses will be paid out of the Sub-Fund. They affect you because they reduce the return you get on your investments.

	Annual rate (as a % of the Sub-Fund's net asset value)
Management company fee	**Up to 0.04%**
Management fee	**1.00%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than one month's prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund for Hong Kong investors. Your distributor may impose different dealing deadlines for receiving requests from investors.

- The net asset value of the Sub-Fund is calculated on each Business Day and the dealing prices are published daily at www.manulifeim.com.hk*, are available at the registered office of Manulife Global Fund and/or can be obtained by contacting Manulife Investment Management (Hong Kong) Limited.

- You may obtain the past performance information of other share classes offered to Hong Kong retail investors from www.manulifeim.com.hk*.

- Where payment of dividends is being made out of (or effectively out of) the Sub-Fund's capital, the composition of dividends (i.e. the relative amounts paid out of net distributable income and capital) for the preceding 12 months (or if the Sub-Fund was launched less than 12 months ago, since its inception) is available from Manulife Global Fund upon request as well as on www.manulifeim.com.hk*.

* This website has not been reviewed by the SFC and may contain information on funds not authorized by the SFC.

Important

If you are in doubt, you should seek professional advice.

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

PRODUCT KEY FACTS

Manulife Global Fund

USD Income Fund

April 2026

- ***This statement provides you with key information about Manulife Global Fund – USD Income Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (US) LLC (internal delegation, US)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.25%[1]**
	Class AA Acc	**1.25%[1]**
	Class AA Inc	**1.25%[1]**
	Class AA (HKD)	**1.25%[1]**
	Class AA (HKD) Inc	**1.25%[1]**
	Class AA (AUD Hedged)	**1.25%[2]**
	Class AA (AUD Hedged) Inc	**1.25%[2]**
	Class AA (CAD Hedged)	**1.25%[2]**
	Class AA (CAD Hedged) Inc	**1.25%[2]**
	Class AA (HKD) MDIST (G)	**1.25%[1]**
	Class AA (AUD Hedged) MDIST (G)	**1.20%[1]**
	Class AA (CAD Hedged) MDIST (G)	**1.25%[2]**
	Class AA (EUR Hedged) MDIST (G)	**1.25%[2]**
	Class AA (GBP Hedged) MDIST (G)	**1.25%[2]**
	Class AA (JPY Hedged) MDIST (G)	**1.18%[1]**
	Class AA (NZD Hedged) MDIST (G)	**1.25%[2]**
	Class AA (RMB Hedged) MDIST (G)	**1.21%[1]**
	Class AA (USD) MDIST (G)	**1.25%[1]**
	Class R (USD) MDIST (G)	**1.28%[1]**
	Class R (HKD) MDIST (G)	**1.25%[1]**
Base currency:	**USD**	
Dividend policy: (Distribution policy)	**Classes AA / AA (AUD Hedged) / AA (CAD Hedged) / AA (HKD)** **Dividends (if any) will be paid annually (Dividends will automatically be reinvested unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.)**	
	Classes AA Inc / AA (AUD Hedged) Inc / AA (CAD Hedged) Inc / AA (HKD) Inc / AA (HKD) MDIST (G) / AA (AUD Hedged) MDIST (G) / AA (CAD Hedged) MDIST (G) / AA (EUR Hedged) MDIST (G) / AA (GBP Hedged) MDIST (G) / AA (JPY Hedged) MDIST (G) / AA (NZD Hedged) MDIST (G) / AA (RMB Hedged) MDIST (G) / AA (USD) MDIST (G) **Dividends (if any) will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends may be paid or effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net**	

asset value. With respect to the hedged share class(es), dividends may be paid from the interest rate differential between the currency in which the share class is denominated and the base currency of the Sub-Fund.

Classes R (USD) MDIST (G) and R (HKD) MDIST (G)
Dividends will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends will be partially comprised of a distribution paid from realized capital gains and/or capital at a fixed rate of between 2% and 5% of net asset value per Share* per annum, which may immediately reduce the Sub-Fund's net asset value. Dividends may also be effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value.

**** Based on the initial Subscription Price during the year of inception, and the net asset value per Share on the first Business Day of each calendar year thereafter, or in times of extreme market volatility or during severe adverse market conditions, such other Business Day to be determined by the Directors (or their delegates) and further disclosed at www.manulifeim.com.hk with prior notice to be given to investors.***

Class AA Acc
No distribution will be paid.

The Directors may, at any time, amend the dividend policy of the Sub-Fund, subject to prior regulatory approval (where applicable) and to one month's prior notice to the relevant Shareholders.

Financial year end: **30 June**

Minimum investment: **Initial – US$1,000 (or the equivalent in any other major currency)**
Subsequent – US$100 (or the equivalent in any other major currency)

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] As the maximum level of management company fee is increased with effect from 1 June 2025, this is only an estimate based on the expenses for the period from 1 January 2025 to 31 December 2025, taking into account the increase in maximum level of management company fee.

[2] As the share class is newly launched, not yet launched or has been fully redeemed, and the maximum level of management company fee is increased with effect from 1 June 2025, this figure is a best estimate based on the estimated expenses which would have been chargeable to the share class over a 12-month period and the estimated average net asset value over the same period, taking into account the increase in maximum level of management company fee.

What is this product?

USD Income Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**").

Objective and Investment Strategy

The investment objective of the USD Income Fund is to achieve income generation.

The Sub-Fund will invest at least 70% of its net assets in fixed income securities and fixed income related securities denominated in U.S. Dollar of issuers globally. In meeting its investment objective, the Sub-Fund may invest more than 30% of its net assets in issuers located in the United States.

Such fixed income securities and fixed income related securities include but are not limited to bonds (including subordinated debt securities, agency MBS# (up to 50% of the Sub-Fund's net assets), inflation-linked and conventional 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 corporate issuers. The Sub-Fund will seek to maintain an average credit rating of investment grade (i.e. Baa3 or higher by Moody's or BBB- or higher by Standard & Poor's or Fitch).

The remainder of the Sub-Fund's assets may be invested in cash and/or cash-equivalents and/or equity and equity-related securities. Equity and equity-related securities may include common stocks, preferred stocks, depositary receipts and real estate investment trusts ("**REITs**").

The Sub-Fund may invest up to 50% of its net assets in higher-yielding debt securities rated lower than investment grade (i.e. below Baa3 by Moody's or BBB- by Standard & Poor's or Fitch) or if unrated*, determined to be of comparable quality.

The Sub-Fund may invest up to 20% of its net assets in securitized and/or collateralized instruments, including non-agency residential mortgage-backed securities, commercial mortgage-backed securities, collateralised mortgage obligations, asset-backed securities, pass-through securities, collateralized debt obligations and collateralized loan obligations. For the avoidance of doubt, agency MBS is not subject to the above 20% limit.

While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-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.

The Sub-Fund may invest up to 20% 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).

It is not the intention of the Sub-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 or BBB- by Standard & Poor's or Fitch). Neither does the Sub-Fund currently intend to enter into securities lending, repurchase, reverse repurchase, and similar over-the-counter transactions.

In times of extreme market volatility or during severe adverse market conditions, the Sub-Fund may temporarily hold a substantial portion (up to 50%) of the Sub-Fund's net assets in cash or cash equivalents, or invest in short-term money market instruments, to preserve the value of the assets in the investment portfolio of the Sub-Fund.

The Sub-Fund may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, options, futures, swaps and forwards.

* For the purpose of this Sub-Fund, "unrated" debt securities refer to debt securities which neither the securities nor their issuer has a credit rating.

"Agency MBS" refers to government sponsored and guaranteed mortgage-backed securities such as Ginnie Mae, Fannie Mae and Freddie Mac.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

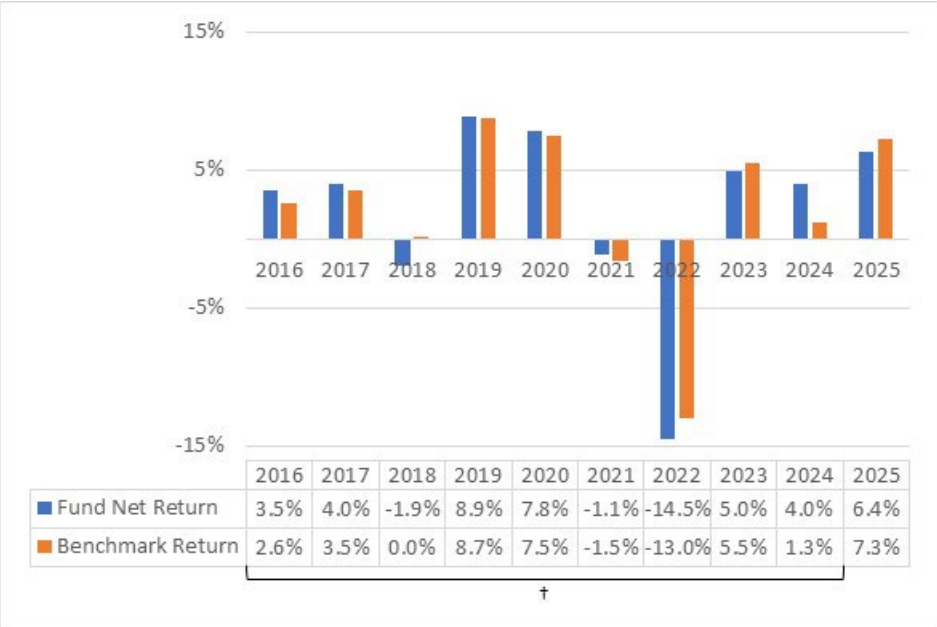
Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Credit Rating and Downgrading Risk:**	Credit ratings assigned by rating agencies are subject to limitations and do not guarantee the creditworthiness of the security and/or issuer at all times. In any event, the credit rating of a debt security or its issuer may subsequently be downgraded. In the event of such downgrading, the value of the Sub-Fund may be adversely affected. The Investment Manager may or may not be able to dispose of the debt securities that are being downgraded.
3.	**Credit Risk:**	This refers to the risk that a debt issuer will default, by failing to repay principal and interest in a timely manner, or that negative perceptions of the issuer's ability to make such payments will cause the price of that bond to decline.
4.	**Interest Rate Risk:**	When interest rates rise on certain currencies that the bonds are denominated in, the value of the bonds may reduce, resulting in a lower value for the relevant portfolio. If interest rate movements cause a Sub-Fund's callable securities to be paid off substantially earlier or later than expected, the Sub-Fund's share prices could decline in value. An increase in a Sub-Fund's average maturity will make it more sensitive to interest rate risk.
5.	**Sovereign Debt Risk:**	The Sub-Fund's investment in securities issued or guaranteed by governments may be exposed to political, social and economic risks. In adverse situations, the sovereign issuers may not be able or willing to repay the principal and/or interest when due or may request the Sub-Fund to participate in restructuring such debts. The Sub-Fund may suffer significant losses when there is a default of sovereign debt issuers.

6.	**Convertible Securities Risks:**	Convertible securities (such as convertible bonds or preferred stocks) have characteristics of both debt and equity securities and carry risks of both including credit, default, equity, interest rate, liquidity and market risks. A convertible security generally acts as a debt security and usually entitles the holder to receive interest paid or accrued until the convertible security matures or is redeemed, converted or exchanged. Before conversion, convertible securities typically have 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 nonconvertible 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.
7.	**Subordinated Debt Risks:**	Subordinated debt has a lower repayment ranking than other bonds of the issuer should the issuer fail to meet its payment obligations. Subordinated debt is repayable after other debts have been paid and compared to unsubordinated debt, subordinated debt typically has a lower credit rating and is considered riskier for the lender.
8.	**Collateralised / Securitised Products Risk:**	The Sub-Fund invests in MBS. During periods of market volatility, these securities may have a heightened risk of exposure to liquidity or credit downgrade issues. 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). In a period of rising interest rates, the Sub-Fund may exhibit additional volatility (extension risk). Mortgage-related securities are also subject to prepayment risk. In addition, investments in securitised or structured credit products may be less liquid than other securities. Agency MBS typically entails less credit and default risk compared to non-agency MBS.
9.	**High-Yield Bonds Risk:**	The Sub-Fund invests in higher-yielding debt securities rated below investment grade, or if unrated, determined to be of comparable quality. As such, an investment in the Sub-Fund is accompanied by a higher degree of credit, volatility and liquidity risks than high-rated debt securities.
10.	**Geographical Concentration Risk:**	The concentration of the Sub-Fund's investments in securities of issuers located in the United States may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Sub-Fund may be more susceptible to adverse events in the region.
11.	**Currency Risk:**	A class of Shares may be designated in a currency other than the base currency of the Sub-Fund and Shareholders of such classes of Shares may be affected unfavourably by fluctuations in the exchange rates between such designated currency and the base currency of the Sub-Fund.

12. Liquidity and Volatility Risks:	The trading volume on some of the markets through which the Sub-Fund may invest may be substantially less than that in more developed markets. 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.
13. Use of FDIs:	Risks associated with FDIs include counterparty/credit risk, liquidity risk, valuation risk, volatility risk and over-the-counter transaction risk. The leverage element/component of an FDI can result in a loss significantly greater than the amount invested in the FDI by the Sub-Fund. Exposure to FDIs may lead to a high risk of significant loss by the Sub-Fund.
14. Risks relating to Dividends Paid or Effectively Paid out of Capital:	Any distributions involving payment of dividends out of capital or effectively out of capital (i.e. payment of dividends out of gross income while charging/paying all or part of the fees and expenses to capital) would amount to a return or withdrawal of part of the amount of an investor's original investment, or from any capital gains attributable to that original investment. Any distributions involving payment of dividends out of the Sub-Fund's capital may result in an immediate decrease in the NAV per Share. The dividends and the NAV of each of the hedged share class(es) may also be adversely affected by the differences in the interest rates of the reference currency of such share class and the Sub-Fund's base currency, resulting in an increase in the amount of dividends that is paid out of capital and hence a greater erosion of capital than other share classes.
15. RMB Conversion and RMB Class(es) related Risk:	RMB is currently not freely convertible and is subject to exchange controls and restrictions which, under exceptional circumstances, may cause a delay in payment of redemptions and/or dividend payments in RMB. Although offshore RMB (CNH) and onshore RMB (CNY) are the same currency, they trade at different rates. Any divergence between CNH and CNY may adversely impact investors. CNH (which will be used for the valuation of RMB denominated class(es)) may be at a premium or discount to the exchange rate for CNY and there may be significant bid and offer spreads and thus the value of the RMB denominated class(es) will be subject to fluctuation. Non-RMB based investors are exposed to foreign exchange risk. Any devaluation of RMB against the investors' base currencies (for example HKD) could adversely affect the value of investors' investments in the RMB denominated class(es) of the Sub-Fund.

How has the Sub-Fund performed?



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Fund Net Return	3.5%	4.0%	-1.9%	8.9%	7.8%	-1.1%	-14.5%	5.0%	4.0%	6.4%
Benchmark Return	2.6%	3.5%	0.0%	8.7%	7.5%	-1.5%	-13.0%	5.5%	1.3%	7.3%

†

- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Class AA^ increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in USD, including ongoing charges and excluding subscription fee and redemption fee investors might have to pay.
- Sub-Fund launch date: 29 January 2007
- Class AA^ launch date: 29 January 2007
- The benchmark of the Sub-Fund is Bloomberg US Aggregate Bond TR USD index.

† The performances of these years were achieved under circumstances that no longer apply, as the investment objective and policy of the Sub-Fund have been changed since 29 April 2024.

^ This share class has been designated, for the purposes of this statement, as the representative share class of the Sub-Fund as it has the longest track record among the share classes of the Sub-Fund. For further information on the performance of other share classes, please refer to www.manulifeim.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong ("**SFC**").

Is there any guarantee?

This Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.

What are the fees and charges?

Charges which may be payable by you

You may have to pay the following fees when dealing in Shares of the Sub-Fund.

Fee	What you pay
Subscription fee (Initial charge)	**Up to 5% of the subscription amount**
Switching fee (Switching charge)	**Up to 1% of the value of the Share(s) being switched**
Redemption fee (Redemption charge)	**N/A**

Ongoing fees payable by the Sub-Fund

The following expenses will be paid out of the Sub-Fund. They affect you because they reduce the return you get on your investments.

	Annual rate (as a % of the Sub-Fund's net asset value)
Management company fee	**Up to 0.04%**
Management fee	**1.00%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than one month's prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund for Hong Kong investors. Your distributor may impose different dealing deadlines for receiving requests from investors.

- The net asset value of the Sub-Fund is calculated on each Business Day and the dealing prices are published daily at www.manulifeim.com.hk*, are available at the registered office of Manulife Global Fund and/or can be obtained by contacting Manulife Investment Management (Hong Kong) Limited.

- You may obtain the past performance information of other share classes offered to Hong Kong retail investors from www.manulifeim.com.hk*.

- Where payment of dividends is being made out of (or effectively out of) the Sub-Fund's capital, the composition of dividends (i.e. the relative amounts paid out of net distributable income and capital) for the preceding 12 months (or if the Sub-Fund was launched less than 12 months ago, since its inception) is available from Manulife Global Fund upon request as well as on www.manulifeim.com.hk*.

* This website has not been reviewed by the SFC and may contain information on funds not authorized by the SFC.

Important

If you are in doubt, you should seek professional advice.

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PRODUCT KEY FACTS

Manulife Global Fund — U.S. Special Opportunities Fund

April 2026

- ***This statement provides you with key information about Manulife Global Fund – U.S. Special Opportunities Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (US) LLC (internal delegation, US)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year#:	**Class AA**	**1.31%[1]**
	Class AA Acc	**1.29%[1]**
	Class AA Inc	**1.30%[1]**
	Class AA (HKD)	**1.15%[2]**
	Class AA (HKD) Inc	**1.15%[1]**
	Class AA (AUD Hedged)	**1.15%[2]**
	Class AA (AUD Hedged) Inc	**1.15%[2]**
	Class AA (CAD Hedged)	**1.15%[2]**
	Class AA (CAD Hedged) Inc	**1.15%[2]**
Base currency:	**USD**	
Dividend policy: (Distribution policy)	**<u>Classes AA / AA (AUD Hedged) / AA (CAD Hedged) / AA (HKD)</u>** **Dividends (if any) will be paid annually (Dividends will automatically be reinvested unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.)** **<u>Classes AA Inc / AA (AUD Hedged) Inc / AA (CAD Hedged) Inc / AA (HKD) Inc</u>** **Dividends (if any) will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends may be paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value. With respect to the hedged share class(es), dividends may be paid from the interest rate differential between the currency in which the share class is denominated and the base currency of the Sub-Fund.** **<u>Class AA Acc</u>** **No distribution will be paid.** ***The Directors may, at any time, amend the dividend policy of the Sub-Fund, subject to prior regulatory approval (where applicable) and to one month's prior notice to the relevant Shareholders.***	
Financial year end:	**30 June**	
Minimum investment:	**Initial – US$1,000 (or the equivalent in any other major currency)** **Subsequent – US$100 (or the equivalent in any other major currency)**	

The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] As the maximum level of management company fee is increased with effect from 1 June 2025, this is only an estimate based on the expenses for the period from 1 January 2025 to 31 December 2025, taking into account the increase in maximum level of management company fee.

[2] As the share class is newly launched, not yet launched or has been fully redeemed, and the maximum level of management company fee is increased with effect from 1 June 2025, this figure is a best estimate based on the estimated expenses which would have been chargeable to the share class over a 12-month period and the estimated average net asset value over the same period, taking into account the increase in maximum level of management company fee.

What is this product?

U.S. Special Opportunities Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**").

Objective and Investment Strategy

U.S. Special Opportunities Fund has, as its primary objective, the maximisation of total returns from a combination of current income and capital appreciation. To pursue this objective, the Sub-Fund will invest at least 70% of its net assets and up to 100% of its net assets in U.S. and non-U.S. fixed-income securities rated BB+ by Standard & Poor's or Fitch or Ba1 by Moody's or lower (i.e. below investment grade) and their unrated equivalents. Such fixed-income securities may be issued by governments, agencies, supra-nationals and corporate issuers. The Sub-Fund will invest at least 70% of its net assets in issuers located in the United States.

While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-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. The Sub-Fund's investments may be denominated in any currency.

The Sub-Fund may invest up to 20% 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).

It is not the intention of the Sub-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 or BBB- by Standard & Poor's or Fitch). Neither does the Sub-Fund currently intend to enter into securities lending, repurchase, reverse repurchase, and similar over-the-counter transactions.

In times of extreme market volatility or during severe adverse market conditions, the Sub-Fund may temporarily hold a substantial portion (up to 30%) of the Sub-Fund's net assets in cash or cash equivalents, or invest in short-term money market instruments, to preserve the value of the assets in the investment portfolio of the Sub-Fund.

The Sub-Fund may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, futures, options, forwards and other derivative instruments or contracts.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

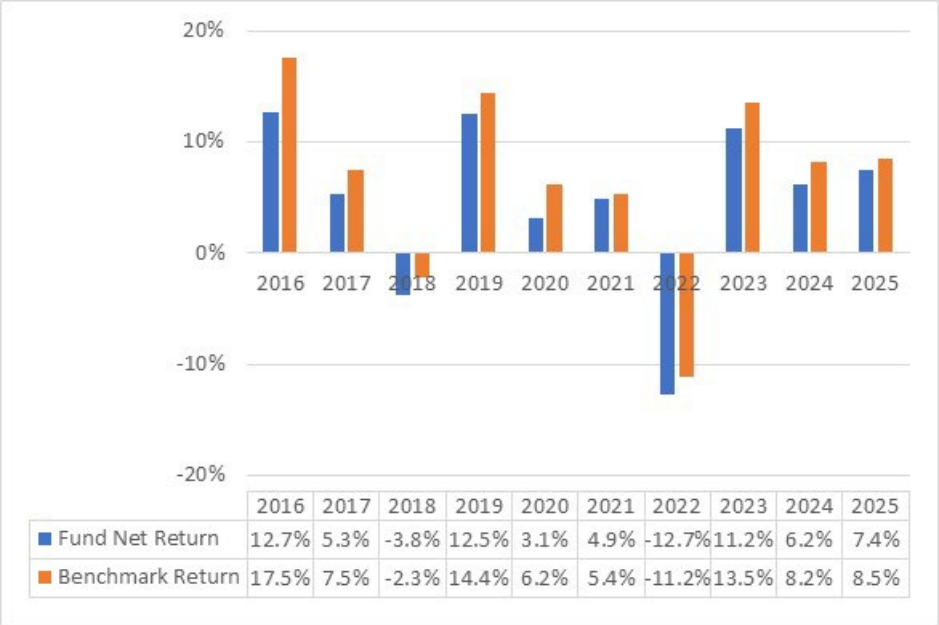
What are the key risks?

Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Credit Risk:**	This refers to the risk that a debt issuer will default, by failing to repay principal and interest in a timely manner, or that negative perceptions of the issuer's ability to make such payments will cause the price of that bond to decline.
3.	**High-Yield Bonds Risk:**	The Sub-Fund can invest in higher-yielding debt securities rated lower than investment grade, or if unrated, their equivalent. As such, an investment in this Sub-Fund is accompanied by a higher degree of credit, volatility and liquidity risks than high-rated debt securities.
4.	**Credit Rating and Downgrading Risk:**	Credit ratings assigned by rating agencies are subject to limitations and do not guarantee the creditworthiness of the security and/or issuer at all times. In any event, the credit rating of a debt security or its issuer may subsequently be downgraded. In the event of such downgrading, the value of the Sub-Fund may be adversely affected. The Investment Manager may or may not be able to dispose of the debt securities that are being downgraded.
5.	**Interest Rate Risk:**	When interest rates rise on certain currencies that the bonds are denominated in, the value of the bonds may reduce, resulting in a lower value for the relevant portfolio. If interest rate movements cause a Sub-Fund's callable securities to be paid off substantially earlier or later than expected, the Sub-Fund's share prices could decline in value. An increase in a Sub-Fund's average maturity will make it more sensitive to interest rate risk.
6.	**Currency Risk:**	The Sub-Fund's assets may be invested primarily in securities denominated in currencies other than U.S. Dollars and the Sub-Fund may receive income or realization proceeds from these investments in those currencies, some of which may fall in value against U.S. Dollars. Also, a class of Shares may be designated in a currency other than the base currency of the Sub-Fund and Shareholders of such classes of Shares may be affected unfavourably by fluctuations in the exchange rates between such designated currency and the base currency of the Sub-Fund.

7.	**Geographical Concentration Risk:**	The concentration of the Sub-Fund's investments in securities of American companies may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Sub-Fund may be more susceptible to adverse events in the region.
8.	**Liquidity and Volatility Risks:**	The trading volume on some of the markets through which the Sub-Fund may invest may be substantially less than that in more developed markets. 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.
9.	**Use of FDIs:**	Risks associated with FDIs include counterparty/credit risk, liquidity risk, valuation risk, volatility risk and over-the-counter transaction risk. The leverage element/component of an FDI can result in a loss significantly greater than the amount invested in the FDI by the Sub-Fund. Exposure to FDIs may lead to a high risk of significant loss by the Sub-Fund.
10.	**Sovereign Debt Risk:**	The Sub-Fund's investment in securities issued or guaranteed by governments may be exposed to political, social and economic risks. In adverse situations, the sovereign issuers may not be able or willing to repay the principal and/or interest when due or may request the Sub-Fund to participate in restructuring such debts. The Sub-Fund may suffer significant losses when there is a default of sovereign debt issuers.
11.	**Risks relating to Dividends Paid or Effectively Paid out of Capital:**	Any distributions involving payment of dividends out of capital or effectively out of capital (i.e. payment of dividends out of gross income while charging/paying all or part of the fees and expenses to capital) would amount to a return or withdrawal of part of the amount of an investor's original investment, or from any capital gains attributable to that original investment. Any distributions involving payment of dividends out of the Sub-Fund's capital may result in an immediate decrease in the NAV per Share. The dividends and the NAV of each of the hedged share class(es) may also be adversely affected by the differences in the interest rates of the reference currency of such share class and the Sub-Fund's base currency, resulting in an increase in the amount of dividends that is paid out of capital and hence a greater erosion of capital than other share classes.

How has the Sub-Fund performed?



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Fund Net Return	12.7%	5.3%	-3.8%	12.5%	3.1%	4.9%	-12.7%	11.2%	6.2%	7.4%
Benchmark Return	17.5%	7.5%	-2.3%	14.4%	6.2%	5.4%	-11.2%	13.5%	8.2%	8.5%

- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Class AA^ increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in USD, including ongoing charges and excluding subscription fee and redemption fee investors might have to pay.
- Sub-Fund launch date: 29 January 2007
- Class AA^ launch date: 29 January 2007
- The benchmark of the Sub-Fund is ICE/BofAML US High Yield TR USD index.

^ This share class has been designated, for the purposes of this statement, as the representative share class of the Sub-Fund as it has the longest track record among the share classes of the Sub-Fund. For further information on the performance of other share classes, please refer to www.manulifeim.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong ("**SFC**").

Is there any guarantee?

This Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.

What are the fees and charges?

Charges which may be payable by you

You may have to pay the following fees when dealing in Shares of the Sub-Fund.

Fee	What you pay
Subscription fee (Initial charge)	**Up to 5% of the subscription amount**
Switching fee (Switching charge)	**Up to 1% of the value of the Share(s) being switched**
Redemption fee (Redemption charge)	**N/A**

Ongoing fees payable by the Sub-Fund

The following expenses will be paid out of the Sub-Fund. They affect you because they reduce the return you get on your investments.

	Annual rate (as a % of the Sub-Fund's net asset value)
Management company fee	**Up to 0.04%**
Management fee	**1.00%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than one month's prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund for Hong Kong investors. Your distributor may impose different dealing deadlines for receiving requests from investors.

- The net asset value of the Sub-Fund is calculated on each Business Day and the dealing prices are published daily at www.manulifeim.com.hk*, are available at the registered office of Manulife Global Fund and/or can be obtained by contacting Manulife Investment Management (Hong Kong) Limited.

- You may obtain the past performance information of other share classes offered to Hong Kong retail investors from www.manulifeim.com.hk*.

- Where payment of dividends is being made out of (or effectively out of) the Sub-Fund's capital, the composition of dividends (i.e. the relative amounts paid out of net distributable income and capital) for the preceding 12 months (or if the Sub-Fund was launched less than 12 months ago, since its inception) is available from Manulife Global Fund upon request as well as on www.manulifeim.com.hk*.

* This website has not been reviewed by the SFC and may contain information on funds not authorized by the SFC.

Important

If you are in doubt, you should seek professional advice.

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

PRODUCT KEY FACTS

Manulife Global Fund

Asia Dynamic Income Fund

April 2026

- ***This statement provides you with key information about Manulife Global Fund – Asia Dynamic Income Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (Hong Kong) Limited (internal delegation, Hong Kong)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA Acc**	**1.94%[1]**
	Class AA (USD) MDIST (G)	**1.96%[1]**
	Class AA (AUD Hedged) MDIST (G)	**1.92%[1]**
	Class AA (HKD) MDIST (G)	**1.94%[1]**
	Class AA (RMB Hedged) MDIST (G)	**1.89%[1]**
	Class AA (GBP Hedged) MDIST (G)	**1.85%[1]**
	Class R (HKD) MDIST (G)	**1.90%[1]**
	Class R (USD) MDIST (G)	**1.98%[1]**
Base currency:	**USD**	
Dividend policy: (Distribution policy)	**Classes AA (USD) MDIST (G) / AA (AUD Hedged) MDIST (G) / AA (HKD) MDIST (G) / AA (RMB Hedged) MDIST (G) / AA (GBP Hedged) MDIST (G)** **Dividends (if any) will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends may be paid or effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value. With respect to the hedged share class(es), dividends may be paid from the interest rate differential between the currency in which the share class is denominated and the base currency of the Sub-Fund.**	

Classes R (HKD) MDIST (G) and R (USD) MDIST (G)
Dividends will be paid monthly (Dividends will be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends will be partially comprised of a distribution paid from realized capital gains and/or capital at a fixed rate of between 2% and 5% of net asset value per share* per annum, which may immediately reduce the Sub-Fund's net asset value. Dividends may also be effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value.

Based on the initial Subscription Price during the year of inception, and the NAV per share on the first Business Day of each calendar year thereafter, or in times of extreme market volatility or during severe adverse market conditions, such other Business Day to be determined by the Directors (or their delegates) and further disclosed at www.manulifeim.com.hk with prior notice to be given to investors.

Class AA Acc
No distribution will be paid.

The Directors may, at any time, amend the dividend policy of the Sub-Fund, subject to prior regulatory approval (where applicable) and to one month's prior notice to the relevant Shareholders.

Financial year end:	**30 June**
Minimum investment:	**Initial – US$1,000 (or the equivalent in any other major currency)** **Subsequent – US$100 (or the equivalent in any other major currency)**

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] As the maximum level of management company fee is increased with effect from 1 June 2025, this is only an estimate based on the expenses for the period from 1 January 2025 to 31 December 2025, taking into account the increase in maximum level of management company fee.

What is this product?

Asia Dynamic Income Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**").

Objective and Investment Strategy

Asia Dynamic Income Fund aims 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) in Asia (including emerging markets from time to time).

To meet its objective the Sub-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 within, incorporated within and/or with significant revenues generated in Asia (including Australia and New Zealand). The remaining assets of the Sub-Fund may be invested in equities, equity-related, fixed income and/or fixed income-related securities of issuers and governments outside of Asia as well as cash and/or cash equivalents.

Equity and equity-related securities may include common stocks, preferred stocks, depositary receipts and real estate investment trusts ("**REITs**"). The Sub-Fund may also invest up to 10% of its net assets in UCITS (undertaking for collective investment in transferable securities) and UCIs (undertaking for collective investment). Fixed income and fixed income-related securities include but are not limited to bonds (including inflation-linked and conventional convertible bonds), floating rate securities, commercial paper, short-term bills, certificates of deposit and negotiated term deposits, and may be issued or guaranteed by governments, agencies, supra-nationals and companies.

As part of the above investments, the Sub-Fund may invest up to 70% of its net assets in RMB-denominated debt securities that are listed or traded outside of Mainland China (typically, dim sum bonds) and may also invest less than 20% of its net assets in RMB-denominated debt securities that are circulated in the China interbank bond market ("**CIBM**") via Bond Connect, including up to 10% of its net assets in urban investment bonds, which are debt instruments issued by local government financial vehicles ("**LGFVs**") and circulated in the CIBM. LGFVs are separate legal entities established by local governments and / or their affiliates to raise financing for public welfare investment or infrastructure projects. The Sub-Fund may invest directly in certain China A shares listed on the Shanghai Stock Exchange or the Shenzhen Stock Exchange via Shanghai-Hong Kong Stock Connect or Shenzhen-Hong Kong Stock Connect. In any event where the Sub-Fund invests in China A shares, it is expected that the Sub-Fund will not hold more than 20% of its net assets in China A shares.

The Sub-Fund will actively allocate investment between equities and equity-related securities, fixed income and fixed income-related securities and cash and/or cash equivalents to achieve its objective. The asset allocation of the Sub-Fund will change according to the Investment Manager's views of fundamental economic and market conditions and investment trends across Asia and the world, taking into consideration factors such as liquidity, costs, timing of execution, relative attractiveness (considering factors such as valuation and earnings potential) of individual securities and issuers available in the market. The Sub-Fund's expected asset allocation ranges for each asset class is expected to be the following (as percentage of the Sub-Fund's net assets):

Asian equities and equity-related securities, including REITs: 30-70%
Asian fixed income and fixed income-related securities: 30-70%
Cash and/or cash equivalents: 0-10% (up to 40% during adverse market conditions, as further described below)

In addition to the Investment Manager's active asset allocation strategy, the Sub-Fund will also perform active security selection and may perform periodic rebalancing 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 Sub-Fund intends to focus on securities that will enhance income generation. For the equities/equity-related securities portfolio, the Sub-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.

The Sub-Fund may invest (up to 70% of its net assets) in debt securities rated below investment grade (i.e. below Baa3 by Moody's or BBB- by Standard & 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 Sub-Fund may also invest less than 20% of its net assets in collateralized and/or securitized products, such as asset backed securities and mortgage backed securities.

The Sub-Fund may invest up to 20% 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).

It is not the intention of the Sub-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 or BBB- by Standard & Poor's or Fitch).

In times of extreme market volatility or during severe adverse market conditions, the Investment Manager may hold a substantial portion (up to 40%) of the Sub-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.

While the Sub-Fund will invest in accordance with the above investment objectives and strategies, the Sub-Fund is not subject to any limitation on the portion of its net assets that may be invested in any one country or region or sector and in issuers of any market capitalisation. Given the flexibility available to the Sub-Fund, the Sub-Fund may invest more than 30% of its net assets in issuers located in China, Hong Kong, Singapore and Australia. The Sub-Fund's investments may be denominated in any currency.

The Sub-Fund may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, options, futures, swaps and forwards.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

1. **Investment Risk:** The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.

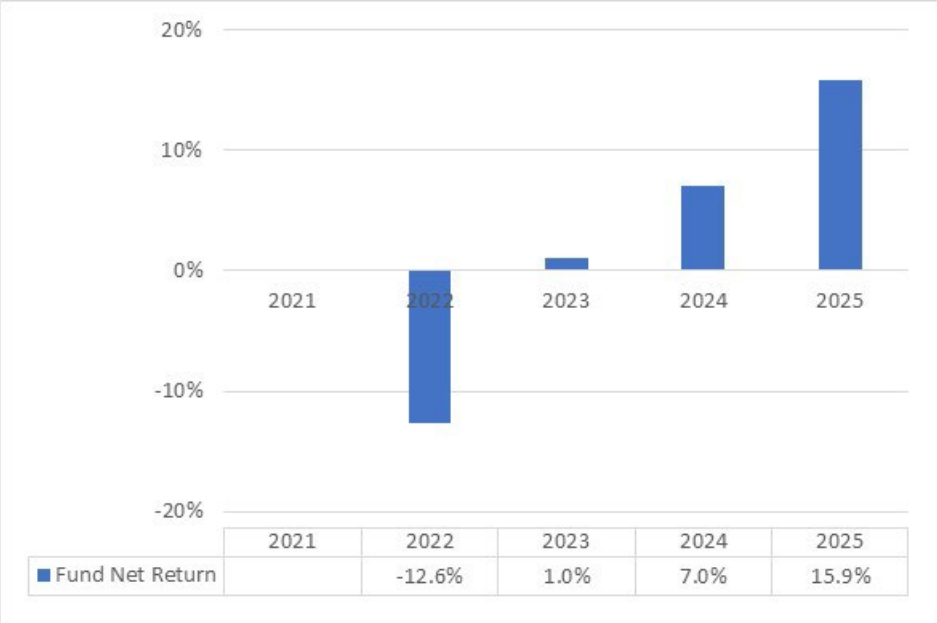
2. Risk Relating to Active Asset Allocation Strategy:	The performance of the Sub-Fund is partially dependent on the success of the asset allocation strategy employed by the Sub-Fund, which may not achieve the desired results under all circumstances and market conditions. The asset allocation and the underlying investments of the Sub-Fund may from time to time vary based on the Investment Manager's market outlook, and as a result the Sub-Fund may incur greater or lesser transaction costs than a fund with static allocation strategy.
3. Equity Market Risk:	The Sub-Fund's investment in equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.
4. Interest Rate Risk:	When interest rates rise on certain currencies that the debt securities are denominated in, the value of the debt securities may reduce, resulting in a lower value for the relevant portfolio. If interest rate movements cause a Sub-Fund's callable securities to be paid off substantially earlier or later than expected, the Sub-Fund's share prices could decline in value. An increase in a Sub-Fund's average maturity will make it more sensitive to interest rate risk.
5. Credit Risk:	This refers to the risk that a debt issuer will default, by failing to repay principal and interest in a timely manner, or that negative perceptions of the issuer's ability to make such payments will cause the price of that debt security to decline.
6. Liquidity and Volatility Risks:	The trading volume on some of the markets through which the Sub-Fund may invest may be substantially less than that in more developed markets. 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.
7. Valuation Risk:	Where the valuation of the Sub-Fund's investments involves uncertainties and judgmental determination due to the difficulties in ascertaining their valuation, the calculation of the net asset value of the Sub-Fund and its shares may be adversely affected. The Sub-Fund and its investors may suffer significant losses due to errors in valuations used by the Sub-Fund.
8. Sovereign Debt Risk:	The Sub-Fund's investment in securities issued or guaranteed by governments may be exposed to political, social and economic risks. In adverse situations, the sovereign issuers may not be able or willing to repay the principal and/or interest when due or may request the Sub-Fund to participate in restructuring such debts. The Sub-Fund may suffer significant losses when there is a default of sovereign debt issuers.

9. Credit Rating and Downgrading Risk:	Credit ratings assigned by rating agencies are subject to limitations and do not guarantee the creditworthiness of the security and/or issuer at all times. In any event, the credit rating of a debt security or its issuer may subsequently be downgraded. In the event of such downgrading, the value of the Sub-Fund may be adversely affected. The Investment Manager may or may not be able to dispose of the debt securities that are being downgraded.
10. Risk Associated with Debt Securities rated Below Investment Grade or Unrated:	The Sub-Fund may invest in debt securities rated below investment grade or unrated. Such securities are generally subject to lower liquidity, higher volatility and greater risk of loss of principal and interest than high-rated debt securities.
11. Risks Associated with Investments in "dim sum" bonds:	The dim sum bond (i.e. RMB-denominated debt securities that are listed or traded outside of Mainland China) market remains to be a relatively small market and is more susceptible to volatility and illiquidity. As a result, it may be difficult to ascertain the valuation of dim sum bonds. Further, if the PRC regulators promulgate any new laws, regulations or administrative measures that limit or restrict the ability of issuers to raise RMB by way of dim sum bond issuances and/or reverse or suspend of the liberalisation of the offshore RMB market, the operation of the dim sum bond market and new issuances of such bonds could be adversely affected. The Sub-Fund may suffer significant losses due to these risks.
12. Emerging Market Risk:	In respect of certain emerging economies or markets in which the Sub-Fund may invest, it may be exposed to higher risks than in developed economies or markets, in particular for the acts or omissions of its service providers, agents, correspondents or delegates. Accounting, auditing and financial reporting standards, practices and disclosure requirements applicable to some companies in the emerging economies or markets in which the Sub-Fund may invest may differ from countries with more developed financial markets. The value of the Sub-Fund's assets may also be affected by uncertainties such as changes in government policies, taxation legislation, currency repatriation restrictions and other developments in politics, law or regulations of the emerging economies or markets in which the Sub-Fund may invest. Further, certain emerging economies are exposed to the risks of high inflation and interest rates, large amount of external debt; and such factors may affect the overall economy stability.
13. Geographical Concentration Risk:	The Sub-Fund concentrates its investments in securities of issuers located in Asia (including China, Hong Kong, Singapore and Australia). The concentration of the Sub-Fund's investments in securities of issuers related to Asia (including China, Hong Kong, Singapore and Australia) may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Sub-Fund may be more susceptible to adverse events in those regions.

14. Mainland China Investment Risk:	Investing in the securities of issuers located in Mainland China is subject to the risks of investing in emerging markets generally as well as to specific risks relating to the Mainland China market. Investing in Mainland China-related companies involves certain risks and special considerations not typically associated with investment in more developed economies or markets, such as greater political, tax, foreign exchange, liquidity and regulatory risk.
15. Political and Regulatory Risk:	Changes to government policies or legislation in the markets in which the Sub-Fund may invest may adversely affect the political or economic stability of such markets, such as preventing or limiting the repatriation of foreign capital or the availability of legal redress through the courts. Investments in certain markets may also require the procurement of a substantial number of licences, regulatory consents, certificates and approvals. The inability to obtain a particular licence, regulatory consent, certificate or approval could adversely affect the operations of the Sub-Fund.
16. Small-Cap / Mid-Cap Risk:	Investments in securities of small and medium sized companies may involve greater risk than is customarily associated with investment in larger and more established companies. In particular, smaller companies often have limited product lines, markets or financial resources, with less research information available about the company, and their management may be dependent on a few key individuals. The stock of small-capitalisation / mid-capitalisation companies may have lower liquidity and their prices are more volatile to adverse economic developments than those of larger capitalisation companies in general.
17. Currency Risk:	The Sub-Fund's assets may be invested primarily in securities denominated in currencies other than the base currency of the Sub-Fund, U.S. Dollars, and the Sub-Fund may receive income or realization proceeds from these investments in those currencies, some of which may fall in value against U.S. Dollars. Classes of Shares may be designated in a currency other than the base currency of the Sub-Fund and Shareholders of such classes of Shares may be affected unfavourably by fluctuations in the exchange rates between such designated currency and the base currency of the Sub-Fund.

18. Use of FDIs:	Risks associated with FDIs include counterparty/credit risk, liquidity risk, valuation risk, volatility risk and over-the-counter transaction risk. The leverage element/component of an FDI can result in a loss significantly greater than the amount invested in the FDI by the Sub-Fund. Exposure to FDIs may lead to a high risk of significant loss by the Sub-Fund.
19. Risks relating to Dividends Paid or Effectively Paid out of Capital:	Any distributions involving payment of dividends out of capital or effectively out of capital (i.e. payment of dividends out of gross income while charging/paying all or part of the fees and expenses to capital) would amount to a return or withdrawal of part of the amount of an investor's original investment, or from any capital gains attributable to that original investment. Any distributions involving payment of dividends out of the Sub-Fund's capital may result in an immediate decrease in the NAV per Share. The dividends and the NAV of each of the hedged share class(es) may also be adversely affected by the differences in the interest rates of the reference currency of such share class and the Sub-Fund's base currency, resulting in an increase in the amount of dividends that is paid out of capital and hence a greater erosion of capital than other share classes.
20. RMB Conversion and RMB Class(es) related Risk:	RMB is currently not a freely convertible currency. The supply of RMB and the conversion of foreign currency into RMB are subject to exchange control policies and restrictions imposed by the Mainland China authorities which could adversely impact the Sub-Fund's ability to exchange RMB. Under exceptional circumstances, payment of redemptions and/or dividend payment in RMB may be delayed due to the exchange controls and restrictions applicable to RMB. While offshore RMB in Hong Kong (CNH) and onshore RMB in Mainland China (CNY) represent the same currency, they are traded in different and separate markets which operate independently and thus they trade at different rates. As such, CNH does not necessarily have the same exchange rate and may not move in the same direction as CNY. Any divergence between CNH and CNY may adversely impact investors. Non-RMB based investors are exposed to foreign exchange risk and there is no guarantee that the value of RMB against the investors' base currencies (for example HKD) will not be subject to devaluation. Any devaluation of RMB could adversely affect the value of investors' investments in the RMB denominated class(es) of the Sub-Fund.

How has the Sub-Fund performed?



	2021	2022	2023	2024	2025
Fund Net Return		-12.6%	1.0%	7.0%	15.9%

- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Class AA Acc^ increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in USD, including ongoing charges and excluding subscription fee and redemption fee investors might have to pay.
- Where no past performance is shown there was insufficient data available in that year to provide performance.
- Sub-Fund launch date: 2 July 2021
- Class AA Acc^ launch date: 2 July 2021

^ This share class has been designated, for the purposes of this statement, as the representative share class of the Sub-Fund as it has the longest track record among the share classes of the Sub-Fund. For further information on the performance of other share classes, please refer to www.manulifeim.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong ("**SFC**").

Is there any guarantee?

This Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.

What are the fees and charges?

Charges which may be payable by you

You may have to pay the following fees when dealing in Shares of the Sub-Fund.

Fee	What you pay
Subscription fee (Initial charge)	**Up to 5% of the subscription amount**
Switching fee (Switching charge)	**Up to 1% of the value of the Share(s) being switched**
Redemption fee (Redemption charge)	**N/A**

Ongoing fees payable by the Sub-Fund

The following expenses will be paid out of the Sub-Fund. They affect you because they reduce the return you get on your investments.

	Annual rate (as a % of the Sub-Fund's net asset value)
Management company fee	**Up to 0.04%**
Management fee	**1.50%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than one month's prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund for Hong Kong investors. Your distributor may impose different dealing deadlines for receiving requests from investors.

- The net asset value of the Sub-Fund is calculated on each Business Day and the dealing prices are published daily at www.manulifeim.com.hk*, are available at the registered office of Manulife Global Fund and/or can be obtained by contacting Manulife Investment Management (Hong Kong) Limited.

- You may obtain the past performance information of other share classes offered to Hong Kong retail investors from www.manulifeim.com.hk*.

- Where payment of dividends is being made out of (or effectively out of) the Sub-Fund's capital, the composition of dividends (i.e. the relative amounts paid out of net distributable income and capital) for the preceding 12 months (or if the Sub-Fund was launched less than 12 months ago, since its inception) is available from Manulife Global Fund upon request as well as on www.manulifeim.com.hk*.

* This website has not been reviewed by the SFC and may contain information on funds not authorized by the SFC.

Important

If you are in doubt, you should seek professional advice.

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

PRODUCT KEY FACTS

Manulife Global Fund — Diversified Real Asset Fund

April 2026

- ***This statement provides you with key information about Manulife Global Fund – Diversified Real Asset Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Managers:	**Manulife Investment Management (Hong Kong) Limited (internal delegation, Hong Kong) (as a Co-Investment Manager)** **Manulife Investment Management (US) LLC (internal delegation, US) (as a Co-Investment Manager)**	
Sub-Investment Manager:	**Manulife Investment Management Limited (internal delegation, Canada)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA Acc**	**1.58%[1]**
	Class AA (AUD Hedged) Acc	**1.70%[2]**
	Class AA (GBP Hedged) Acc	**1.70%[2]**
	Class AA (HKD) Acc	**1.66%[2]**
	Class AA (RMB Hedged) Acc	**1.70%[2]**
	Class AA (AUD Hedged) MDIST (G)	**1.70%[1]**
	Class AA (GBP Hedged) MDIST (G)	**1.70%[1]**
	Class AA (HKD) MDIST (G)	**1.66%[1]**
	Class AA (RMB Hedged) MDIST (G)	**1.70%[1]**
	Class AA (USD) MDIST (G)	**1.70%[1]**
	Class R (USD) MDIST (G)	**1.70%[1]**
	Class R (HKD) MDIST (G)	**1.70%[1]**
Base currency:	**USD**	
Dividend policy: (Distribution policy)	**Classes AA Acc / AA (AUD Hedged) Acc / AA (GBP Hedged) Acc / AA (HKD) Acc / (RMB Hedged) Acc** **No distribution will be paid.** **Classes AA (AUD Hedged) MDIST (G) / AA (GBP Hedged) MDIST (G) / AA (HKD) MDIST (G) / AA (RMB Hedged) MDIST (G) / AA (USD) MDIST (G)** **Dividends (if any) will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends may be paid or effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value. With respect to the hedged share class(es), dividends may be paid from the interest rate differential between the currency in which the share class is denominated and the base currency of the Sub-Fund.** **Classes R (USD) MDIST (G) / R (HKD) MDIST (G)** **Dividends will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available**	

if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends will be partially comprised of a distribution paid from realized capital gains and/or capital at a fixed rate of between 2% and 5% of net asset value per Share* per annum, which may immediately reduce the Sub-Fund's net asset value. Dividends may also be effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value.

**** Based on the initial Subscription Price during the year of inception, and the NAV per Share on the first Business Day of each calendar year thereafter, or in times of extreme market volatility or during severe adverse market conditions, such other Business Day to be determined by the Directors (or their delegates) and further disclosed at www.manulifeim.com.hk with prior notice to be given to investors***

The Directors may, at any time, amend the dividend policy of the Sub-Fund, subject to prior regulatory approval (where applicable) and to one month's prior notice to the relevant Shareholders.

Financial year end: **30 June**

Minimum investment: **Initial – US$1,000 (or the equivalent in any other major currency)**
Subsequent – US$100 (or the equivalent in any other major currency)

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] As the maximum level of management company fee is increased with effect from 1 June 2025, this is only an estimate based on the expenses for the period from 1 January 2025 to 31 December 2025, taking into account the increase in maximum level of management company fee.

[2] As the share class is newly launched, not yet launched or has been fully redeemed, and the maximum level of management company fee is increased with effect from 1 June 2025, this figure is a best estimate based on the estimated expenses which would have been chargeable to the share class over a 12-month period and the estimated average net asset value over the same period, taking into account the increase in maximum level of management company fee.

What is this product?

Diversified Real Asset Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**").

Objective and Investment Strategy

The Diversified Real Asset Fund 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.

To meet its objective, the Sub-Fund 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 Sub-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.

Equity and equity-related securities may include common stocks, preferred stocks, convertible securities (including convertible bonds and/or debentures) which may be converted into such equity instruments, depositary receipts and real estate investment trusts ("**REITs**"). The Sub-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.

The asset allocation of the Sub-Fund will change according to the 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.

While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-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 Sub-Fund may invest more than 30% of its net assets in issuers located in the United States. The Sub-Fund's investments may be denominated in any currency.

The Sub-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 or BBB- by Standard & Poor's or Fitch) or if unrated, determined to be of comparable quality. For the purpose of this Sub-Fund, "unrated" debt securities refer to debt securities which neither the securities nor their issuers have a credit rating.

The Sub-Fund may also invest directly in certain China A-Shares listed on the SSE or the SZSE via Shanghai-Hong Kong Stock Connect or Shenzhen-Hong Kong Stock Connect respectively (collectively, "**Stock Connect**"). In any event where the Sub-Fund invests in China A-Shares, it is expected that the Sub-Fund will hold less than 30% of its net assets in China A-Shares. The Sub-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.

It is not the intention of the Sub-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 or BBB- by Standard & Poor's or Fitch).

In times of extreme market volatility or during severe adverse market conditions, the Co-Investment Managers may temporarily hold a substantial portion (up to 40%) of the Sub-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.

The Sub-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.

The Sub-Fund may use financial derivative instruments ("**FDIs**") for efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, options, futures, swaps and forwards.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Risk Relating to Active Asset Allocation Strategy:**	The performance of the Sub-Fund is partially dependent on the success of the asset allocation strategy employed by the Sub-Fund, which may not achieve the desired results under all circumstances and market conditions. The asset allocation and the underlying investments of the Sub-Fund may from time to time vary based on the Co-Investment Managers' market outlook, and as a result the Sub-Fund may incur greater or lesser transaction costs than a fund with static allocation strategy.
3.	**Risk Relating to Real Assets:**	The Sub-Fund invests in securities which are related to real assets and will be subject to specific risks linked to a variety of factors, including local, regional and national economic conditions, interest rates, tax considerations and factors affecting the real asset-related sectors and industries and/or a particular commodity. Such securities are in turn affected by the performance of real assets markets whose performance may show little correlation to equity and fixed income markets. There is a risk that the Sub-Fund investing in real asset-related securities may perform poorly in an otherwise favourable economic environment.
4.	**Concentration Risk:**	The Sub-Fund's investments are concentrated in real asset-related sectors and industries, and may also concentrate in securities of issuers related to the United States. The value of the Sub-Fund may be more volatile than that of a fund having a more diverse portfolio of investments, and may be more susceptible to adverse events in, or affecting, such sectors and geographical region.
5.	**Equity Market Risk:**	The Sub-Fund's investment in equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.
6.	**Small-Cap / Mid-Cap Risk:**	The stock of small-capitalisation / mid-capitalisation companies may have lower liquidity and their prices are more volatile to adverse economic developments than those of larger capitalisation companies in general.

7.	**Risks Associated with Investment in REITs:**	The Sub-Fund may invest in REITs. The major risks can be attributed to a decline in real estate values, the possibility that the owners of real estate could default on mortgage payments resulting in the loss of property and environmental liability, and rise of interest rates. The value of the Sub-Fund may fluctuate in response to movements in real estate markets.
8.	**Credit Rating and Downgrading Risk:**	Credit ratings assigned by rating agencies are subject to limitations and do not guarantee the creditworthiness of the security and/or issuer at all times. The credit rating of a debt security or its issuer may subsequently be downgraded. In the event of such downgrading, the value of the Sub-Fund may be adversely affected. The Sub-Fund may or may not be able to dispose of the debt securities that are being downgraded.
9.	**Interest Rate Risk:**	Investment in the Sub-Fund is subject to interest rate risk. In general, the prices of debt securities rise when interest rates fall, whilst their prices fall when interest rates rise.
10.	**Credit Risk:**	The Sub-Fund is exposed to the credit/default risk of issuers of the debt securities that the Sub-Fund may invest in.
11.	**Liquidity and Volatility Risks:**	The trading volume on some of the markets through which the Sub-Fund may invest may be substantially less than that in more developed markets. The debt securities in these markets may be subject to higher volatility and lower liquidity compared to more developed markets as the prices of securities traded in such markets may be subject to fluctuations. 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.
12.	**Valuation Risk:**	Valuation of the Sub-Fund's investments involves uncertainties and judgmental determination. If such valuation turns out to be incorrect, the calculation of the net asset value of the Sub-Fund and its shares may be adversely affected.
13.	**Sovereign Debt Risk:**	The Sub-Fund's investment in debt securities issued or guaranteed by governments may be exposed to political, social and economic risks. In adverse situations, the sovereign issuers may not be able or willing to repay the principal and/or interest when due or may request the Sub-Fund to participate in restructuring such debts. The Sub-Fund may suffer significant losses when there is a default of sovereign debt issuers.
14.	**Emerging Markets Risk:**	The Sub-Fund invests in emerging markets which may involve increased risks and special considerations not typically associated with investment in more developed markets, such as liquidity risks, currency risks/control, political and economic uncertainties, legal and taxation risks, settlement risks, custody risk and the likelihood of a high degree of volatility.

15. Political and Regulatory Risk:	Changes to government policies or legislation in the markets in which the Sub-Fund may invest may adversely affect the political or economic stability of such markets, such as preventing or limiting the repatriation of foreign capital or the availability of legal redress through the courts. Investments in certain markets may also require the procurement of a substantial number of licences, regulatory consents, certificates and approvals. The inability to obtain a particular licence, regulatory consent, certificate or approval could adversely affect the operations of the Sub-Fund.
16. Currency Risk:	Underlying investments of the Sub-Fund may be denominated in currencies other than the base currency of the Sub-Fund, and the Sub-Fund may receive income or realization proceeds from these investments in those currencies, some of which may fall in value against the base currency. Also, a class of shares may be designated in a currency other than the base currency of the Sub-Fund. The net asset value of such classes of shares may be affected unfavourably by fluctuations in the exchange rates between these currencies and the base currency and by changes in exchange rate controls.
17. Use of FDIs:	Risks associated with FDIs include counterparty/credit risk, liquidity risk, valuation risk, volatility risk and over-the-counter transaction risk. The leverage element/component of an FDI can result in a loss significantly greater than the amount invested in the FDI by the Sub-Fund. Exposure to FDIs may lead to a high risk of significant loss by the Sub-Fund.
18. Risks relating to Dividends Paid or Effectively Paid out of Capital:	Any distributions involving payment of dividends out of capital or effectively out of capital (i.e. payment of dividends out of gross income while charging/paying all or part of the fees and expenses to capital) would amount to a return or withdrawal of part of the amount of an investor's original investment, or from any capital gains attributable to that original investment. Any distributions involving payment of dividends out of the Sub-Fund's capital may result in an immediate decrease in the NAV per Share. The dividends and the NAV of each of the hedged share class(es) may also be adversely affected by the differences in the interest rates of the reference currency of such share class and the Sub-Fund's base currency, resulting in an increase in the amount of dividends that is paid out of capital and hence a greater erosion of capital than other share classes.
19. RMB Conversion and RMB Class(es) related Risk:	RMB is currently not freely convertible and is subject to exchange controls and restrictions which, under exceptional circumstances, may cause a delay in payment of redemptions and/or dividend payments in RMB. Although offshore RMB (CNH) and onshore RMB (CNY) are the same currency, they trade at different rates. Any divergence between CNH and CNY may adversely impact investors. CNH (which will be used for the valuation of RMB denominated class(es)) may be at a premium or discount to the exchange rate for CNY and there may be significant bid and offer spreads and thus the value of the RMB denominated class(es) will be subject to fluctuation.

Non-RMB based investors are exposed to foreign exchange risk. Any devaluation of RMB against the investors' base currencies (for example HKD) could adversely affect the value of investors' investments in the RMB denominated class(es) of the Sub-Fund.

How has the Sub-Fund performed?

- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Class AA Acc^ increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in USD, including ongoing charges and excluding subscription fee and redemption fee investors might have to pay.
- Where no past performance was shown there was insufficient data available in that year to provide performance.
- Sub-Fund launch date: 11 December 2024
- Class AA Acc^ launch date: 11 December 2024

& Manulife Global Fund - Global Resources Fund was merged into the Sub-Fund in June 2025.

^ This share class has been designated, for the purposes of this statement, as the representative share class of the Sub-Fund as it has the longest track record among the share classes of the Sub-Fund offered to Hong Kong retail investors and is denominated in the base currency of the Sub-Fund. For further information on the performance of other share classes, please refer to www.manulifeim.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong ("**SFC**").

Is there any guarantee?

This Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.

What are the fees and charges?

Charges which may be payable by you

You may have to pay the following fees when dealing in shares of the Sub-Fund.

Fee	What you pay
Subscription fee (Initial charge)	**Up to 5% of the subscription amount**
Switching fee (Switching charge)	**Up to 1% of the value of the Share(s) being switched**
Redemption fee (Redemption charge)	**N/A**

Ongoing fees payable by the Sub-Fund

The following expenses will be paid out of the Sub-Fund. They affect you because they reduce the return you get on your investments.

	Annual rate (as a % of the Sub-Fund's net asset value)
Management company fee	**Up to 0.04%**
Management fee	**1.25%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than one month's prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund for Hong Kong investors. Your distributor may impose different dealing deadlines for receiving requests from investors.

- The net asset value of the Sub-Fund is calculated on each Business Day and the dealing prices are published daily at www.manulifeim.com.hk*, are available at the registered office of Manulife Global Fund and/or can be obtained by contacting Manulife Investment Management (Hong Kong) Limited.

- You may obtain the past performance information of other share classes offered to Hong Kong retail investors from www.manulifeim.com.hk*.

- Where payment of dividends is being made out of (or effectively out of) the Sub-Fund's capital, the composition of dividends (i.e. the relative amounts paid out of net distributable income and capital) for the preceding 12 months (or if the Sub-Fund was launched less than 12 months ago, since its inception) is available from Manulife Global Fund upon request as well as on www.manulifeim.com.hk*.

* This website has not been reviewed by the Securities and Futures Commission of Hong Kong ("**SFC**") and may contain information on funds not authorized by the SFC.

Important

If you are in doubt, you should seek professional advice.

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

PRODUCT KEY FACTS

Manulife Global Fund — Global Multi-Asset Diversified Income Fund

April 2026

- ***This statement provides you with key information about Manulife Global Fund – Global Multi-Asset Diversified Income Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (US) LLC (internal delegation, US)**	
Sub-Investment Managers:	**Manulife Investment Management (Europe) Limited (internal delegation, UK) (as Co-Sub-Investment Manager)** **Manulife Investment Management (Hong Kong) Limited (internal delegation, Hong Kong) (as Co-Sub-Investment Manager)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.64%[1]**
	Class AA Acc	**1.63%[1]**
	Class AA (HKD)	**1.64%[1]**
	Class AA Inc	**1.62%[1]**
	Class AA (AUD Hedged) Inc	**1.64%[2]**
	Class AA (CAD Hedged) Inc	**1.64%[2]**
	Class AA (HKD) Inc	**1.64%[1]**
	Class AA (USD) MDIST (G)	**1.64%[1]**
	Class AA (AUD Hedged) MDIST (G)	**1.64%[1]**
	Class AA (CAD Hedged) MDIST (G)	**1.64%[1]**
	Class AA (HKD) MDIST (G)	**1.64%[1]**
	Class AA (GBP Hedged) MDIST (G)	**1.64%[1]**
	Class AA (JPY Hedged) MDIST (G)	**1.64%[1]**
	Class AA (NZD Hedged) MDIST (G)	**1.66%[3]**
	Class AA (RMB Hedged) MDIST (G)	**1.64%[1]**
	Class R (USD) MDIST (G)	**1.64%[1]**
	Class R (HKD) MDIST (G)	**1.64%[1]**
	Class F (HKD) MDIST (G)	**1.66%[3]**
	Class F (USD) MDIST (G)	**1.66%[3]**
	Class F (AUD Hedged) MDIST (G)	**1.67%[3]**
	Class F (CAD Hedged) MDIST (G)	**1.67%[3]**
	Class F (GBP Hedged) MDIST (G)	**1.67%[3]**
	Class F (JPY Hedged) MDIST (G)	**1.67%[3]**
	Class F (NZD Hedged) MDIST (G)	**1.67%[3]**
	Class F (RMB Hedged) MDIST (G)	**1.67%[3]**
Base currency:	**USD**	
Dividend policy: (Distribution policy)	**Classes AA / AA (HKD)** **Dividends (if any) will be paid annually (Dividends will automatically be reinvested unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.)**	

Classes AA Inc / AA (USD) MDIST (G) / AA (AUD Hedged) Inc / AA (AUD Hedged) MDIST (G) / AA (CAD Hedged) Inc / AA (CAD Hedged) MDIST (G) / AA (HKD) Inc / AA (HKD) MDIST (G) / AA (GBP Hedged) MDIST (G) / AA (JPY Hedged) MDIST (G) / AA (NZD Hedged) MDIST (G) / AA (RMB Hedged) MDIST (G)

Dividends (if any) will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends may be paid or effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value. With respect to the hedged share class(es), dividends may be paid from the interest rate differential between the currency in which the share class is denominated and the base currency of the Sub-Fund.

Classes R (USD) MDIST (G) and R (HKD) MDIST (G)

Dividends will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends will be partially comprised of a distribution paid from realized capital gains and/or capital at a fixed rate of between 2% and 5% of net asset value per Share* per annum, which may immediately reduce the Sub-Fund's net asset value. Dividends may also be effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value.

**** Based on the initial Subscription Price during the year of inception, and the NAV per Share on the first Business Day of each calendar year thereafter, or in times of extreme market volatility or during severe adverse market conditions, such other Business Day to be determined by the Directors (or their delegates) and further disclosed at www.manulifeim.com.hk with prior notice to be given to investors.***

Classes F (HKD) MDIST (G) / F (USD) MDIST (G) / F (AUD Hedged) MDIST (G) / F (CAD Hedged) MDIST (G) / F (GBP Hedged) MDIST (G) / F (JPY Hedged) MDIST (G) / F (NZD Hedged) MDIST (G) / F (RMB Hedged) MDIST (G)

Dividends will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.)

The distribution yield of this share class will be set as an annualized fixed percentage of the NAV per Share of this share class (as set out in the table below), resulting in a variable dividend amount. The dividend amount per Share for each payout is calculated by multiplying the annualized fixed percentage with the NAV per Share at the last dealing day of each month divided by the distribution frequency over a year.

Share Class	Distribution frequency over a year	Annualized fixed percentage
Class F (USD) MDIST (G)	Monthly (12)	10%
Class F (HKD) MDIST (G)	Monthly (12)	10%
Class F (AUD Hedged) MDIST (G)	Monthly (12)	10%
Class F (CAD Hedged) MDIST (G)	Monthly (12)	10%
Class F (GBP Hedged) MDIST (G)	Monthly (12)	10%
Class F (JPY Hedged) MDIST (G)	Monthly (12)	10%
Class F (NZD Hedged) MDIST (G)	Monthly (12)	10%
Class F (RMB Hedged) MDIST (G)	Monthly (12)	10%

Dividends may be paid or effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value.

The annualized fixed percentage is subject to on-going review by the Directors and may be changed at the discretion of the Directors (at least one month's prior notice will be provided to Shareholders) if the Directors, after taking into account various factors, including but not limited to NAV per Share of the relevant Class of the Sub-Fund, prevailing market conditions, the Directors' expectation on future market and economic conditions as well as income generation, determine it is appropriate to change the annualized fixed percentage, or in the event the Directors are of the view it is not sustainable for the Sub-Fund to support the annualized fixed percentage, or in exceptional circumstances (e.g. in times of extreme market volatility or during severe adverse market conditions). Investors should note that a positive dividend yield does not imply positive return.

Class AA Acc
No distribution will be paid.

The Directors may, at any time, amend the dividend policy of the Sub-Fund, subject to prior regulatory approval (where applicable) and to one month's prior notice to the relevant Shareholders.

Financial year end: **30 June**

Minimum investment: **Initial – US$1,000 (or the equivalent in any other major currency)**
Subsequent – US$100 (or the equivalent in any other major currency)

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] As the maximum level of management company fee is increased with effect from 1 June 2025, this is only an estimate based on the expenses for the period from 1 January 2025 to 31 December 2025, taking into account the increase in maximum level of management company fee.

[2] As the share class is newly launched, not yet launched or has been fully redeemed, and the maximum level of management company fee is increased with effect from 1 June 2025, this figure is a best estimate based on the estimated expenses which would have been chargeable to the share class over a 12-month period and the estimated average net asset value over the same period, taking into account the increase in maximum level of management company fee.

[3] As the share class has been launched for less than a year as at 31 December 2025 and the maximum level of management company fee is increased with effect from 1 June 2025, this figure is an estimated annualised figure based on the expenses from the date of launch of the share class up to 31 December 2025 and the average net asset value of the share class over the corresponding period, taking into account the increase in maximum level of management company fee.

What is this product?

Global Multi-Asset Diversified Income Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**").

Objective and Investment Strategy

Global Multi-Asset Diversified Income Fund aims 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).

To meet its objective the Sub-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 Sub-Fund may be invested in cash and/or cash equivalents.

Equity and equity-related securities may include common stocks, preferred stocks, depositary receipts and listed closed-ended real estate investment trusts ("**REITs**"). The Sub-Fund may also invest up to 10% of its net assets in UCITS (undertaking for collective investment in transferable securities) and UCIs (undertaking for collective investment). 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.

The Sub-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 Sub-Fund will change according to the Investment Manager's views of fundamental economic and market 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 Sub-Fund's expected asset allocation ranges for each asset class is expected to be the following (as percentage of the Sub-Fund's net assets):

Global equities and equity-related securities: 10-90%
Global fixed income and fixed income-related securities: 10-90% Cash and/or cash equivalents: 0-30%

In addition to the Investment Manager's active asset allocation strategy, the Sub-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 Sub-Fund intends to focus on securities that will enhance income generation. For the equities/equity-related securities portfolio, the Sub-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.

The Sub-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 & 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 Sub-Fund may also invest up to 20% of its net assets in collateralized and/or securitized products, such as asset backed securities, mortgage backed securities and collateralised loan obligations.

The Sub-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).

It is not the intention of the Sub-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 & Poor's or Fitch).

The Sub-Fund may engage in exchange-traded or OTC financial derivatives instruments ("**FDI**") for the purposes of investment, hedging and/or efficient portfolio management, consistent with the risk profile of the Sub-Fund. These may include, but are not limited to, currency forwards, non-deliverable forwards, currency options, currency swaps, interest rate options, interest rate swaps, interest rate futures and equity and equity index options. The Sub-Fund may employ currency management and hedging techniques to hedge the currency exposure on the Sub-Fund's portfolio.

In times of extreme market volatility or during severe adverse market conditions, the Investment Manager may hold a substantial portion (up to 40%) of the Sub-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.

While the Sub-Fund will invest in accordance with the above investment objectives and strategies, the Sub-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 Sub-Fund, the Sub-Fund may invest more than 30% of its net assets in issuers located in the United States. The Sub-Fund's investments may be denominated in any currency.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Risk Relating to Active Asset Allocation Strategy:**	The performance of the Sub-Fund is partially dependent on the success of the asset allocation strategy employed by the Sub-Fund, which may not achieve the desired results under all circumstances and market conditions. The asset allocation and the underlying investments of the Sub-Fund may from time to time vary based on the Investment Manager's market outlook, and as a result the Sub-Fund may incur greater or lesser transaction costs than a fund with static allocation strategy.

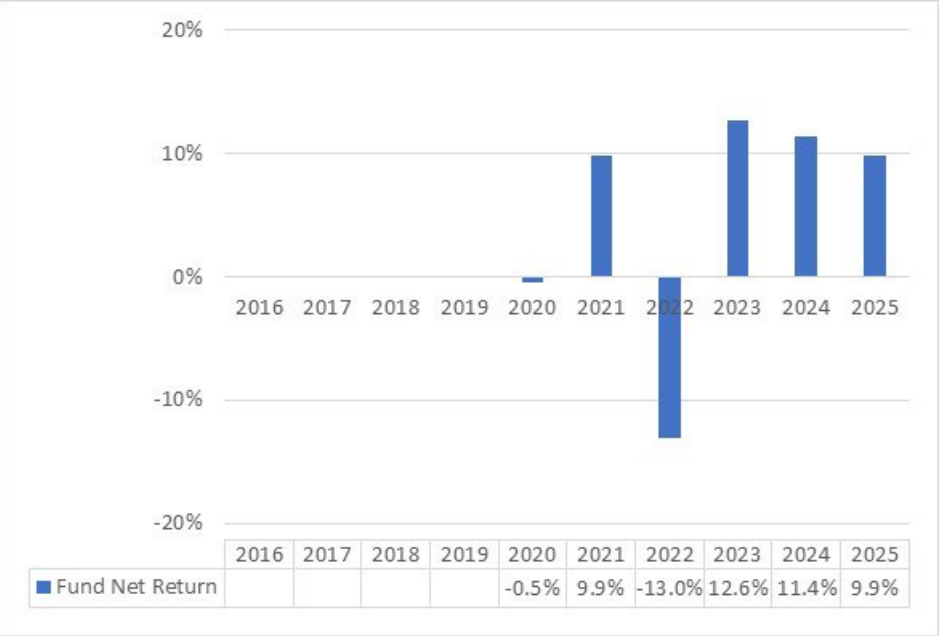
3.	**Equity Market Risk:**	The Sub-Fund's investment in equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.
4.	**Valuation Risk:**	Where the valuation of the Sub-Fund's investments involves uncertainties and judgmental determination due to the difficulties in ascertaining their valuation, the calculation of the net asset value of the Sub-Fund and its Shares may be adversely affected. The Sub-Fund and its investors may suffer significant losses due to errors in valuations used by the Sub-Fund.
5.	**Interest Rate Risk:**	When interest rates rise on certain currencies that the bonds are denominated in, the value of the bonds may reduce, resulting in a lower value for the relevant portfolio. If interest rate movements cause a Sub-Fund's callable securities to be paid off substantially earlier or later than expected, the Sub-Fund's share prices could decline in value. An increase in a Sub-Fund's average maturity will make it more sensitive to interest rate risk.
6.	**Credit Risk:**	This refers to the risk that a debt issuer will default, by failing to repay principal and interest in a timely manner, or that negative perceptions of the issuer's ability to make such payments will cause the price of that bond to decline.
7.	**Currency Risk:**	The Sub-Fund's assets may be invested primarily in securities denominated in currencies other than the base currency of the Sub-Fund, U.S. Dollars, and the Sub-Fund may receive income or realization proceeds from these investments in those currencies, some of which may fall in value against U.S. Dollars. Also, a class of Shares may be designated in a currency other than the base currency of the Sub-Fund, U.S. Dollars, and Shareholders of such classes of Shares may be affected unfavourably by fluctuations in the exchange rates between such designated currency and the base currency of the Sub-Fund.
8.	**Liquidity and Volatility Risks:**	The trading volume on some of the markets through which the Sub-Fund may invest may be substantially less than that in more developed markets. 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.
9.	**High-Yield Bonds Risk:**	The Sub-Fund may invest in higher-yielding debt securities rated below investment grade, or if unrated, their equivalent. As such, an investment in the Sub-Fund is accompanied by a higher degree of credit, volatility and liquidity risks than high-rated debt securities.
10.	**Emerging Markets Risk:**	In respect of certain emerging economies or markets in which the Sub-Fund may invest, it may be exposed to higher risks than in developed economies or markets, in particular for the acts or omissions of its service providers, agents, correspondents or delegates. Accounting, auditing and financial reporting standards,

		practices and disclosure requirements applicable to some companies in the emerging economies or markets in which the Sub-Fund may invest may differ from countries with more developed financial markets. The value of the Sub-Fund's assets may also be affected by uncertainties such as changes in government policies, taxation legislation, currency repatriation restrictions and other developments in politics, law or regulations of the emerging economies or markets in which the Sub-Fund may invest. Further, certain emerging economies are exposed to the risks of high inflation and interest rates, large amount of external debt; and such factors may affect the overall economy stability.
11.	**Geographical Concentration Risk:**	The Sub-Fund may have the flexibility to concentrate its investments in issuers located in the United States. The concentration of the Sub-Fund's investments in securities of issuers related to the United States may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Sub-Fund may be more susceptible to adverse events in the region.
12.	**Political and Regulatory Risk:**	Changes to government policies or legislation in the markets in which the Sub-Fund may invest may adversely affect the political or economic stability of such markets, such as preventing or limiting the repatriation of foreign capital or the availability of legal redress through the courts. Investments in certain markets may also require the procurement of a substantial number of licences, regulatory consents, certificates and approvals. The inability to obtain a particular licence, regulatory consent, certificate or approval could adversely affect the operations of the Sub-Fund.
13.	**Credit Rating and Downgrading Risk:**	Credit ratings assigned by rating agencies are subject to limitations and do not guarantee the creditworthiness of the security and/or issuer at all times. In any event, the credit rating of a debt security or its issuer may subsequently be downgraded. In the event of such downgrading, the value of the Sub-Fund may be adversely affected. The Sub-Fund may or may not be able to dispose of the debt securities that are being downgraded.

14.	**Sovereign Debt Risk:**	The Sub-Fund's investment in securities issued or guaranteed by governments may be exposed to political, social and economic risks. In adverse situations, the sovereign issuers may not be able or willing to repay the principal and/or interest when due or may request the Sub-Fund to participate in restructuring such debts. The Sub-Fund may suffer significant losses when there is a default of sovereign debt issuers.
15.	**Use of FDIs:**	Risks associated with FDIs include counterparty/credit risk, liquidity risk, valuation risk, volatility risk and over-the-counter transaction risk. The leverage element/component of an FDI can result in a loss significantly greater than the amount invested in the FDI by the Sub-Fund. Exposure to FDIs may lead to a high risk of significant loss by the Sub-Fund.
16.	**Risks relating to Dividends Paid or Effectively Paid out of Capital:**	Any distributions involving payment of dividends out of capital or effectively out of capital (i.e. payment of dividends out of gross income while charging/paying all or part of the fees and expenses to capital) would amount to a return or withdrawal of part of the amount of an investor's original investment, or from any capital gains attributable to that original investment. Any distributions involving payment of dividends out of the Sub-Fund's capital may result in an immediate decrease in the NAV per Share. The dividends and the NAV of each of the hedged share class(es) may also be adversely affected by the differences in the interest rates of the reference currency of such share class and the Sub-Fund's base currency, resulting in an increase in the amount of dividends that is paid out of capital and hence a greater erosion of capital than other share classes.
17.	**Risks relating to Fixed Yield Classes:**	Fixed yield share classes pay out a pre-determined annualized fixed percentage of their NAV. The annualized fixed percentage is subject to on-going review by the Directors and may be changed at the discretion of the Directors (at least one month's prior notice will be provided to Shareholders). Investments in a fixed yield share classes are not an alternative to a savings account or fixed-interest paying investment. The annualized fixed percentage paid by the fixed yield share classes does not entirely reflect the actual or expected income or performance of the Sub-Fund. The distribution can be higher or lower than the income and return that were effectively realized and may exceed the gross investment income of these share classes of the Sub-Fund. Consequently, any shortfall will be paid out of capital. Fixed yield share classes may continue to distribute in periods that the Sub-Fund has negative returns or is making losses, which further reduces the NAV of the fixed yield share classes. Distribution out of and/or effectively out of capital may result in capital erosion in the long term, in particular, during the adverse market conditions where there is insufficient income in a given month, and therefore

		constrain future capital growth of the Sub-Fund together with the possibility that the value of future returns may be diminished. In extreme circumstances, investors may not be able to get back the original investment amount. Investors should note that a positive distribution yield does not imply a positive return. Also, fixed yield share classes do not distribute a fixed amount and the constant percentage of distribution results in higher absolute distributions when the NAV of the relevant fixed yield share class is high, and lower absolute distributions when NAV of the relevant fixed yield share class is low. Hence, the absolute distributions received by investors may vary from month to month.
18.	**RMB Conversion and RMB Class(es) related Risk:**	RMB is currently not a freely convertible currency. The supply of RMB and the conversion of foreign currency into RMB are subject to exchange control policies and restrictions imposed by the Mainland China authorities which could adversely impact the Sub-Fund's ability to exchange RMB. Under exceptional circumstances, payment of redemptions and/or dividend payment in RMB may be delayed due to the exchange controls and restrictions applicable to RMB. While offshore RMB in Hong Kong (CNH) and onshore RMB in Mainland China (CNY) represent the same currency, they are traded in different and separate markets which operate independently and thus they trade at different rates. As such, CNH does not necessarily have the same exchange rate and may not move in the same direction as CNY. Any divergence between CNH and CNY may adversely impact investors. As offshore RMB (CNH) will be used for the valuation of RMB denominated class(es), CNH rate may be at a premium or discount to the exchange rate for onshore RMB (CNY) and there may be significant bid and offer spreads and thus the value of the RMB denominated class(es) will be subject to fluctuation. While CNH and CNY represent the same currency, they are traded in different and separate markets which operate independently. As such, CNH does not necessarily have the same exchange rate and may not move in the same direction as CNY. Non-RMB based investors are exposed to foreign exchange risk and there is no guarantee that the value of RMB against the investors' base currencies (for example HKD) will not be subject to devaluation. Any devaluation of RMB could adversely affect the value of investors' investments in the RMB denominated class(es) of the Sub-Fund.

How has the Sub-Fund performed?



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Fund Net Return					-0.5%	9.9%	-13.0%	12.6%	11.4%	9.9%

- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Class AA^ increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in USD, including ongoing charges and excluding subscription fee and redemption fee investors might have to pay.
- Where no past performance is shown there was insufficient data available in that year to provide performance.
- Sub-Fund launch date: 25 April 2019
- Class AA^ launch date: 25 April 2019

^ This share class has been designated, for the purposes of this statement, as the representative share class of the Sub-Fund as it has the longest track record among the share classes of the Sub-Fund. For further information on the performance of other share classes, please refer to www.manulifeim.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong ("**SFC**").

Is there any guarantee?

This Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.

What are the fees and charges?

Charges which may be payable by you

You may have to pay the following fees when dealing in Shares of the Sub-Fund.

Fee	What you pay
Subscription fee (Initial charge)	**Up to 5% of the subscription amount**
Switching fee (Switching charge)	**Up to 1% of the value of the Share(s) being switched**
Redemption fee (Redemption charge)	**N/A**

Ongoing fees payable by the Sub-Fund

The following expenses will be paid out of the Sub-Fund. They affect you because they reduce the return you get on your investments.

	Annual rate (as a % of the Sub-Fund's net asset value)
Management company fee	**Up to 0.04%**
Management fee	**1.50%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6% by giving the affected shareholders not less than one month's prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund for Hong Kong investors. Your distributor may impose different dealing deadlines for receiving requests from investors.

- The net asset value of the Sub-Fund is calculated on each Business Day and the dealing prices are published daily at www.manulifeim.com.hk*, are available at the registered office of Manulife Global Fund and/or can be obtained by contacting Manulife Investment Management (Hong Kong) Limited.

- You may obtain the past performance information of other share classes offered to Hong Kong retail investors from www.manulifeim.com.hk*.

- Where payment of dividends is being made out of (or effectively out of) the Sub-Fund's capital, the composition of dividends (i.e. the relative amounts paid out of net distributable income and capital) for the preceding 12 months (or if the Sub-Fund was launched less than 12 months ago, since its inception) is available from Manulife Global Fund upon request as well as on www.manulifeim.com.hk*.

* This website has not been reviewed by the SFC and may contain information on funds not authorized by the SFC.

Important

If you are in doubt, you should seek professional advice.

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

PRODUCT KEY FACTS

Manulife Global Fund

Investment Grade Preferred Securities Income Fund
April 2026

- ***This statement provides you with key information about Manulife Global Fund – Investment Grade Preferred Securities Income Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (US) LLC (internal delegation, US)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.27%[1]**
	Class AA Acc	**1.27%[1]**
	Class AA (USD) MDIST (G)	**1.33%[1]**
	Class R (USD) MDIST (G)	**1.33%[1]**
	Class R (HKD) MDIST (G)	**1.33%[1]**
Base currency:	**USD**	
Dividend policy: (Distribution policy)	**Class AA** **Dividends (if any) will be paid annually (Dividends will automatically be reinvested unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more).** **Class AA (USD) MDIST (G)** **Dividends (if any) will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more). Dividends may be paid or effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value.**	

Classes R (USD) MDIST (G) and R (HKD) MDIST (G)
Dividends will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends will be partially comprised of a distribution paid from realized capital gains and/or capital at a fixed rate of between 2% and 5% of net asset value per Share* per annum, which may immediately reduce the Sub-Fund's net asset value. Dividends may also be effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value.

**** Based on the initial Subscription Price during the year of inception, and the NAV per Share on the first Business Day of each calendar year thereafter, or in times of extreme market volatility or during severe adverse market conditions, such other Business Day to be determined by the Directors (or their delegates) and further disclosed at www.manulifeim.com.hk with prior notice to be given to investors.***

Class AA Acc
No distribution will be paid.

The Directors may, at any time, amend the dividend policy of the Sub-Fund, subject to prior regulatory approval (where applicable) and to one month's prior notice to the relevant Shareholders.

Financial year end:	**30 June**
Minimum investment:	**Initial – US$1,000 (or the equivalent in any other major currency)** **Subsequent – US$100 (or the equivalent in any other major currency)**

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] As the maximum level of management company fee is increased with effect from 1 June 2025, this is only an estimate based on the expenses for the period from 1 January 2025 to 31 December 2025, taking into account the increase in maximum level of management company fee.

What is this product?

Investment Grade Preferred Securities Income Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**").

Objective and Investment Strategy

Investment Grade Preferred Securities Income Fund aims to provide income generation with potential long term capital appreciation by investing primarily in preferred securities.

The Sub-Fund will invest at least 70% of its net assets in preferred securities listed or traded on any regulated market in the world, which include preferred stocks (including convertible preferred stocks) and subordinated debt securities (including subordinated debt securities that contain convertible features). For avoidance of doubt, the Sub-Fund will invest less than 30% of its net assets in convertible securities, which includes convertible preferred stocks, convertible debt securities and mandatory convertible securities. Also, the Sub-Fund will invest primarily (in any case at least 60% of its net assets) in preferred securities (including preferred stocks and subordinated debt securities) that are rated investment grade (i.e. Baa3 or higher by Moody's or BBB- or higher by Standard & Poor's or Fitch). Such preferred securities may pay fixed rate or adjustable rate dividends or interests and generally have higher priority or ranking than the issuer's common stocks with respect to the payment of dividends and liquidation distributions, but are junior to the issuer's senior debt in the event of the issuer's liquidation and related distributions. The Sub-Fund may invest its remaining assets in other debt securities and cash and cash-equivalents.

Debt 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.

While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-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 Sub-Fund may invest more than 30% of its net assets in issuers located in the United States. The Sub-Fund's investments may be denominated in any currency.

The Sub-Fund may invest up to 20% of its net assets in higher-yielding debt securities rated lower than investment grade (i.e. below Baa3 by Moody's or BBB- by Standard & Poor's or Fitch) or if unrated, determined by the Investment Manager to be of comparable quality.

It is not the intention of the Sub-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 or BBB- by Standard & Poor's or Fitch). Neither does the Sub-Fund currently intend to enter into securities lending, repurchase, reverse repurchase, and similar over-the-counter transactions.

The Sub-Fund may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, futures, options, forwards and other derivative instruments or contracts.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Preferred Securities Risk:**	Preferred securities have unique investment characteristics in that they generally: (i) have higher yields than common stocks, but lower yields than comparable debt securities; (ii) are less subject to fluctuation in value than common stock due to their fixed-income characteristics; and (iii) provide the potential for capital appreciation if the market price of common stock of the issuer increases. Preferred securities are therefore subject to factors affecting debt and/or equity. Preferred securities are also subject to risk of early redemption, risk of deferral in dividend payment and risk of preference not being enforced or otherwise taken into account.
3.	**Equity Market Risk:**	The Sub-Fund's investment in equity securities (including preferred stocks, convertible preferred stocks and mandatory convertible preferred stocks) is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.
4.	**Geographical Concentration Risk:**	The concentration of the Sub-Fund's investments in securities of issuers related to the United States may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Sub-Fund may be more susceptible to adverse events in the region.
5.	**Credit Rating and Downgrading Risk:**	The Sub-Fund invests predominantly in securities that are assigned a credit rating of investment grade. Credit ratings assigned by rating agencies are subject to limitations and do not guarantee the creditworthiness of the security and/or issuer at all times. In any event, the credit rating of a debt security or its issuer may subsequently be downgraded, and an investment grade security may be downgraded below investment grade which is considered to result in higher credit risk and greater default risk. In the event of such downgrading, the value of the Sub-Fund may be adversely affected. The Investment Manager may or may not be able to dispose of the debt securities that are being downgraded.

6.	**Interest Rate Risk:**	The Sub-Fund invests in debt securities (including subordinated debt securities). When interest rates rise, the value of the debt securities may reduce, resulting in a lower value for the relevant portfolio. If interest rate movements cause a Sub-Fund's callable securities to be paid off substantially earlier or later than expected, the Sub-Fund's share prices could decline in value. An increase in a Sub-Fund's average maturity will make it more sensitive to interest rate risk.
7.	**Credit Risk:**	The Sub-Fund invests in debt securities (including subordinated debt securities) which are subject to credit risk. This refers to the risk that a debt issuer will default, by failing to repay principal and interest in a timely manner, or that negative perceptions of the issuer's ability to make such payments will cause the price of that debt security to decline.
8.	**Currency Risk:**	The Sub-Fund's assets may be invested primarily in securities denominated in currencies other than U.S. Dollars and the Sub-Fund may receive income or realization proceeds from these investments in those currencies, some of which may fall in value against U.S. Dollars. Also, a class of shares may be designated in a currency other than the base currency of the Sub-Fund. The net asset value of such classes of shares may be affected unfavourably by fluctuations in the exchange rates between these currencies and the base currency and by changes in exchange rate controls.
9.	**Liquidity and Volatility Risks:**	The trading volume on some of the markets through which the Sub-Fund may invest may be substantially less than that in more developed markets. 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.
10.	**Use of FDIs:**	Risks associated with FDIs include counterparty/credit risk, liquidity risk, valuation risk, volatility risk and over-the-counter transaction risk. The leverage element/component of an FDI can result in a loss significantly greater than the amount invested in the FDI by the Sub-Fund. Exposure to FDIs may lead to a high risk of significant loss by the Sub-Fund.
11.	**Risks relating to Dividends Paid or Effectively Paid out of Capital:**	Any distributions involving payment of dividends out of capital or effectively out of capital (i.e. payment of dividends out of gross income while charging/paying all or part of the fees and expenses to capital) would amount to a return or withdrawal of part of the amount of an investor's original investment, or from any capital gains attributable to that original investment. Any distributions involving payment of dividends out of the Sub-Fund's capital may result in an immediate decrease in the NAV per Share.

How has the Sub-Fund performed?

	2021	2022	2023	2024	2025
Fund Net Return		-12.5%	7.1%	8.1%	5.6%

- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Class AA Acc^ increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in USD, including ongoing charges and excluding subscription fee and redemption fee investors might have to pay.
- Where no past performance is shown there was insufficient data available in that year to provide performance.
- Sub-Fund launch date: 24 March 2021
- Class AA Acc^ launch date: 24 March 2021

^ This share class has been designated, for the purposes of this statement, as the representative share class of the Sub-Fund as it has the longest track record among the share classes of the Sub-Fund. For further information on the performance of other share classes, please refer to www.manulifeim.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong ("**SFC**").

Is there any guarantee?

This Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.

What are the fees and charges?

Charges which may be payable by you

You may have to pay the following fees when dealing in Shares of the Sub-Fund.

Fee	What you pay
Subscription fee (Initial charge)	**Up to 5% of the subscription amount**
Switching fee (Switching charge)	**Up to 1% of the value of the Share(s) being switched**
Redemption fee (Redemption charge)	**N/A**

Ongoing fees payable by the Sub-Fund

The following expenses will be paid out of the Sub-Fund. They affect you because they reduce the return you get on your investments.

	Annual rate (as a % of the Sub-Fund's net asset value)
Management company fee	**Up to 0.04%**
Management fee	**1.10%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than one month's prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund for Hong Kong investors. Your distributor may impose different dealing deadlines for receiving requests from investors.

- The net asset value of the Sub-Fund is calculated on each Business Day and the dealing prices are published daily at www.manulifeim.com.hk*, are available at the registered office of Manulife Global Fund and/or can be obtained by contacting Manulife Investment Management (Hong Kong) Limited.

- You may obtain the past performance information of other share classes offered to Hong Kong retail investors from www.manulifeim.com.hk*.

- Where payment of dividends is being made out of (or effectively out of) the Sub-Fund's capital, the composition of dividends (i.e. the relative amounts paid out of net distributable income and capital) for the preceding 12 months (or if the Sub-Fund was launched less than 12 months ago, since its inception) is available from Manulife Global Fund upon request as well as on www.manulifeim.com.hk*.

* This website has not been reviewed by the SFC and may contain information on funds not authorized by the SFC.

Important

If you are in doubt, you should seek professional advice.

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

PRODUCT KEY FACTS

Manulife Global Fund

Preferred Securities Income Fund
April 2026

- ***This statement provides you with key information about Manulife Global Fund – Preferred Securities Income Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (US) LLC (internal delegation, US)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.28%[1]**
	Class AA Acc	**1.27%[1]**
	Class AA Inc	**1.25%[1]**
	Class AA (USD) MDIST (G)	**1.28%[1]**
	Class AA (AUD Hedged)	**1.28%[1]**
	Class AA (AUD Hedged) Inc	**1.28%[2]**
	Class AA (AUD Hedged) MDIST (G)	**1.27%[1]**
	Class AA (CAD Hedged)	**1.27%[2]**
	Class AA (CAD Hedged) Inc	**1.27%[2]**
	Class AA (CAD Hedged) MDIST (G)	**1.27%[2]**
	Class AA (HKD)	**1.28%[1]**
	Class AA (HKD) Inc	**1.28%[2]**
	Class AA (HKD) MDIST (G)	**1.27%[1]**
	Class AA (GBP Hedged) MDIST (G)	**1.27%[1]**
	Class AA (JPY Hedged) MDIST (G)	**1.27%[1]**
	Class AA (NZD Hedged) MDIST (G)	**1.28%[2]**
	Class AA (RMB Hedged) MDIST (G)	**1.28%[1]**
	Class R (USD) MDIST (G)	**1.27%[1]**
	Class R (HKD) MDIST (G)	**1.28%[1]**
	Class F (HKD) MDIST (G)	**1.30%[3]**
	Class F (USD) MDIST (G)	**1.30%[3]**
	Class F (AUD Hedged) MDIST (G)	**1.31%[3]**
	Class F (CAD Hedged) MDIST (G)	**1.31%[3]**
	Class F (GBP Hedged) MDIST (G)	**1.31%[3]**
	Class F (JPY Hedged) MDIST (G)	**1.31%[3]**
	Class F (NZD Hedged) MDIST (G)	**1.31%[3]**
	Class F (RMB Hedged) MDIST (G)	**1.31%[3]**
Base currency:	**USD**	

Dividend policy: **(Distribution policy)**	**<u>Classes AA / AA (AUD Hedged) / AA (CAD Hedged) / AA (HKD)</u>** **Dividends (if any) will be paid annually (Dividends will automatically be reinvested unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.)** **<u>Classes AA Inc / AA (USD) MDIST (G) / AA (AUD Hedged) Inc / AA (AUD Hedged) MDIST (G) / AA (CAD Hedged) Inc / AA (CAD Hedged) MDIST (G) / AA (HKD) Inc / AA (HKD) MDIST (G) / AA (GBP Hedged) MDIST (G) / AA (JPY Hedged) MDIST (G) / AA (NZD Hedged) MDIST (G) / AA (RMB Hedged) MDIST (G)</u>** **Dividends (if any) will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends may be paid or effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value. With respect to the hedged share class(es), dividends may be paid from the interest rate differential between the currency in which the share class is denominated and the base currency of the Sub-Fund.** **<u>Classes R (USD) MDIST (G) and R (HKD) MDIST (G)</u>** **Dividends will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends will be partially comprised of a distribution paid from realized capital gains and/or capital at a fixed rate of between 2% and 5% of net asset value per Share* per annum, which may immediately reduce the Sub-Fund's net asset value. Dividends may also be effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value.** **** Based on the initial Subscription Price during the year of inception, and the NAV per Share on the first Business Day of each calendar year thereafter, or in times of extreme market volatility or during severe adverse market conditions, such other Business Day to be determined by the Directors (or their delegates) and further disclosed at www.manulifeim.com.hk with prior notice to be given to investors.*** **<u>Classes F (HKD) MDIST (G) /F (USD) MDIST (G) / F (AUD Hedged) MDIST (G) / F (CAD Hedged) MDIST (G) / F (GBP Hedged) MDIST (G) / F (JPY Hedged) MDIST (G) / F (NZD Hedged) MDIST (G) / F (RMB Hedged) MDIST (G)</u>** **Dividends will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.)** **The distribution yield of this share class will be set as an annualized fixed percentage of the NAV per Share of this share class (as set out in the table below), resulting in a variable dividend amount. The dividend amount per Share for each payout is calculated by multiplying the annualized fixed percentage with the NAV per Share at the last dealing day of each month divided by the distribution frequency over a year.**

Share Class	Distribution frequency over a year	Annualized fixed percentage
Class F (USD) MDIST (G)	Monthly (12)	8.6%
Class F (HKD) MDIST (G)	Monthly (12)	8.6%
Class F (AUD Hedged) MDIST (G)	Monthly (12)	8.6%
Class F (CAD Hedged) MDIST (G)	Monthly (12)	8.6%
Class F (GBP Hedged) MDIST (G)	Monthly (12)	8.6%
Class F (JPY Hedged) MDIST (G)	Monthly (12)	8.6%
Class F (NZD Hedged) MDIST (G)	Monthly (12)	8.6%
Class F (RMB Hedged) MDIST (G)	Monthly (12)	8.6%

Dividends may be paid or effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value.

The annualized fixed percentage is subject to on-going review by the Directors and may be changed at the discretion of the Directors (at least one month's prior notice will be provided to Shareholders) if the Directors, after taking into account various factors, including but not limited to NAV per Share of the relevant Class of the Sub-Fund, prevailing market conditions, the Directors' expectation on future market and economic conditions as well as income generation, determine it is appropriate to change the annualized fixed percentage, or in the event the Directors are of the view it is not sustainable for the Sub-Fund to support the annualized fixed percentage, or in exceptional circumstances (e.g. in times of extreme market volatility or during severe adverse market conditions). Investors should note that a positive dividend yield does not imply positive return.

Class AA Acc
No distribution will be paid.

The Directors may, at any time, amend the dividend policy of the Sub-Fund, subject to prior regulatory approval (where applicable) and to one month's prior notice to the relevant Shareholders.

Financial year end: **30 June**

Minimum investment: **Initial – US$1,000 (or the equivalent in any other major currency)**
Subsequent – US$100 (or the equivalent in any other major currency)

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] As the maximum level of management company fee is increased with effect from 1 June 2025, this is only an estimate based on the expenses for the period from 1 January 2025 to 31 December 2025, taking into account the increase in maximum level of management company fee.

[2] As the share class is newly launched, not yet launched or has been fully redeemed, and the maximum level of management company fee is increased with effect from 1 June 2025, this figure is a best estimate based on the estimated expenses which would have been chargeable to the share class over a 12-month period and the estimated average net asset value over the same period, taking into account the increase in maximum level of management company fee.

[3] As the share class has been launched for less than a year as at 31 December 2025 and the maximum level of management company fee is increased with effect from 1 June 2025, this figure is an estimated annualised figure based on the expenses from the date of launch of the share class up to 31 December 2025 and the average net asset value of the share class over the corresponding period, taking into account the increase in maximum level of management company fee.

What is this product?

Preferred Securities Income Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**").

Objective and Investment Strategy

Preferred Securities Income Fund aims to provide income generation with potential long term capital appreciation by investing primarily in preferred securities.

The Sub-Fund will invest at least 70% of its net assets in preferred securities listed or traded on any regulated market in the world, which include preferred stocks (including convertible preferred stocks) and subordinated debt securities. Such preferred securities may pay fixed rate or adjustable rate dividends or interests and generally have preference over the issuer's common stocks with respect to the payment of dividends and liquidation distributions, but are junior to the issuer's senior debt in the event of the issuer's liquidation and related distributions. The Sub-Fund may invest its remaining assets in other debt securities and cash and cash-equivalents.

Debt 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.

While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-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 Sub-Fund may invest more than 30% of its net assets in issuers located in the United States. The Sub-Fund's investments may be denominated in any currency.

The Sub-Fund may invest up to 50% of its net assets in higher-yielding debt securities rated lower than investment grade (i.e. below Baa3 by Moody's or BBB- by Standard & Poor's or Fitch).

It is not the intention of the Sub-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 or BBB- by Standard & Poor's or Fitch). Neither does the Sub-Fund currently intend to enter into securities lending, repurchase, reverse repurchase, and similar over-the-counter transactions.

The Sub-Fund may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, futures, options, forwards and other derivative instruments or contracts.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

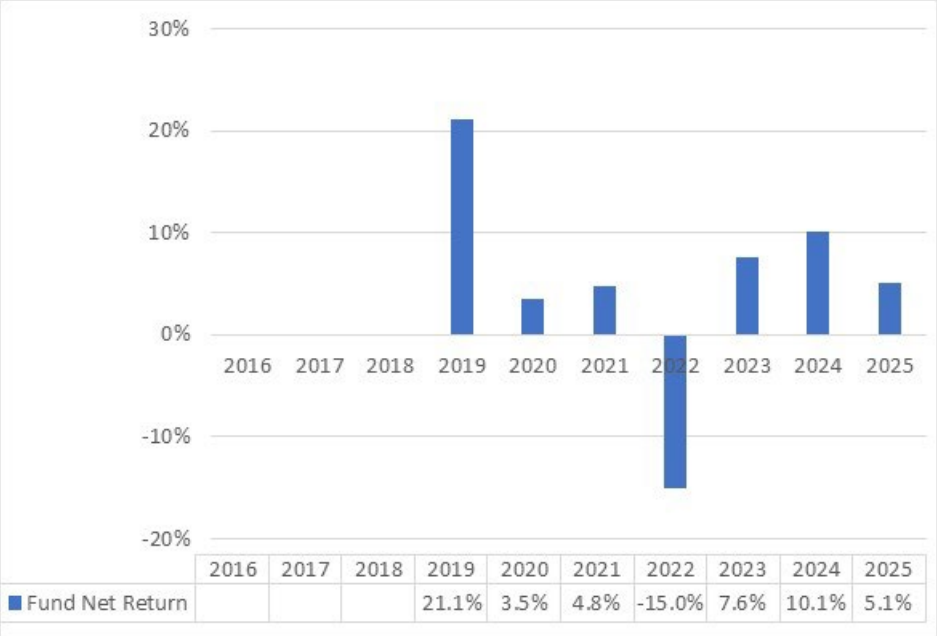
Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Equity Market Risk:**	The Sub-Fund's investment in equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.
3	**Preferred Securities Risk:**	Preferred securities have unique investment characteristics in that they generally: (i) have higher yields than common stocks, but lower yields than comparable debt securities; (ii) are less subject to fluctuation in value than common stock due to their fixed-income characteristics; and (iii) provide the potential for capital appreciation if the market price of common stock of the issuer increases. Preferred securities are therefore subject to factors affecting debt and/or equity. Preferred securities are also subject to risk of early redemption, risk of deferral in dividend payment and risk of preference not being enforced or otherwise taken into account.
4	**Geographical Concentration Risk:**	The concentration of the Sub-Fund's investments in securities of issuers related to the United States may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Sub-Fund may be more susceptible to adverse events in the region.
5	**Interest Rate Risk:**	When interest rates rise on certain currencies that the bonds are denominated in, the value of the bonds may reduce, resulting in a lower value for the relevant portfolio. If interest rate movements cause a Sub-Fund's callable securities to be paid off substantially earlier or later than expected, the Sub-Fund's share prices could decline in value. An increase in a Sub-Fund's average maturity will make it more sensitive to interest rate risk.
6	**Credit Risk:**	This refers to the risk that a debt issuer will default, by failing to repay principal and interest in a timely manner, or that negative perceptions of the issuer's ability to make such payments will cause the price of that bond to decline.
7	**Currency Risk:**	The Sub-Fund's assets may be invested primarily in securities denominated in currencies other than U.S. Dollars and the Sub-Fund may receive income or realization proceeds from these investments in those currencies, some of which may fall in value against U.S. Dollars. Also, a class of Shares may be designated in a currency other than the base currency of the Sub-Fund and Shareholders of such classes of Shares may be affected unfavourably by fluctuations in the exchange rates between such designated currency and the base currency of the Sub-Fund.

8	**Liquidity and Volatility Risks:**	The trading volume on some of the markets through which the Sub-Fund may invest may be substantially less than that in more developed markets. 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.
9	**High-Yield Bonds Risk:**	The Sub-Fund may invest in higher-yielding debt securities rated lower than investment grade, or if unrated, their equivalent. As such, an investment in the Sub-Fund is accompanied by a higher degree of credit, volatility and liquidity risks than high-rated debt securities.
10	**Credit Rating and Downgrading Risk:**	Credit ratings assigned by rating agencies are subject to limitations and do not guarantee the creditworthiness of the security and/or issuer at all times. In any event, the credit rating of a debt security or its issuer may subsequently be downgraded. In the event of such downgrading, the value of the Sub-Fund may be adversely affected. The Investment Manager may or may not be able to dispose of the debt securities that are being downgraded.
11	**Use of FDIs:**	Risks associated with FDIs include counterparty/credit risk, liquidity risk, valuation risk, volatility risk and over-the-counter transaction risk. The leverage element/component of an FDI can result in a loss significantly greater than the amount invested in the FDI by the Sub-Fund. Exposure to FDIs may lead to a high risk of significant loss by the Sub-Fund.
12	**Risks relating to Dividends Paid or Effectively Paid out of Capital:**	Any distributions involving payment of dividends out of capital or effectively out of capital (i.e. payment of dividends out of gross income while charging/paying all or part of the fees and expenses to capital) would amount to a return or withdrawal of part of the amount of an investor's original investment, or from any capital gains attributable to that original investment. Any distributions involving payment of dividends out of the Sub-Fund's capital may result in an immediate decrease in the NAV per Share. The dividends and the NAV of each of the hedged share class(es) may also be adversely affected by the differences in the interest rates of the reference currency of such share class and the Sub-Fund's base currency, resulting in an increase in the amount of dividends that is paid out of capital and hence a greater erosion of capital than other share classes.

13	**Risks relating to Fixed Yield Classes:**	Fixed yield share classes pay out a pre-determined annualized fixed percentage of their NAV. The annualized fixed percentage is subject to on-going review by the Directors and may be changed at the discretion of the Directors (at least one month's prior notice will be provided to Shareholders). Investments in a fixed yield share classes are not an alternative to a savings account or fixed-interest paying investment. The annualized fixed percentage paid by the fixed yield share classes does not entirely reflect the actual or expected income or performance of the Sub-Fund. The distribution can be higher or lower than the income and return that were effectively realized and may exceed the gross investment income of these share classes of the Sub-Fund. Consequently, any shortfall will be paid out of capital. Fixed yield share classes may continue to distribute in periods that the Sub-Fund has negative returns or is making losses, which further reduces the NAV of the fixed yield share classes. Distribution out of and/or effectively out of capital may result in capital erosion in the long term, in particular, during the adverse market conditions where there is insufficient income in a given month, and therefore constrain future capital growth of the Sub-Fund together with the possibility that the value of future returns may be diminished. In extreme circumstances, investors may not be able to get back the original investment amount. Investors should note that a positive distribution yield does not imply a positive return. Also, fixed yield share classes do not distribute a fixed amount and the constant percentage of distribution results in higher absolute distributions when the NAV of the relevant fixed yield share class is high, and lower absolute distributions when NAV of the relevant fixed yield share class is low. Hence, the absolute distributions received by investors may vary from month to month.
14	**RMB Conversion and RMB Class(es) related Risk:**	RMB is currently not a freely convertible currency. The supply of RMB and the conversion of foreign currency into RMB are subject to exchange control policies and restrictions imposed by the Mainland China authorities which could adversely impact the Sub-Fund's ability to exchange RMB. Under exceptional circumstances, payment of redemptions and/or dividend payment in RMB may be delayed due to the exchange controls and restrictions applicable to RMB. While offshore RMB in Hong Kong (CNH) and onshore RMB in Mainland China (CNY) represent the same currency, they are traded in different and separate markets which operate independently and thus they trade at different rates. As such, CNH does not necessarily have the same exchange rate and may not move in the same direction as CNY. Any divergence between CNH and CNY may adversely impact investors. Non-RMB based investors are exposed to foreign exchange risk and there is no guarantee that the value of RMB against the investors' base currencies (for example HKD) will not be subject to devaluation. Any devaluation of RMB could adversely affect the value of investors' investments in the RMB denominated class(es) of the Sub-Fund.

How has the Sub-Fund performed?



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Fund Net Return				21.1%	3.5%	4.8%	-15.0%	7.6%	10.1%	5.1%

- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Class AA^ increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in USD, including ongoing charges and excluding subscription fee and redemption fee investors might have to pay.
- Where no past performance is shown there was insufficient data available in that year to provide performance.
- Sub-Fund launch date: 11 September 2018
- Class AA^ launch date: 11 September 2018

^ This share class has been designated, for the purposes of this statement, as the representative share class of the Sub-Fund as it has the longest track record among the share classes of the Sub-Fund. For further information on the performance of other share classes, please refer to www.manulifeim.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong ("**SFC**").

Is there any guarantee?

This Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.

What are the fees and charges?

Charges which may be payable by you

You may have to pay the following fees when dealing in Shares of the Sub-Fund.

Fee	What you pay
Subscription fee (Initial charge)	**Up to 5% of the subscription amount**
Switching Fee (Switching charge)	**Up to 1% of the value of the Share(s) being switched**
Redemption fee (Redemption charge)	**N/A**

Ongoing fees payable by the Sub-Fund

The following expenses will be paid out of the Sub-Fund. They affect you because they reduce the return you get on your investments.

	Annual rate (as a % of the Sub-Fund's net asset value)
Management company fee	**Up to 0.04%**
Management fee	**1.10%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6% by giving the affected shareholders not less than one month's prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund for Hong Kong investors. Your distributor may impose different dealing deadlines for receiving requests from investors.

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- You may obtain the past performance information of other share classes offered to Hong Kong retail investors from www.manulifeim.com.hk*.

- Where payment of dividends is being made out of (or effectively out of) the Sub-Fund's capital, the composition of dividends (i.e. the relative amounts paid out of net distributable income and capital) for the preceding 12 months (or if the Sub-Fund was launched less than 12 months ago, since its inception) is available from Manulife Global Fund upon request as well as on www.manulifeim.com.hk*.

* This website has not been reviewed by the SFC and may contain information on funds not authorized by the SFC.

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Manulife Investments
宏利投資