

Manulife Global Fund

KEY INVESTOR INFORMATION

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

Global Multi-Asset Diversified Income Fund a sub-fund of Manulife Global Fund Class AA (HKD) Inc LU1935042728

Management Company: Manulife Investment Management (Ireland) Limited

Objectives and Investment Policy

Global Multi-Asset Diversified Income Fund (the "Sub-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 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.

The Sub-Fund's expected asset allocation range 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%

The Sub-Fund may invest more than 30% of its net assets in issuers located in the United States.

The Sub-Fund may invest up to 90% 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 unrated.

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.

The Sub-Fund may use financial derivative instruments, which are financial instruments linked to the value of underlying assets. Derivatives may be used for investment purposes as well as for the purposes of managing risk and to manage the Sub-Fund more efficiently. After deduction of the fees and charges and other expenses attributable to the Sub-Fund, dividends will be distributed from the available net investment income to Shareholders monthly. The Directors may, at their discretion, pay dividends out of realized capital gains, capital and/or gross income while charging all or part of their fees and expenses to capital (i.e. payment of fees and expenses out of capital).

Dividends (if any) may, at the discretion of the directors of Manulife Global Fund, be paid out from income, realized capital gains and/or capital of the Sub-Fund.

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.

You can sell the shares you hold in the Sub-Fund on any day on which banks in Luxembourg are open for business other than (i) any day on which any exchange or market on which a substantial portion of the Sub-Fund's investments is traded in accordance with the Sub-Fund's investment objective and policy is closed, or (ii) such other day(s) as the directors of Manulife Global Fund may determine.

Risk and Reward Profile

Lower risk

Higher risk

Typically lower rewards

Typically higher rewards

1	2	3	4	5	6	7
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The risk indicator above is based on historical data and may not be a reliable indication of the future risk profile of the Share Class. The risk category shown is not guaranteed and may change over time. The risk indicator is a measure of the Share Class' price movement (volatility) over time, and shall help investors understand the possibilities for losses or for gains that may affect their investment. A Share Class with the lowest risk rating does not mean a 'risk-free' investment.

This Share Class is in category 5 as it invests in global equities and fixed income securities including from emerging market issuers; these investments have shown price fluctuations historically. The value of the Share Class may rise and fall accordingly.

In addition to the risk indicator, the Sub-Fund may also be subject to the following risks:

Risks associated with investments in debt instruments with loss-absorption features (including Contingent Convertible Debt Securities): Debt instruments with loss-absorption features present more significant risks relative to traditional debt securities particularly given that instruments of this type can be written down or converted to equity as the result of the triggering of predetermined criteria relating to solvency and/or regulatory required capital levels, that may be beyond the control of the issuer. Such trigger events are complex and difficult to predict, and can result in a partial or total reduction in the value of the associated securities.

Political and Regulatory Risk: Changes to government policies or legislation in the markets in which the Sub-Fund invests may adversely affect the stability of such markets, 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 or approvals. This could adversely affect the value of investments in the Sub-Fund.

Credit Risk: This refers to the risk that a corporate bond 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.

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 risk, volatility and liquidity risks than high-rated debt securities.

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.

Rating of Investment Risk: There is no assurance that the ratings of each rating agency will continue to be calculated and published on the basis described in the Prospectus or that they will not be amended significantly. The past performance of a rating agency in rating an investment is not necessarily a guide to future performance.

Emerging Markets Risk: The investment of the Sub-Fund may be exposed to higher risks than in developed economies or markets. The value of the Sub-Fund's assets may also be affected by differences or changes in government policies, taxation, accounting, legal or currency restrictions. Certain emerging economies are exposed to the risks of higher inflation, interest rates, external debt.

Liquidity Risk: During certain times, the Sub-Fund's investments may become difficult to sell for full value or at all, which could affect performance and could result in delays when you sell your shares.

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.

Use of Financial Derivative Instruments (FDIs): The Sub-Fund may use FDIs for investment purposes as well as to manage risk and manage the Sub-Fund more effectively. The use of derivatives exposes the Sub-Fund to additional risks, including: volatility risk, management risk, market risk, credit risk and liquidity risk.

For a more detailed explanation of risks, please refer to the "General Risk Factors" section and "Appendix I" of the Prospectus.

Charges

These charges are used to pay the costs of running the Share Class. Overall, they reduce the potential growth of your investment.

One-off charges taken before or after you invest

Entry charge	5.00 %
Exit charge	None

This is the maximum that might be taken out of your money before it is invested and before the proceeds of your investment are paid out.

Charges taken from the fund over a year

Ongoing charge	1.65 %
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Charges taken from the fund under specific conditions

Performance fee	None
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The charges shown are the maximum figures. In some cases you might pay less. For more information about charges, please see the Fees and Charges section in the Prospectus or seek independent advice.

The ongoing charge is based on the previous year's expenses for the year ending December 2023. This figure may vary from year to year.

A switching charge of up to 1.00% may be applied if you switch your shares to the shares of another sub-fund.

Past Performance



Past performance is not a reliable indicator of future results.
The past performance takes account of all charges and costs.

The performance of the class is calculated in HKD.
The Sub-Fund launched on 25 April 2019. This Share Class started to issue shares on 25 April 2019.

Practical Information

The Depositary is Citibank Europe plc, Luxembourg Branch.

Global Multi-Asset Diversified Income Fund is a sub-fund of Manulife Global Fund. The assets of this Sub-Fund are segregated from other sub-funds of Manulife Global Fund.

Further information about Manulife Global Fund, copies of its Prospectus, annual and half-yearly reports may be obtained free of charge in English from the registered office of Manulife Global Fund, at 31, Z.A. Bourmicht, L - 8070 Bertrange, Grand Duchy of Luxembourg, or visit www.manulifeglobalfund.com.

The details of the up-to-date remuneration policy of the Management Company are available at ucits.manulifeim.com. A paper copy of the remuneration policy will be made available free of charge upon request.

The latest share prices are available from the registered office of Manulife Global Fund during normal business hours and/or will be published daily at www.manulifeglobalfund.com.

You may switch your shares to the shares of another sub-fund of Manulife Global Fund subject to any applicable conditions stated in the Prospectus. A fee may apply. Details on how to switch are in the "How to Switch Between Sub-Funds" section of the Prospectus.

This Sub-Fund is subject to tax laws and regulations of Luxembourg. Depending on your home country of residence, this might have an impact on your personal tax position. For further details, please seek independent advice.

Manulife Global Fund may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus for Manulife Global Fund.

This Sub-Fund is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF).

This Key Investor Information is accurate as at 16 February 2024.