MANULIFE GLOBAL FUND

PRODUCT KEY FACTS

宏利環球基金

產品資料概要

March 2018
二零一八年三月

宏利資產管理
Manulife Asset Management

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產品資料概要

宏利環球基金 **美洲增長基金**
2018年3月

- ***本概要為　閣下提供有關宏利環球基金 – 美洲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

投資管理人：	**Manulife Asset Management (US) LLC**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**A 類別**	**1.67%[1]**
	AA 類別	**1.92%[1]**
	AA（港元）類別	**1.90%[1]**
基礎貨幣：	**美元（USD）**	
結算貨幣：	**類別**	**貨幣**
	A / AA	**美元（USD）**
	AA（港元）	**港元（HKD）**
派息政策：	**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，現金派息只有在應付的款額等於或高於50美元時才適用。）**	
財政年度截止日：	**6月30日**	
最低投資額：	**A 類別** **對於2007年12月29日以前作出的認購：** **初次投資額 – 5,000港元（或其任何其他主要貨幣等值）** **隨後投資額 – 1,000港元（或其任何其他主要貨幣等值）** **對於2007年12月29日或以後作出的認購：** **初次投資額 – 1,560,000港元（或其任何其他主要貨幣等值）** **隨後投資額 – 1,000港元（或其任何其他主要貨幣等值）** **AA / AA（港元）類別** **初次投資額 – 20,000港元（或其任何其他主要貨幣等值）** **隨後投資額 – 1,000港元（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] 此數字是根據由 2017 年 1 月 1 日至 2017 年 12 月 31 日期間的費用計算。

本基金是甚麼產品?

美洲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

美洲增長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。

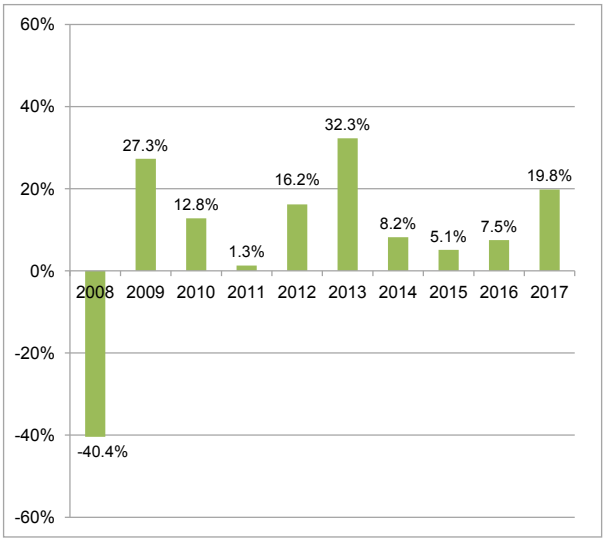
子基金並不為達致其投資目標亦不為投資而大量使用金融衍生工具（「**FDIs**」），但是在正常情況下為了有效管理投資組合和對沖，可不時利用FDIs。子基金為上述目的可使用的FDIs主要包括（但不限於）認股證、期權、期貨、掉期及遠期合約。

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. 非為投資目的而使用金融衍生工具（FDIs）：	雖然子基金的投資策略並不包括廣泛使用FDIs，但是投資管理人為了有效管理投資組合和對沖，可不時利用FDIs。使用衍生工具令子基金涉及額外的風險，包括：(i)波動風險 — FDIs或會十分波動；(ii)管理風險 — 效果取決於投資管理人在通行市場條件下所作投資決定是否成功；(iii)市場風險 — 其有因FDIs的市值改變而遭受的風險；(iv)信用風險 — 子基金有因交易對手未能履行其財務義務而遭受損失的風險；及(v)變現風險 — 有關的投資難於迅速購買或出售時存在的風險。上述任何風險的發生會對子基金的資產淨值有不利影響。在不利的情況下，子基金為有效管理投資組合或對沖所使用的FDIs可能會無效，而子基金亦可能因此遭受重大損失。

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 A 類別總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
- A 類別^發行日：1987年9月10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.manulifefunds.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	
	A類別	AA/AA（港元）類別
認購費（初次收費）	不適用	不超過認購款的5%
轉換費（轉換收費）	最高為贖回款總額的1%	最高為贖回款總額的1%
贖回費（贖回收費）	認購後首兩年內為1%	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。由於它們減少了 閣下的投資所得回報，所以會影響 閣下。

	年費率（子基金資產淨值的百分數）	
	A類別	AA/AA（港元）類別
管理費	1.5%*	1.75%*
存管費	0.003%至0.40%範圍內（不包括交易費及償還墊支）	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	不適用
執行費	不超過0.5%	不超過0.5%

* 經給予受影響的股東至少三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.4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

- 閣下一般按宏利資產管理（香港）有限公司於某一交易日香港時間下午四時（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A類別、AA類別及AA（港元）類別的股份。提交 閣下的指示（認購、轉換或贖回指示）前，請向 閣下的經銷商查詢該經銷商內部的截止交易時間（其可能與宏利環球基金的截止交易時間不同）。
- 子基金A類別、AA類別及AA（港元）類別股份的資產淨值，將每日刊登於http://www.manulifefunds.com.hk，並可於宏利環球基金的註冊辦事處索閱。

重要提示

閣下如有疑問，應諮詢專業意見。

香港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 **亞洲威力股息股票基金**
2018年3月

- ***本概要為　閣下提供有關宏利環球基金 – 亞洲威力股息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

投資管理人：	**盛寶資產管理有限公司**	
分投資管理人：	**惠理基金管理公司**	
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**	**4.32%[1]（包括業績表現費）** **2.46%[1]（不包括業績表現費）**
	AA 收益類別	**3.46%[1]（包括業績表現費）** **2.46%[1]（不包括業績表現費）**
基礎貨幣：	**美元（USD）**	
結算貨幣：	**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 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，要是這樣，可能即時減低子基金的資產淨值。**	
財政年度截止日：	**6月30日**	
最低投資額：	**初次投資額 – 20,000港元（或其任何其他主要貨幣等值）** **隨後投資額 – 1,000港元（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] 此數字是根據由 2017 年 1 月 1 日至 2017 年 12 月 31 日期間的費用計算。

本基金是甚麼產品？

亞洲威力股息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

亞洲威力股息股票基金旨在透過將其最少70%的淨資產投資於有股息派發、以遠東除日本以外地區為註冊地、或其主要收入來自該地區或在該地區有重大業務的公司的股票及與股票相關證券的投資組合，達致資本增長。（此處「遠東」與MSCI的MSCI AC遠東（日本除外）指數（MSCI AC Far East ex- Japan Index）所屬的指數區域相同。它包括泰國、台灣、南韓、新加坡、菲律賓、馬來西亞、印尼、香港和中國等國家或市場）。該等公司在遠東除日本以外的地區的證券交易所上市或買賣。該等股票及股票相關證券包括普通股、優先股、中國A股連接產品（定義見下文）及預託證券。

子基金的投資理念是根據此信念，即雖然市場在短時期內會沒有效率及存在差異，但是長遠而言價格最終會反映相關價值。此基金尋求甄選出組成MSCI AC遠東（日本除外）指數的價值被低估的證券，該等證券將於市場從短期無效率轉為長期有效率的向上調整中受惠。

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%的淨資產投資於設於中國及香港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**」）而分別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。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（「**CSRC**」）獲得合格境外機構投資者（「**QFII**」）及／或人民幣合格境外機構投資者（「**RQFII**」）許可的機構在其國家外匯管理局批准的某些投資限制範圍（「**限額**」）內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，預計子基金持有（直接或間接）中國A股總計將不會超過其淨資產的30%。

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。

子基金並不為達致其投資目標亦不為投資而大量使用金融衍生工具（「**FDIs**」），但是在正常情況下為了有效管理投資組合和對沖，可不時利用FDIs。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、掉期及遠期合約。

有哪些主要風險?

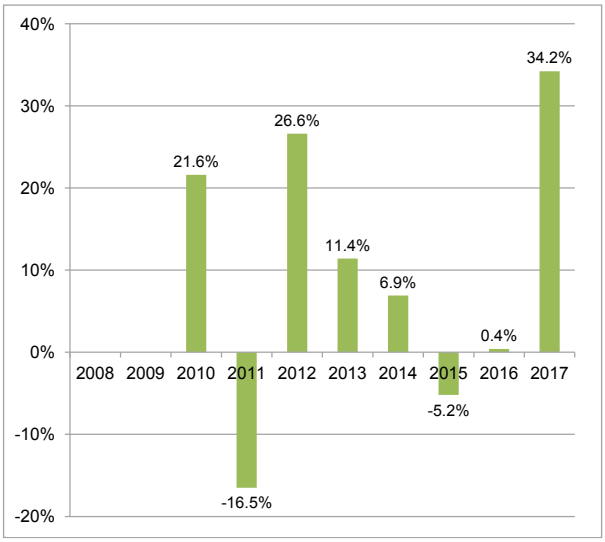
投資涉及風險。請參閱構成香港提呈發售文件一部分的售股章程以瞭解包括風險因素在內的詳情。

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和中國或香港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等區域的不利事態影響。

4. 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。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。
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、税務、外匯、流通性及監管風險）。
6. 中國內地稅務風險：	自2014年11月17日起，由QFII或RQFII（於中國內地並無設有機構或營業地點或於中國內地設有機構或營業地點但其由中國內地產生之收益與該機構或地點並無實際關連）出售股份及其他股權投資（包括A股）所產生來源於中國內地之收益將可獲豁免徵收中國內地企業所得税。中國税務機關並無主動向QFII及RQFII徵收增值税及其他附加税。子基金的投資管理人就任何潛在中國税務，目前並無作出任何税務撥備。然而，投資管理人保留權利於其認為合適時作出如此撥備。此外，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税和商業税。中國內地的税務法律，法規和慣例是不斷變化的，他們可能會變得具有追溯效力。在這方面，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，預期以外的額外徵税。子基金的收入及／或有關投資的價值可能因為這些更改而減少。
7. 投資中國A股連接產品：	QFII及RQFII未必能履行投資管理人就中國A股連接產品提出的投資要求，或及時處理贖回要求。有關QFII及RQFII執照的任何風險或限制（比如撤銷執照）將構成子基金的風險或限制。子基金也可能在投資中國A股連接產品因有關產品的供應有限及產品在市場上的需求較大而產生額外成本。子基金依據中國託管人及中國經紀就中國A股連接產品執行或結算任何交易，而涉及中國內地尚未成熟的託管及結算系統。此外，QFII及RQFII的投資限制和中國證券市場的流動性不足，可能進一步限制子基金的投資能力。投資中國A股連接產品並非直接投資中國A股，因此不會賦予子基金中國A股的任何直接實益擁有權或對中國A股發行人的任何直接索償權。中國A股連接產品的發行人可能會從產品的價格，扣除各種支出、費用或潛在負債。因此，與直接投資相關中國A股相比，投資中國A股連接產品可能導致攤薄子基金的表現。根據目前適用於QFII及／或RQFII的外匯規例，子基金獲得透過投資中國A股連接產品所產生溢利將受限於QFII及／或RQFII的匯回能力。人民幣兑中國A股連接產品的計價貨幣之間的匯率如有任何變動，可能會對中國A股連接產品的價值有不利影響。此外，由於中國A股連接產品屬於FDIs類型，投資這類產品也會使子基金涉及有關投資FDIs的風險，其中包括（但不限於）信貸風險、估價風險及波動風險。

8. 通過互聯互通投資：	互聯互通是一個新計劃，並不能確定有關規定將會如何應用。現有互聯互通規定可予更改，並可能具追溯效力。通過互聯互通交易的股份，可被剔出合資格上交所股份或深交所股份（視情況而定）範圍，在此情況下，股份只可賣出，並禁止子基金買入。在為上交所股份及深交所股份執行結算過程中，香港中央結算有限公司以代名人身份代表香港執行經紀持有該等股份。子基金僅實益擁有相關證券，而該實益權益之地位未經驗證。子基金也可能就中國證券登記結算有限責任公司而涉及交易對手風險。在極端市況下，互聯互通可能以有限的基礎操作，甚至完全無法操作。滬港通及深港通均受每日額度限制，即透過有關互聯互通買賣證券的每日總額度。由於該等額度並非針對子基金或投資管理人，因此，投資管理人將無法控制額度的使用或可用性。買賣上交所股份或深交所股份及進行有關子基金所持有該等股份的企業行動須受限於地方法規、規例和慣例。有關通過互聯互通投資的風險及限制，可能會影響投資管理人執行子基金投資策略的能力。此外，若子基金透過深港通而投資於深交所股份，子基金將須承擔與深交所中小企業板及／或中國創業板相關的風險。
9. 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。
10. 貨幣風險：	子基金的資產可能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。
11. 流通性及波動風險：	子基金可能投資於基礎較不穩固、仍處於發展初期的公司。此等公司可能會經常出現顯著股價波動，以及由於其證券交投量偏低而可能缺乏流通性。特定證券在特定時期或特定市況下難以在屬意時刻出售時，亦可能出現流通性不足的情況。
12. 非為投資目的而使用金融衍生工具（FDIs）：	雖然子基金的投資策略並不包括廣泛使用FDIs，但是投資管理人為了有效管理投資組合和對沖，可不時利用FDIs。使用衍生工具令子基金涉及額外的風險，包括：(i)波動風險 — FDIs或會十分波動；(ii)管理風險 — 效果取決於投資管理人在通行市場條件下所作投資決定是否成功；(iii)市場風險 — 其有因FDIs的市值改變而遭受的風險；(iv)信用風險 — 子基金有因交易對手未能履行其財務義務而遭受損失的風險；及(v)變現風險 — 有關的投資難於迅速購買或出售時存在的風險。上述任何風險的發生會對子基金的資產淨值有不利影響。在不利的情況下，子基金所使用的 FDIs可能會無效，而子基金亦可能因此遭受重大損失。
13. 業績表現費風險：	即使投資者遭受投資本金損失，贖回股份的股東可能仍須就其股份承擔業績表現費。
14. 有關從資本撥付股息的風險：	宏利環球基金的董事會可酌情從子基金AA 收益類別股份的收益、已變現資本收益及／或資本撥付股息。從子基金資本中撥付的股息（如有）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，可能導致子基金AA 收益類別的每股資產淨值即時減少。在獲得香港證券及期貨事務監察委員會的事先批准下，宏利環球基金的董事會可透過向相關股東發出一個月的事先通知隨時修訂子基金的股息政策。

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 類別總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：2009年8月24日
- AA 類別^發行日：2009年8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.manulifefunds.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）	最高為贖回款總額的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。由於它們減少了　閣下的投資所得回報，所以會影響　閣下。

	年費率（子基金資產淨值的百分數）
管理費	**1.75%***
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	**超額回報的15%**，但須達到下限水平其中「超額回報」是在有關業績表現期結束時，(a)每股資產淨值，超過(b)每股目標資產淨值的款額； 「業績表現期」是指宏利環球基金的財政年度； 「每股目標資產淨值」(a)對於首個業績表現期是指每股初次發售價110%（對於任何不足十二個月的期限則按比例調整）；而(b)對於其後各業績表現期則為(i)緊接的上一個業績表現期的每股目標資產淨值或(ii)在緊接的上一個業績表現期最後一個營業日營業時間結束時的每股資產淨值，以兩者中較高者為準（「下限水平」）。**
執行費	**不超過0.5%**

* 經給予受影響的股東至少三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.4節。

** 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為20%。詳情請參見售股章程第9.4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

- 閣下一般按宏利資產管理（香港）有限公司於某一交易日香港時間下午四時（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AA 類別及AA 收益類別的股份。提交　閣下的指示（認購、轉換或贖回指示）前，請向　閣下的經銷商查詢該經銷商內部的截止交易時間（其可能與宏利環球基金的截止交易時間不同）。

- 子基金AA 類別及AA 收益類別股份的資產淨值，將每日刊登於http://www.manulifefunds.com.hk，並可於宏利環球基金的註冊辦事處索閱。

- 過去12個月（或倘子基金推出不足12個月，則自推出日期起計）就子基金的AA 收益類別股份支付的股息（如有）組成（即從可分派淨收入與資本撥付的相對金額），可要求宏利環球基金提供或在其網站www.manulifefunds.com.hk上查閱。

重要提示

閣下如有疑問，應諮詢專業意見。

香港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 **亞洲股票基金**
2018年3月

- ***本概要為　閣下提供有關宏利環球基金 – 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

投資管理人：	**宏利資產管理（香港）有限公司**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**A 類別**	**1.77%[1]**
	AA 類別	**2.02%[1]**
基礎貨幣：	**美元（USD）**	
結算貨幣：	**美元（USD）**	
派息政策：	**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，現金派息只有在應付的款額等於或高於50美元時才適用。）**	
財政年度截止日：	**6月30日**	
最低投資額：	**<u>A 類別</u>** **對於2007年12月29日以前作出的認購：** **初次投資額 – 5,000港元（或其任何其他主要貨幣等值）** **隨後投資額 – 1,000港元（或其任何其他主要貨幣等值）** **對於2007年12月29日或以後作出的認購：** **初次投資額 – 1,560,000港元（或其任何其他主要貨幣等值）** **隨後投資額 – 1,000港元（或其任何其他主要貨幣等值）** **<u>AA 類別</u>** **初次投資額 – 20,000港元（或其任何其他主要貨幣等值）** **隨後投資額 – 1,000港元（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 此數字是根據由 2017 年 1 月 1 日至 2017 年 12 月 31 日期間的費用計算。

本基金是甚麼產品？

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

亞洲股票基金旨在將其最少70%的淨資產投資於多元化的股票及股票相關證券組合，以達致資本增長；有關公司於亞洲各地股票市場上市，包括澳洲、香港、印尼、馬來西亞、新西蘭、中國、菲律賓、新加坡、南韓、台灣及泰國的股票市場，但不包括日本任何證券交易所。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，預計子基金持有中國A股將不會超過淨資產的30%。

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。

子基金並不為達致其投資目標亦不為投資而大量使用金融衍生工具（「**FDIs**」），但是在正常情況下為了有效管理投資組合和對沖，可不時利用FDIs。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、掉期及遠期合約。

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和中國、南韓或台灣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等區域的不利事態影響。

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。

5. 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、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、法律或條例的其他發展。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。

6. 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）。

7. 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就任何潛在中國稅務，目前並無作出任何稅務撥備。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，他們可能會變得具有追溯效力。在這方面，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，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這些更改而減少。

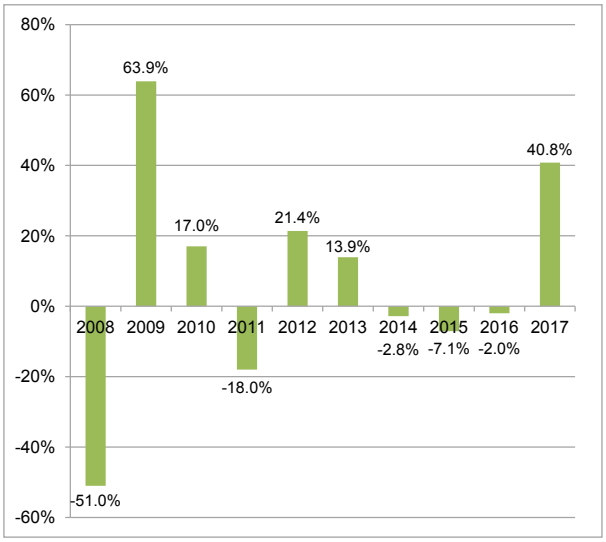
8. 通過互聯互通投資： 互聯互通是一個新計劃，並不能確定有關規定將會如何應用。現有互聯互通規定可予更改，並可能具追溯效力。通過互聯互通交易的股份，可被剔出合資格上交所股份或深交所股份（視情況而定）範圍，在此情況下，股份只可賣出，並禁止子基金買入。在為上交所股份及深交所股份執行結算過程中，香港中央結算有限公司以代名人身份代表香港執行經紀持有該等股份。子基金僅實益擁有相關證券，而該實益權益之地位未經驗證。子基金也可能就中國證券登記結算有限責任公司而涉及交易對手風險。在極端市況下，互聯互通可能以有限的基礎操作，甚至完全無法操作。滬港通及深港通均受每日額度限制，即透過有關互聯互通買賣證券的每日總額度。由於該等額度並非針對子基金或投資管理人，因此，投資管理人將無法控制額度的使用或可用性。買賣上交所股份或深交所股份及進行有關子基金所持有該等股份的企業行動須受限於地方法規、規例和慣例。有關通過互聯互通投資的風險及限制，可能會影響投資管理人執行子基金投資策略的能力。此外，若子基金透過深港通而投資於深交所股份，子基金將須承擔與深交所中小企業板及／或中國創業板相關的風險。

9. 貨幣風險： 子基金的資產可能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。

10. 流通性及波動風險： 子基金可能投資於基礎較不穩固、仍處於發展初期的公司。此等公司可能會經常出現顯著股價波動，以及由於其證券交投量偏低而可能缺乏流通性。特定證券在特定時期或特定市況下難以在屬意時刻出售時，亦可能出現流通性不足的情況。

11. 非為投資目的而使用金融衍生工具（FDIs）：	雖然子基金的投資策略並不包括廣泛使用FDIs，但是投資管理人為了有效管理投資組合和對沖，可不時利用FDIs。使用衍生工具令子基金涉及額外的風險，包括：(i)波動風險 — FDIs或會十分波動；(ii)管理風險 — 效果取決於投資管理人在通行市場條件下所作投資決定是否成功；(iii)市場風險 — 其有因FDIs的市值改變而遭受的風險；(iv)信用風險 — 子基金有因交易對手未能履行其財務義務而遭受損失的風險；及(v)變現風險 — 有關的投資難於迅速購買或出售時存在的風險。上述任何風險的發生會對子基金的資產淨值有不利影響。在不利的情況下，子基金為有效管理投資組合或對沖所使用的FDIs可能會無效，而子基金亦可能因此遭受重大損失。

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 A 類別總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：1993年3月19日
- A 類別^發行日：1993年3月19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.manulifefunds.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**	
	A 類別	**AA 類別**
認購費（初次收費）	**不適用**	**不超過認購款的5%**
轉換費（轉換收費）	**最高為贖回款總額的1%**	**最高為贖回款總額的1%**
贖回費（贖回收費）	**認購後首兩年內最高為贖回款額的1%**	**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。由於它們減少了 閣下的投資所得回報，所以會影響 閣下。

	年費率（子基金資產淨值的百分數）	
	A 類別	**AA 類別**
管理費	**1.5%***	**1.75%***
存管費	**0.003%至0.40%範圍內（不包括交易費及償還墊支）**	**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**	**不適用**
執行費	**不超過0.5%**	**不超過0.5%**

***** 經給予受影響的股東至少三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.4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

- 閣下一般按宏利資產管理（香港）有限公司於某一交易日香港時間下午四時（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A 及AA 類別的股份。提交 閣下的指示（認購、轉換或贖回指示）前，請向 閣下的經銷商查詢該經銷商內部的截止交易時間（其可能與宏利環球基金的截止交易時間不同）。
- 子基金A 及AA 類別股份的資產淨值，將每日刊登於http://www.manulifefunds.com.hk，並可於宏利環球基金的註冊辦事處索閱。

重要提示

閣下如有疑問，應諮詢專業意見。

香港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 **亞洲小型公司基金**
2018年3月

- ***本概要為　閣下提供有關宏利環球基金 – 亞洲小型公司基金的重要資料。***
- ***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

投資管理人：	**宏利資產管理（香港）有限公司**	
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**	**2.00%[1]**
	AA（港元）類別	**2.00%[1]**
	AA（澳元對沖）類別	**2.00%[2]**
	AA（加元對沖）類別	**2.00%[2]**
基礎貨幣：	**美元（USD）**	
結算貨幣：	**類別**	**貨幣**
	AA	**美元（USD）**
	AA（澳元對沖）	**澳元（AUD）**
	AA（加元對沖）	**加元（CAD）**
	AA（港元）	**港元（HKD）**
派息政策：	**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，現金派息只有在應付的款額等於或高於50美元時才適用。）**	
財政年度截止日：	**6月30日**	
最低投資額：	**初次投資額 – 20,000港元（或其任何其他主要貨幣等值）**	
	隨後投資額 – 1,000港元（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 此數字是根據由 2017 年 1 月 1 日至 2017 年 12 月 31 日期間的費用計算。

2 由於在公佈本概要時，股份類別尚未首次發行本股份，此數字是根據子基金 AA 類別股份的開支作估計。

本基金是甚麼產品？

亞洲小型公司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

亞洲小型公司基金旨在為打算作長線投資並準備接受其投資價值有較大波幅的投資者提供長期資本增長。

該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洲及／或太平洋地區較小型公司的股票及股票相關投資。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%的淨資產投資於設於中國、南韓、澳洲、台灣及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，預計子基金持有中國A股將不會超過淨資產的30%。

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。

子基金並不為達致其投資目標亦不為投資而大量使用金融衍生工具（「**FDIs**」），但是在正常情況下為了有效管理投資組合和對沖，可不時利用FDIs。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、掉期及遠期合約。

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。

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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和中國、南韓、澳洲、台灣或香港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等區域的不利事態影響。

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、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經營有不利影響。

5. 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、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、法律或條例的其他發展。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。

6. 中國內地投資風險： 在中國內地證券市場的投資既有投資於新興市場的一般風險，亦有與中國內地市場有關的特定風險。投資中國內地有關的公司涉及一般與在較發達的經濟體系或市場投資所不相關的某些風險和特定考慮，例如，較大的政治、稅務、外匯、流動性及規管風險。

7. 中國內地稅收風險： 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就任何潛在中國稅務，目前並無作出任何稅務撥備。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，他們可能會變得具有追溯效力。在這方面，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，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這些更改而減少。

8. 通過互聯互通投資： 互聯互通是一個新計劃，並不能確定有關規定將會如何應用。現有互聯互通規定可予更改，並可能具追溯效力。通過互聯互通交易的股份，可被剔出合資格上交所股份或深交所股份（視情況而定）範圍，在此情況下，股份只可賣出，並禁止子基金買入。在為上交所股份及深交所股份執行結算過程中，香港中央結算有限公司以代名人身份代表香港執行經紀持有該等股份。子基金僅實益擁有相關證券，而該實益權益之地位未經驗證。子基金也可能就中國證券登記結算有限責任公司而涉及交易對手風險。在極端市況下，互聯互通可能以有限的基礎操作，甚至完全無法操作。滬港通及深港通均受每日額度限制，即透過有關互聯互通買賣證券的每日總額度。由於該等額度並非針對子基金或投資管理人，因此，投資管理人將無法控制額度的使用或可用性。買賣上交所股份或深交所股份及進行有關子基金所持有該等股份的企業行動須受限於地方法規、規例和慣例。有關通過互聯互通投資的風險及限制，可能會影響投資管理人執行子基金投資策略的能力。此外，若子基金透過深港通而投資於深交所股份，子基金將須承擔與深交所中小企業板及／或中國創業板相關的風險。

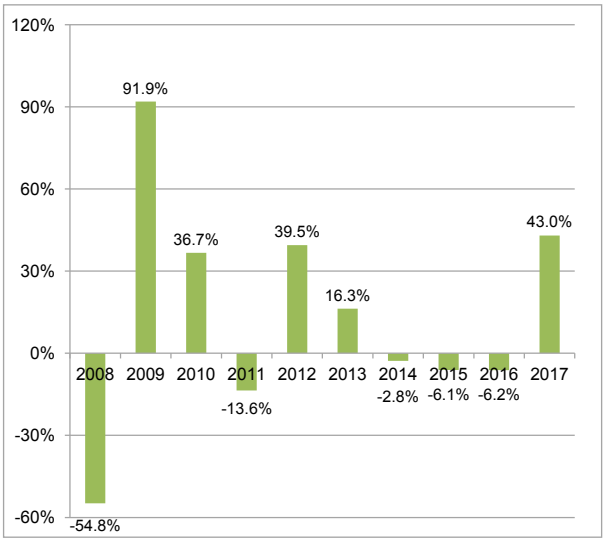
9. 小型公司風險： 較慣常投資於規模較大、基礎較穩之公司投資，對中小型公司證券的投資會涉及更大的風險，特別是較小的公司之生產線、市場或財政資源通常都較有限，可獲得與公司有關的研究資料亦較少，而且公司可能只靠少數主要人士管理。

10. 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。

11. 流通性及波動風險： 子基金可能投資於基礎較不穩固、仍處於發展初期的公司。此等公司可能會經常出現顯著股價波動，以及由於其證券交投量偏低而可能缺乏流通性。特定證券在特定時期或特定市況下難以在屬意時刻出售時，亦可能出現流通性不足的情況。

12. 非為投資目的而使用金融衍生工具（FDIs）： 雖然子基金投資策略並不包括廣泛使用FDIs，但是投資管理人為了有效管理投資組合和對沖，可不時利用FDIs。使用衍生工具令子基金涉及額外的風險，包括：(i)波動風險 — FDIs或會十分波動；(ii)管理風險 — 效果取決於投資管理人在通行市場條件下所作投資決定是否成功；(iii)市場風險 — 其有因FDIs的市值改變而遭受的風險；(iv)信用風險 — 子基金有因交易對手未能履行其財務義務而遭受損失的風險；及(v)變現風險 — 有關的投資難於迅速購買或出售時存在的風險。上述任何風險的發生會對子基金的資產淨值有不利影響。在不利的情況下，子基金為有效管理投資組合或對沖所使用的FDIs可能會無效，而子基金亦可能因此遭受重大損失。

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 類別總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：2006年11月30日
- AA 類別^發行日：2006年11月30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.manulifefunds.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）	最高為贖回款總額的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。由於它們減少了 閣下的投資所得回報，所以會影響 閣下。

	年費率（子基金資產淨值的百分數）
管理費	1.75%*
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三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.4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

- 閣下一般按宏利資產管理（香港）有限公司於某一交易日香港時間下午四時（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AA 類別、AA（澳元對沖）類別、AA（加元對沖）類別及AA（港元）類別的股份。提交 閣下的指示（認購、轉換或贖回指示）前，請向 閣下的經銷商查詢該經銷商內部的截止交易時間（其可能與宏利環球基金的截止交易時間不同）。

- 子基金AA 類別、AA（澳元對沖）類別、AA（加元對沖）類別及AA（港元）類別股份的資產淨值，將每日刊登於http://www.manulifefunds.com.hk，並可於宏利環球基金的註冊辦事處索閱。

重要提示

閣下如有疑問，應諮詢專業意見。

香港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**
2018年3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

投資管理人：	**宏利資產管理（香港）有限公司**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**A 類別**	**1.70%[1,2]**
	AA 類別	**1.92%[1,2]**
基礎貨幣：	**美元（USD）**	
結算貨幣：	**美元（USD）**	
派息政策：	**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，現金派息只有在應付的款額等於或高於50美元時才適用。）**	
財政年度截止日：	**6月30日**	
最低投資額：	**A 類別** **初次投資額 – 1,560,000港元（或其任何其他主要貨幣等值）** **隨後投資額 – 1,000港元（或其等值）** **AA 類別** **初次投資額 – 20,000港元（或其任何其他主要貨幣等值）** **隨後投資額 – 1,000港元（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 此數字是根據由 2017 年 1 月 1 日至 2017 年 12 月 31 日期間的費用計算。

2 截至 2017 年 12 月 31 日期間，本股份類別並無應計或應付的業績表現費。請注意，本股份類別由 2017 年 11 月 17 日起不再收取業績表現費。

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證券組合，有關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的公司，以達致長期資本增長。

該子基金的投資（如上文所述）通常會是目標公司的股票及股票相關證券，（包括普通股、優先股、中國A股連接產品（定義見下文）和預託證券），惟在任何情況下，將會在本售股章程規定的投資限度、借貸權力和限制下進行投資。該子基金的投資也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（「**CSRC**」）獲得合格境外機構投資者（「**QFII**」）及／或人民幣合格境外機構投資者（「**RQFII**」）許可的機構在其國家外匯管理局批准的某些投資限制範圍（「**限額**」）內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，預計子基金持有（直接或間接）中國A股總計將不會超過其淨資產的30%。此外，子基金持有（直接或間接）中國B股總計將不會超過其淨資產的10%。

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%的淨資產投資於設於中國大陸、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。

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

對於本子基金，宏利環球基金力求主要投資於被低估價值的公司，務求令該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。被低估價值的股份是指交易價值低於其內在價值的股份。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，這些公司具有極佳的潛力，但通常不獲普遍認同，因此能以低廉的價格購買，或者這些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。重點將放在選擇這種股份，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。

該子基金被准許，在符合有關限制的前提下，為了有效管理投資組合和為投資組合的風險進行對沖而使用衍生工具，而且，如投資管理人認為合適，該子基金可不時採用指數／股份期權或期貨合約以達致此目的。

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。

子基金並不為達致其投資目標亦不為投資而大量使用金融衍生工具（「**FDIs**」），但是在正常情況下為了有效管理投資組合和對沖，可不時利用FDIs。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、掉期及遠期合約。

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和中國內地、香港或台灣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等區域的不利事態影響。

4. 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。

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）。

6. 中國內地稅務風險： 自2014年11月17日起，由QFII或RQFII（於中國內地並無設有機構或營業地點或於中國內地設有機構或營業地點但其由中國內地產生之收益與該機構或地點並無實際關連）出售股份及其他股權投資（包括A股）所產生來源於中國內地之收益將可獲豁免徵收中國內地企業所得稅。中國稅務機關並無主動向QFII及RQFII徵收增值稅及其他附加稅。子基金的投資管理人就任何潛在中國稅務，目前並無作出任何稅務撥備。然而，投資管理人保留權利於其認為合適時作出如此撥備。此外，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。中國內地的稅務法律，法規和慣例是不斷變化的，他們可能會變得具有追溯效力。在這方面，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，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這些更改而減少。

7. 投資中國A股連接產品：

QFII及RQFII未必能履行投資管理人就中國A股連接產品提出的投資要求，或及時處理贖回要求。有關QFII及RQFII執照的任何風險或限制（比如撤銷執照）將構成子基金的風險或限制。子基金也可能在投資中國A股連接產品因有關產品的供應有限及產品在市場上的需求較大而產生額外成本。子基金依據中國託管人及中國經紀就中國A股連接產品執行或結算任何交易，而涉及中國內地尚未成熟的託管及結算系統。此外，QFII及RQFII的投資限制和中國證券市場的流動性不足，可能進一步限制子基金的投資能力。投資中國A股連接產品並非直接投資中國A股，因此不會賦予子基金中國A股的任何直接實益擁有權或對中國A股發行人的任何直接索償權。中國A股連接產品的發行人可能會從產品的價格，扣除各種支出、費用或潛在負債。因此，與直接投資相關中國A股相比，投資中國A股連接產品可能導致攤薄子基金的表現。根據目前適用於QFII及／或RQFII的外匯規例，子基金獲得透過投資中國A股連接產品所產生溢利將受限於QFII及／或RQFII的匯回能力。人民幣兑中國A股連接產品的計價貨幣之間的匯率如有任何變動，可能會對中國A股連接產品的價值有不利影響。此外，由於中國A股連接產品屬於FDIs類型，投資這類產品也會使子基金涉及有關投資FDIs的風險，其中包括（但不限於）信貸風險、估價風險及波動風險。

8. 通過互聯互通投資：

互聯互通是一個新計劃，並不能確定有關規定將會如何應用。現有互聯互通規定可予更改，並可能具追溯效力。通過互聯互通交易的股份，可被剔出合資格上交所股份或深交所股份（視情況而定）範圍，在此情況下，股份只可賣出，並禁止子基金買入。在為上交所股份及深交所股份執行結算過程中，香港中央結算有限公司以代名人身份代表香港執行經紀持有該等股份。子基金僅實益擁有相關證券，而該實益權益之地位未經驗證。子基金也可能就中國證券登記結算有限責任公司而涉及交易對手風險。在極端市況下，互聯互通可能以有限的基礎操作，甚至完全無法操作。滬港通及深港通均受每日額度限制，即透過有關互聯互通買賣證券的每日總額度。由於該等額度並非針對子基金或投資管理人，因此，投資管理人將無法控制額度的使用或可用性。買賣上交所股份或深交所股份及進行有關子基金所持有該等股份的企業行動須受限於地方法規、規例和慣例。有關通過互聯互通投資的風險及限制，可能會影響投資管理人執行子基金投資策略的能力。此外，若子基金透過深港通而投資於深交所股份，子基金將須承擔與深交所中小企業板及／或中國創業板相關的風險。

9. 小型公司風險：

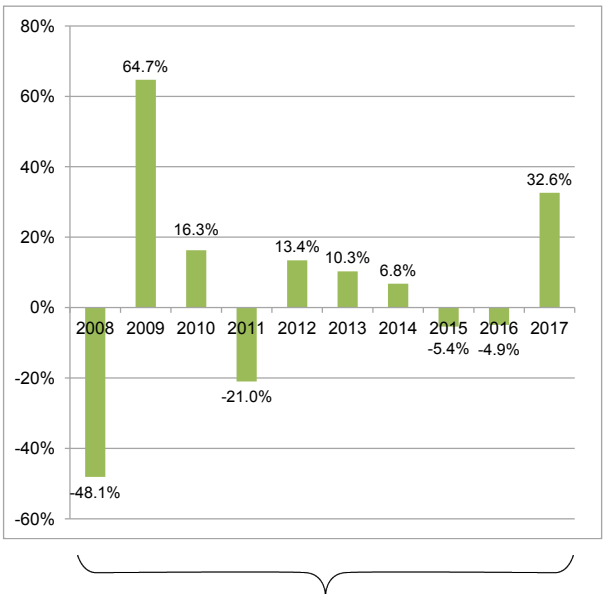
與投資於規模較大、基礎較穩固公司通常附帶的風險相比，投資於中小型公司證券或會牽涉較大風險。特別是較小型公司的生產線、市場或財政資源通常有限，可獲得與公司有關的研究資料亦較少，而且公司可能只靠少數要員管理。

10. 流通性及波動風險：

子基金可能投資於基礎較不穩固、仍處於發展初期的公司。此等公司可能會經常出現顯著股價波動，以及由於其證券交投量偏低而可能缺乏流通性。特定證券在特定時期或特定市況下難以在屬意時刻出售時，亦可能出現流通性不足的情況。

11. 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。
12. 非為投資目的而使用金融衍生工具（FDIs）：	子基金並不為達致其投資目標亦不為投資而大量使用FDIs，但是在正常情況下為了有效管理投資組合和對沖，可不時利用FDIs。使用衍生工具令子基金涉及額外的風險，包括：(i)波動風險 — FDIs或會十分波動；(ii)管理風險 — 效果取決於投資管理人在通行市場條件下所作投資決定是否成功；(iii)市場風險 — 其有因FDIs的市值改變而遭受的風險；(iv)信用風險 — 子基金有因交易對手未能履行其財務義務而遭受損失的風險；及(v)變現風險 — 有關的投資難於迅速購買或出售時存在的風險。上述任何風險的發生會對子基金的資產淨值有不利影響。在不利的情況下，子基金所使用的FDIs可能會無效，而子基金亦可能因此遭受重大損失。

本子基金過往的業績表現如何？



達致此等年度的表現的情況已不再適用，因本基金已由 2017 年 11 月起更改投資管理人。

- 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 A 類別總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：1998年4月1日
- A 類別^發行日：1998年4月1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.manulifefunds.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

買賣子基金股份時， 閣下可能要支付下列收費：

收費	**閣下應支付的款額** **A 類別**	**AA 類別**
認購費（初次收費）	**不適用**	**不超過認購款的5%**
轉換費（轉換收費）	**最高為贖回款總額的1%**	**最高為贖回款總額的1%**
贖回費（贖回收費）	**認購後首兩年內最高為贖回款的1%**	**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。由於它們減少了 閣下的投資所得回報，所以會影響 閣下。

	年費率（子基金資產淨值的百分數） **A 類別**	**AA 類別**
管理費	**1.5%***	**1.5%***
存管費	**0.003%至0.40%範圍內（不包括交易費及償還墊支）**	**0.003%至0.40%範圍內（不包括交易費及償還墊支）**
執行費	**不超過0.5%**	**不超過0.5%**

***** 經給予受影響的股東至少三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.4節。

其他收費

閣下買賣子基金股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利資產管理（香港）有限公司於某一交易日香港時間下午四時（即宏利環球基金的截止交易時間）或以前收到　閣下妥善的申請後子基金下一個確定的資產淨值認購或贖回子基金的A 及AA 類別的股份。提交　閣下的指示（認購、轉換或贖回指示）前，請向　閣下的經銷商查詢該經銷商內部的截止交易時間（其可能與宏利環球基金的截止交易時間不同）。

- 子基金A 及AA 類別股份的資產淨值，將每日刊登於http://www.manulifefunds.com.hk，並可於宏利環球基金的註冊辦事處索閱。

重要提示

閣下如有疑問，應諮詢專業意見。

香港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
2018年3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

投資管理人：	**宏利資產管理（香港）有限公司**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**A 類別**	**1.70%[1]**
	AA 類別	**1.95%[1]**
	AA（港元）類別	**1.95%[1]**
基礎貨幣：	**美元（USD）**	
結算貨幣：	**類別**	**貨幣**
	A	**美元（USD）**
	AA	**美元（USD）**
	AA（港元）	**港元（HKD）**
派息政策：	**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，現金派息只有在應付的款額等於或高於50美元時才適用。）**	
財政年度截止日：	**6月30日**	
最低投資額：	**A 類別** **對於2007年12月29日以前作出的認購：** **初次投資額 – 5,000港元（或其任何其他主要貨幣等值）** **隨後投資額 – 1,000港元（或其任何其他主要貨幣等值）** **對於2007年12月29日或以後作出的認購：** **初次投資額 – 1,560,000港元（或其任何其他主要貨幣等值）** **隨後投資額 – 1,000港元（或其任何其他主要貨幣等值）** **AA類別** **初次投資額 – 20,000港元（或其任何其他主要貨幣等值）** **隨後投資額 – 1,000港元（或其任何其他主要貨幣等值）** **AA（港元）類別** **初次投資額 – 20,000港元（或其任何其他主要貨幣等值）** **隨後投資額 – 1,000港元（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] 此數字是根據由 2017 年 1 月 1 日至 2017 年 12 月 31 日期間的費用計算。

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。該等公司應於香港聯合交易所主板及／或香港聯合交易所的創業板（「**創業板**」）上市及／或雖非在香港成立或沒有在香港任何一家交易所上市，但於其他司法管轄區成立或於其他管轄區的證券交易所上市，並在香港有實質業務及／或從其在香港所經營的業務中獲得相當重要部分的收入。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%的淨資產投資於設於中國和香港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，預計子基金持有中國A股將不會超過淨資產的30%。

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。

子基金並不為達致其投資目標亦不為投資而大量使用金融衍生工具（「**FDIs**」），但是在正常情況下為了有效管理投資組合和對沖，可不時利用FDIs。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、掉期及遠期合約。

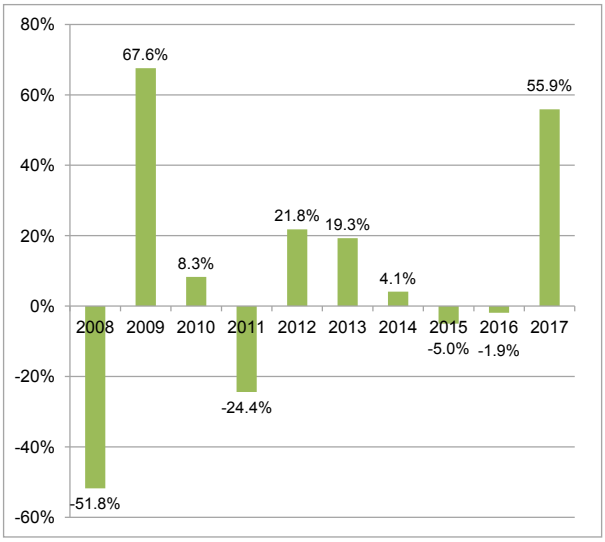
有哪些主要風險？

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香港或中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等區域的不利事態影響。
4.	**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。
5.	**創業板風險：**	創業板是容納為可能具高度投資風險的公司而設的市場。在創業板上市的公司毋須有過去盈利業績紀錄，亦無義務預測未來盈利。投資於該等公司具有潛在風險。創業板的股票比較適合專業及其他有經驗的投資者投資。本段有關風險披露之陳述並不可當作有關創業板之所有風險及其他重要方面的披露。

6. 中國內地投資風險：	在中國內地證券市場的投資既有投資於新興市場的一般風險，亦有與中國內地市場有關的特定風險。投資中國內地有關的公司涉及一般與在較發達的經濟體系或市場投資所不相關的某些風險和特定考慮，例如，較大的政治、稅務、外匯、流動性及規管風險。
7. 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就任何潛在中國稅務，目前並無作出任何稅務撥備。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，他們可能會變得具有追溯效力。在這方面，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，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這些更改而減少。
8. 通過互聯互通投資：	互聯互通是一個新計劃，並不能確定有關規定將會如何應用。現有互聯互通規定可予更改，並可能具追溯效力。通過互聯互通交易的股份，可被剔出合資格上交所股份或深交所股份（視情況而定）範圍，在此情況下，股份只可賣出，並禁止子基金買入。在為上交所股份及深交所股份執行結算過程中，香港中央結算有限公司以代名人身份代表香港執行經紀持有該等股份。子基金僅實益擁有相關證券，而該實益權益之地位未經驗證。子基金也可能就中國證券登記結算有限責任公司而涉及交易對手風險。在極端市況下，互聯互通可能以有限的基礎操作，甚至完全無法操作。滬港通及深港通均受每日額度限制，即透過有關互聯互通買賣證券的每日總額度。由於該等額度並非針對子基金或投資管理人，因此，投資管理人將無法控制額度的使用或可用性。買賣上交所股份或深交所股份及進行有關子基金所持有該等股份的企業行動須受限於地方法規、規例和慣例。有關通過互聯互通投資的風險及限制，可能會影響投資管理人執行子基金投資策略的能力。此外，若子基金透過深港通而投資於深交所股份，子基金將須承擔與深交所中小企業板及／或中國創業板相關的風險。
9. 流通性及波動風險：	子基金可能投資於基礎較不穩固、仍處於發展初期的公司。此等公司可能會經常出現顯著股價波動，以及由於其證券交投量偏低而可能缺乏流通性。特定證券在特定時期或特定市況下難以在屬意時刻出售時，亦可能出現流通性不足的情況。
10. 非為投資目的而使用金融衍生工具（FDIs）：	雖然子基金的投資策略並不包括廣泛使用FDIs，但是投資管理人為了有效管理投資組合和對沖，可不時利用FDIs。使用衍生工具令子基金涉及額外的風險，包括：(i)波動風險 — FDIs或會十分波動；(ii)管理風險 — 效果取決於投資管理人在通行市場條件下所作投資決定是否成功；(iii)市場風險 — 其有因FDIs的市值改變而遭受的風險；(iv)信用風險 — 子基金有因交易對手未能履行其財務義務而遭受損失的風險；及(v)變現風險 — 有關的投資難於迅速購買或出售時存在的風險。上述任何風險的發生會對子基金的資產淨值有不利影響。在不利的情況下，子基金為有效管理投資組合或對沖所使用的FDIs可能會無效，而子基金亦可能因此遭受重大損失。

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 A 類別總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：1996年12月20日
- A 類別^發行日：1996年12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.manulifefunds.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 A 類別	 AA/AA(港元)類別
認購費（初始收費）	不適用	不超過認購款的5%
轉換費（轉換收費）	最高為贖回款總額的1%	最高為贖回款總額的1%
贖回費（贖回收費）	認購後首兩年內最高為贖回款的1%	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。由於它們減少了 閣下的投資所得回報，所以會影響 閣下。

	年費率（子基金資產淨值的百分數） A 類別	 AA/AA(港元)類別
管理費	1.5%*	1.75%*
存管費	0.003%至0.40%範圍內（不包括交易費及償還墊支）	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	不適用
執行費	不超過0.5%	不超過0.5%

* 經給予受影響的股東至少三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.4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

- 閣下一般按宏利資產管理（香港）有限公司於某一交易日香港時間下午四時（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A類別、AA類別及AA（港元）類別的股份。提交 閣下的指示（認購、轉換或贖回指示）前，請向 閣下的經銷商查詢該經銷商內部的截止交易時間（其可能與宏利環球基金的截止交易時間不同）。
- 子基金A類別、AA類別及AA（港元）類別股份的資產淨值，將每日刊登於http://www.manulifefunds.com.hk，並可於宏利環球基金的註冊辦事處索閱。

重要提示

閣下如有疑問，應諮詢專業意見。

香港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 **新興東歐基金**
2018年3月

- ***本概要為　閣下提供有關宏利環球基金 – 新興東歐基金的重要資料。***
- ***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

投資管理人：	**Fiera Capital (UK) Limited**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**A 類別**	**1.94%[1,2]**
	AA 類別	**2.17%[1,2]**
基礎貨幣：	**美元（USD）**	
結算貨幣：	**美元（USD）**	
派息政策：	**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，現金派息只有在應付的款額等於或高於50美元時才適用。）**	
財政年度截止日：	**6月30日**	
最低投資額：	**<u>A 類別</u>** **初次投資額 – 1,560,000港元（或其任何其他主要貨幣等值）** **隨後投資額 – 1,000港元（或其任何其他主要貨幣等值）** **<u>AA 類別</u>** **初次投資額 – 20,000港元（或其任何其他主要貨幣等值）** **隨後投資額 – 1,000港元（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 此數字是根據由 2017 年 1 月 1 日至 2017 年 12 月 31 日期間的費用計算。

2 截至 2017 年 12 月 31 日期間，本股份類別並無應計或應付的業績表現費。請注意，本股份類別可於下個財政年度收取業績表現費，視乎本股份類別的表現而定。

本基金是甚麼產品？

新興東歐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

新興東歐基金旨在透過將其最少70%的淨資產投資於中歐和東歐國家（包括（但不限於）奧地利、保加利亞、克羅地亞、捷克共和國、愛沙尼亞、希臘、匈牙利、拉脫維亞、立陶宛、波蘭、羅馬尼亞、俄羅斯、斯洛伐克共和國、斯洛文尼亞及土耳其）證券交易所上市或買賣的股票及股票相關證券，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。

對僅在俄羅斯交易的俄羅斯證券的投資（不包括在俄羅斯證券交易所或莫斯科銀行同業貨幣交易所上市或交易的證券）在任何時候均不超過該子基金淨資產的10%。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俄羅斯及土耳其的發行機構，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。

子基金並不為達致其投資目標亦不為投資而大量使用金融衍生工具（「**FDIs**」），但是在正常情況下為了有效管理投資組合和對沖，可不時利用FDIs。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、掉期及遠期合約。

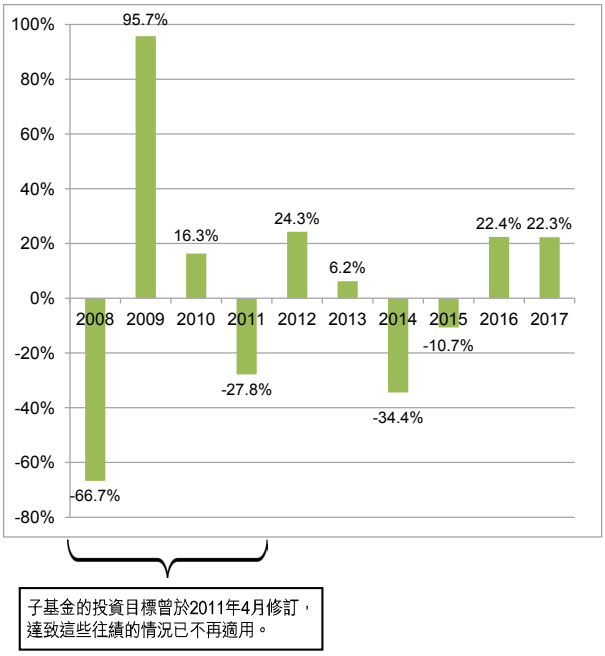
有哪些主要風險?

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俄羅斯或土耳其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等區域的不利事態影響。
4.	**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。

5. 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。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。
6. 俄羅斯稅務風險：	子基金可投資於俄羅斯市場，既可直接投資，亦可透過在塞浦路斯註冊成立的全資附屬公司，即塞浦路斯附屬公司，間接投資，得以從塞浦路斯與俄羅斯之間現有優惠的雙重徵税條約中受惠。然而，不能保證該條約在子基金整個存續時期都對子基金有利。
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. 貨幣風險：	子基金乃以美元計價。其表現將會受到所持資產貨幣兑美元匯率的走勢影響，而外匯管制規例如有變動，有可能導致難以將資金匯回本國。
9. 流通性及波動風險：	子基金可能投資於基礎較不穩固、仍處於發展初期的公司。此等公司可能會經常出現顯著股價波動，以及由於其證券交投量偏低而可能缺乏流通性。特定證券在特定時期或特定市況下難以在屬意時刻出售時，亦可能出現流通性不足的情況。
10. 非為投資目的而使用金融衍生工具（FDIs）：	雖然子基金的投資策略並不包括廣泛使用FDIs，但是投資管理人為了有效管理投資組合和對沖，可不時利用FDIs。使用衍生工具令子基金涉及額外的風險，包括：(i)波動風險 — FDIs或會十分波動；(ii)管理風險 — 效果取決於投資管理人在通行市場條件下所作投資決定是否成功；(iii)市場風險 — 其有因FDIs的市值改變而遭受的風險；(iv)信用風險 — 子基金有因交易對手未能履行其財務義務而遭受損失的風險；及(v)變現風險 — 有關的投資難於迅速購買或出售時存在的風險。 上述任何風險的發生會對子基金的資產淨值有不利影響。在不利的情況下，子基金為有效管理投資組合或對沖所使用的FDIs可能會無效，而子基金亦可能因此遭受重大損失。
11. 業績表現費風險：	即使投資者遭受投資本金損失，贖回股份的股東可能仍須就其股份承擔業績表現費。

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 A 類別總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：1997年5月2日
- A 類別^發行日：1997年5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.manulifefunds.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

買賣子基金股份時， 閣下可能要支付下列收費：

收費	閣下應支付的款額 A類別	AA類別
認購費（初次收費）	不適用	不超過認購款的5%
轉換費（轉換收費）	最高為贖回款總額的1%	最高為贖回款總額的1%
贖回費（贖回收費）	認購後首兩年內最高為贖回款的1%	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。由於它們減少了 閣下的投資所得回報，所以會影響 閣下。

	年費率（子基金資產淨值的百分數） A類別	AA類別
管理費	1.5%*	1.75%*
存管費	0.003%至0.40%範圍內（不包括交易費及償還墊支）	0.003%至0.40%範圍內（不包括交易費及償還墊支）
業績表現費	超額回報的8%**，但須達到10%回報下限 其中 「超額回報」是在有關業績表現期結束時，(a)每股資產淨值，超過(b)每股目標資產淨值的款額； 「業績表現期」是指宏利環球基金的財政年度； 「每股目標資產淨值」(a)對於首個業績表現期是指每股初次發售價的110%（對於任何不足十二個月的期限則按比例調整）；而(b)對於其後各業績表現期則為下限水平之110%（「10%回報下限」）； 「下限水平」(a)緊接的上一個業績表現期的每股目標資產淨值或(b)在緊接的上一個業績表現期最後一個營業日營業時間結束時的每股資產淨值，以兩者中較高者為準。	超額回報的8%**，但須達到10%回報下限
執行費	不超過0.5%	不超過0.5%

* 經給予受影響的股東至少三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.4節。

** 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為20%。詳情請參見售股章程第9.4節。

其他收費

閣下買賣子基金股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利資產管理（香港）有限公司於某一交易日香港時間下午四時（即宏利環球基金的截止交易時間）或以前收到　閣下妥善的申請後子基金下一個確定的資產淨值認購或贖回子基金的A及AA類別的股份。提交　閣下的指示（認購、轉換或贖回指示）前，請向　閣下的經銷商查詢該經銷商內部的截止交易時間（其可能與宏利環球基金的截止交易時間不同）。

- 子基金A及AA類別股份的資產淨值，將每日刊登於http://www.manulifefunds.com.hk，並可於宏利環球基金的註冊辦事處索閱。

重要提示

閣下如有疑問，應諮詢專業意見。

香港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 **歐洲增長基金**
2018年3月

- ***本概要為　閣下提供有關宏利環球基金 – 歐洲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

投資管理人：	**Manulife Asset Management (Europe) Limited**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**A 類別**	**1.75%[1]**
	AA 類別	**2.01%[1]**
基礎貨幣：	**美元（USD）**	
結算貨幣：	**美元（USD）**	
派息政策：	**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，現金派息只有在應付的款額等於或高於50美元時才適用。）**	
財政年度截止日：	**6月30日**	
最低投資額：	**<u>A 類別</u>** **對於2007年12月29日以前作出的認購：** **初次投資額 – 5,000港元（或其任何其他主要貨幣等值）** **隨後投資額 – 1,000港元（或其任何其他主要貨幣等值）** **對於2007年12月29日或以後作出的認購：** **初次投資額 – 1,560,000港元（或其任何其他主要貨幣等值）** **隨後投資額 – 1,000港元（或其任何其他主要貨幣等值）** **<u>AA 類別</u>** **初次投資額 – 20,000港元（或其任何其他主要貨幣等值）** **隨後投資額 – 1,000港元（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 此數字是根據由 2017 年 1 月 1 日至 2017 年 12 月 31 日期間的費用計算。

本基金是甚麼產品？

歐洲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

歐洲增長基金旨在透過將最少70%的淨資產投資於多元化的大型公司股票及股票相關證券組合（該等公司須在歐洲（包括英國）股票市場掛牌，又或在歐洲有重大業務利益），以達致資本增長。

該子基金的投資策略重點在於對歐洲市場內的個別股票進行評估和選擇。儘管歐洲增長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%的淨資產投資於位於英國的發行機構。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。

子基金並不為達致其投資目標亦不為投資而大量使用金融衍生工具（「**FDIs**」），但是在正常情況下為了有效管理投資組合和對沖，可不時利用FDIs。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、掉期及遠期合約。

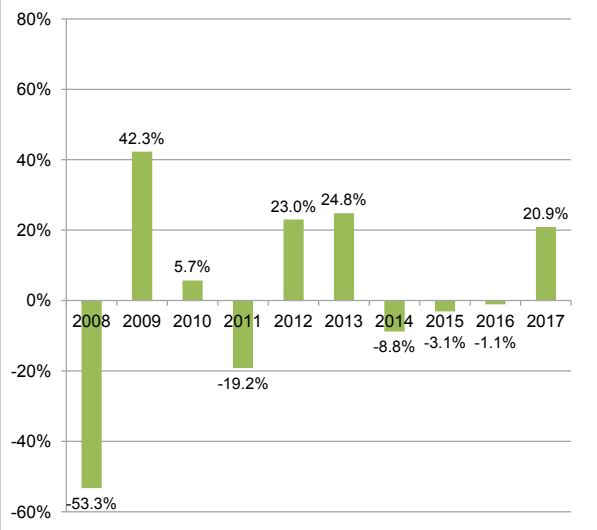
有哪些主要風險?

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歐洲（特別是英國）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等區域的不利事態影響。
4.	**有關英國脫離歐盟的風險：**	子基金對英國相關公司的股本持有重大投資。英國於2017年3月29日正式展開脫離歐盟的過程，英國與歐盟自此進入監管方面的不明朗時期，因為多項有關貿易及其他事項的新協議均須在兩年過渡期內磋商。此項改變及法律與監管環境的各項改變或會對子基金所投資的英國相關及歐盟相關公司構成不利影響。英國脫離歐盟亦有可能提高其他歐盟成員國脫離歐盟的可能性，因而對歐盟市場構成更多市場干擾。
5.	**貨幣風險：**	子基金乃以美元計價。其表現將會受到所持資產貨幣兑美元匯率的走勢影響，而外匯管制規例如有變動，有可能導致難以將資金匯回本國。

6.	**非為投資目的而使用金融衍生工具（FDIs）：**	雖然子基金的投資策略並不包括廣泛使用FDIs，但是投資管理人為了有效管理投資組合和對沖，可不時利用FDIs。使用衍生工具令子基金涉及額外的風險，包括：(i)波動風險 — FDIs或會十分波動；(ii)管理風險 — 效果取決於投資管理人在通行市場條件下所作投資決定是否成功；(iii)市場風險 — 其有因FDIs的市值改變而遭受的風險；(iv)信用風險 — 子基金有因交易對手未能履行其財務義務而遭受損失的風險；及(v)變現風險 — 有關的投資難於迅速購買或出售時存在的風險。上述任何風險的發生會對子基金的資產淨值有不利影響。在不利的情況下，子基金為有效管理投資組合或對沖所使用的FDIs可能會無效，而子基金亦可能因此遭受重大損失。

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 A 類別總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
- A 類別^發行日：1987年9月10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.manulifefunds.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 A 類別	AA 類別
認購費（初次收費）	不適用	不超過認購款的5%
轉換費（轉換收費）	最高為贖回款總額的1%	最高為贖回款總額的1%
贖回費（贖回收費）	認購後首兩年內最高為贖回款額的1%	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。由於它們減少了 閣下的投資所得回報，所以會影響 閣下。

	年費率（子基金資產淨值的百分數） A 類別	AA 類別
管理費	1.5%*	1.75%*
存管費	0.003%至0.40%範圍內（不包括交易費及償還墊支）	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	不適用
執行費	不超過0.5%	不超過0.5%

* 經給予受影響的股東至少三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.4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

- 閣下一般按宏利資產管理（香港）有限公司於某一交易日香港時間下午四時（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A 及AA 類別的股份。提交 閣下的指示（認購、轉換或贖回指示）前，請向 閣下的經銷商查詢該經銷商內部的截止交易時間（其可能與宏利環球基金的截止交易時間不同）。
- 子基金A 及AA 類別股份的資產淨值，將每日刊登於http://www.manulifefunds.com.hk，並可於宏利環球基金的註冊辦事處索閱。

重要提示

閣下如有疑問，應諮詢專業意見。

香港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 **環球反向策略基金**

2018年3月

- ***本概要為　閣下提供有關宏利環球基金 – 環球反向策略基金的重要資料。***
- ***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

投資管理人：	**Manulife Asset Management (US) LLC**	
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**	**2.30%[1]**
	AA（港元）類別	**2.30%[2]**
	AA（澳元對沖）類別	**2.30%[3]**
	AA（加元對沖）類別	**2.30%[3]**
基礎貨幣：	**美元（USD）**	
結算貨幣：	**類別**	**貨幣**
	AA	**美元（USD）**
	AA（澳元對沖）	**澳元（AUD）**
	AA（加元對沖）	**加元（CAD）**
	AA（港元）	**港元（HKD）**
派息政策：	**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，現金派息只有在應付的款額等於或高於50美元時才適用。）**	
財政年度截止日：	**6月30日**	
最低投資額：	**初次投資額 – 20,000港元（或其任何其他主要貨幣等值）**	
	隨後投資額 – 1,000港元（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 此數字是根據由 2017 年 1 月 1 日至 2017 年 12 月 31 日期間的費用計算。

2 由於股份類別成立不足一年，此數字是根據子基金 AA 類別股份的開支作估計。

3 由於在公佈本概要時，股份類別尚未首次發行本股份，此數字是根據子基金 AA 類別股份的開支作估計。

本基金是甚麼產品?

環球反向策略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

環球反向策略基金旨在透過投資於「被忽視或誤解的公司」，以產生比MSCI世界指數及標準普爾500指數等大市指數為佳的長期回報。此處所述「被忽視或誤解公司」一般是指暫時不受歡迎，對投資者無吸引力的特定公司（不論理由如何），因此出現可資利用的價值投資機會。這些公司亦可包括正在經歷公司重組、破產、分拆或行業整固的公司。市場上股價短期不合理或行為金融學的一些原則所顯示的市場參與者的心理偏見亦為該子基金提供利用機會。子基金採取將逆向投資觀點與嚴格的基本因素分析及價值評估行為準則相結合的全球的、不受限制的方法。該投資方法並無固有的風格傾向。地區和行業比重均屬由下至上選股過程的結果。

子基金將其最少80%的淨資產投資於全球各地的股票及股票相關證券，包括（但不限於）普通股、優先股、預託證券、房地產投資信託及相若流通股票等同投資。

該子基金可持有可轉讓證券，例如（但不限於），認股證、透過PIPE交易收購的證券、私人配股、144A規則下的交易及首次公開招股，以及高息固定收入證券、可換股證券及上市封閉式基金。該子基金會在輔助性的基礎上持有現金。以上所列持有之可轉讓證券，不會阻止該子基金兑現任何贖回申請。

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。

子基金並不為達致其投資目標亦不為投資而大量使用金融衍生工具（「**FDIs**」），但是在正常情況下為了有效管理投資組合和對沖，可不時利用FDIs。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、掉期及遠期合約。

* 「PIPE交易」是私人投資商行、互惠基金或其他合資格投資者按現時市場價之折讓價購買公司的股票為其籌資。PIPE主要有兩種：傳統和結構性。傳統PIPE是按固定價格發行普通或優先股為發行者籌資。結構性PIPE則發行可換股（普通或優先股）債務。

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. 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、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、法律或條例的其他發展。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。

5. REITs風險： 子基金或會對房地產投資信託（「REITs」）持有重大投資，並須承擔有關房地產的風險，包括（但不限於）房地產價值下跌、環境責任及利率上升。相關REITs未必獲香港證券及期貨事務監察委員會認可，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。

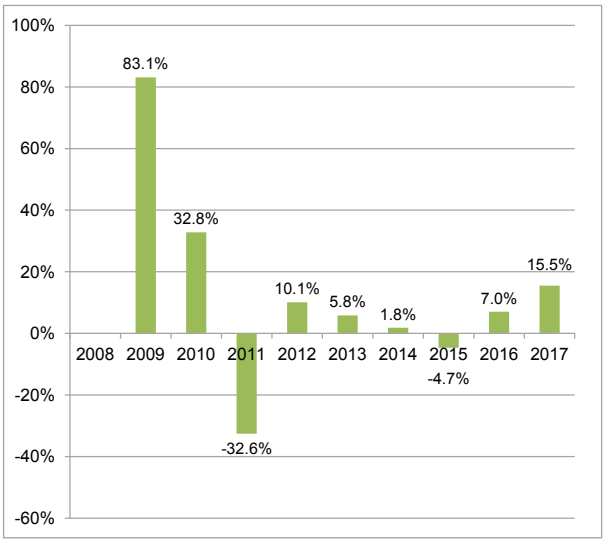
6. 流通性及波動風險： 子基金可能投資於基礎較不穩固、仍處於發展初期的公司。此等公司可能會經常出現顯著股價波動，以及由於其證券交投量偏低而可能缺乏流通性。特定證券在特定時期或特定市況下難以在屬意時刻出售時，亦可能出現流通性不足的情況。

7. 資本貶值風險： 子基金專注投資於被市場忽視／誤解的公司，而於其價值被公眾認同時從中獲得資本增長。這些公司若在任何經濟形勢下一些時候不受金融市場歡迎，市場價值可能會下降。投資者倘在此時贖回可能會遭受投資損失。

8. 貨幣風險： 子基金乃以美元計價。其表現將會受到所持資產貨幣兑美元匯率的走勢影響，而外匯管制規例如有變動，有可能導致難以將資金匯回本國。

9.	**非為投資目的而使用金融衍生工具（FDIs）：**	雖然子基金的投資策略並不包括廣泛使用FDIs，但是投資管理人為了有效管理投資組合和對沖，可不時利用FDIs。使用衍生工具令子基金涉及額外的風險，包括：(i)波動風險 — FDIs或會十分波動；(ii)管理風險 — 效果取決於投資管理人在通行市場條件下所作投資決定是否成功；(iii)市場風險 — 其有因FDIs的市值改變而遭受的風險；(iv)信用風險 — 子基金有因交易對手未能履行其財務義務而遭受損失的風險；及(v)變現風險 — 有關的投資難於迅速購買或出售時存在的風險。上述任何風險的發生會對子基金的資產淨值有不利影響。在不利的情況下，子基金為有效管理投資組合或對沖所使用的FDIs可能會無效，而子基金亦可能因此遭受重大損失。

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 類別總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：2008年6月27日
- AA 類別^發行日：2008年6月27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.manulifefunds.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）	最高為贖回款總額的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。由於它們減少了 閣下的投資所得回報，所以會影響 閣下。

	年費率（子基金資產淨值的百分數）
管理費	1.75%*
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三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.4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

- 閣下一般按宏利資產管理（香港）有限公司於某一交易日香港時間下午四時（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AA 類別、AA（澳元對沖）類別、AA（加元對沖）類別及AA（港元）類別的股份。提交 閣下的指示（認購、轉換或贖回指示）前，請向 閣下的經銷商查詢該經銷商內部的截止交易時間（其可能與宏利環球基金的截止交易時間不同）。

- 子基金AA 類別、AA（澳元對沖）類別、AA（加元對沖）類別及AA（港元）類別股份的資產淨值，將每日刊登於http://www.manulifefunds.com.hk，並可於宏利環球基金的註冊辦事處索閱。

重要提示

閣下如有疑問，應諮詢專業意見。

香港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 **環球股票基金**
2018年3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

投資管理人：	**Manulife Asset Management (US) LLC**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**A類別**	**1.68%[1]**
	AA類別	**1.93%[1]**
基礎貨幣：	**美元（USD）**	
結算貨幣：	**美元（USD）**	
派息政策：	**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，現金派息只有在應付的款額等於或高於50美元時才適用。）**	
財政年度截止日：	**6月30日**	
最低投資額：	**<u>A類別</u>** **對於2007年12月29日以前作出的認購：** **初次投資額 – 5,000港元（或其任何其他主要貨幣等值）** **隨後投資額 – 1,000港元（或其任何其他主要貨幣等值）** **對於2007年12月29日或以後作出的認購：** **初次投資額 – 1,560,000港元（或其任何其他主要貨幣等值）** **隨後投資額 – 1,000港元（或其任何其他主要貨幣等值）** **<u>AA類別</u>** **初次投資額 – 港幣20,000元（或其任何其他主要貨幣等值）** **隨後投資額 – 港幣1,000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] 此數字是根據由 2017 年 1 月 1 日至 2017 年 12 月 31 日期間的費用計算。

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。

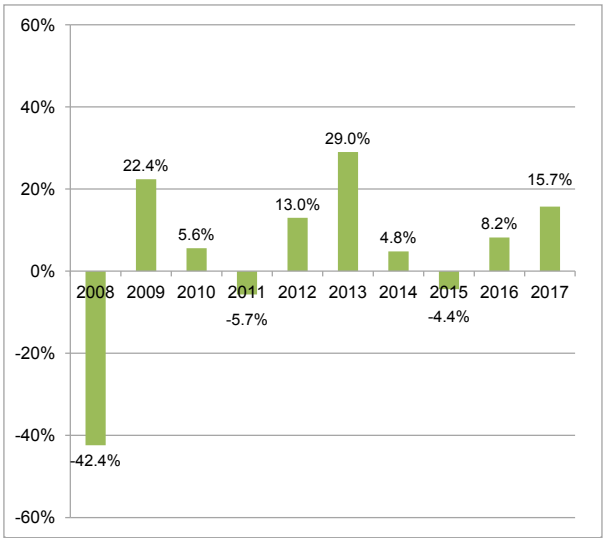
子基金並不為達致其投資目標亦不為投資而大量使用金融衍生工具（「**FDIs**」），但是在正常情況下為了有效管理投資組合和對沖，可不時利用FDIs。子基金為上述目的可使用的FDIs主要包括（但不限於）認股證、期權、期貨、掉期及遠期合約。

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. 非為投資目的而使用金融衍生工具（FDIs）：	雖然子基金的投資策略並不包括廣泛使用FDIs，但是投資管理人為了有效管理投資組合和對沖，可不時利用FDIs。使用衍生工具令子基金涉及額外的風險，包括：(i)波動風險 — FDIs或會十分波動；(ii)管理風險 — 效果取決於投資管理人在通行市場條件下所作投資決定是否成功；(iii)市場風險 — 其有因FDIs的市值改變而遭受的風險；(iv)信用風險 — 子基金有因交易對手未能履行其財務義務而遭受損失的風險；及(v)變現風險 — 有關的投資難於迅速購買或出售時存在的風險。上述任何風險的發生會對子基金的資產淨值有不利影響。在不利的情況下，子基金為有效管理投資組合或對沖所使用的FDIs可能會無效，而子基金亦可能因此遭受重大損失。

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 A 類別總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
- A 類別^發行日：1987年9月10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.manulifefunds.com.hk。該網站並未經證監會審閱。

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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 A類別	AA類別
認購費（初次收費）	不適用	不超過認購款的5%
轉換費（轉換收費）	最高為贖回款總額的1%	最高為贖回款總額的1%
贖回費（贖回收費）	認購後首兩年內最高為贖回款額的1%	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。由於它們減少了 閣下的投資所得回報，所以會影響 閣下。

	年費率（子基金資產淨值的百分數） A類別	AA類別
管理費	1.5%*	1.75%*
存管費	0.003%至0.40%範圍內（不包括交易費及償還墊支）	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	不適用
執行費	不超過0.5%	不超過0.5%

* 經給予受影響的股東至少三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.4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

- 閣下一般按宏利資產管理（香港）有限公司於某一交易日香港時間下午四時（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A及AA類別的股份。提交 閣下的指示（認購、轉換或贖回指示）前，請向 閣下的經銷商查詢該經銷商內部的截止交易時間（其可能與宏利環球基金的截止交易時間不同）。
- 子基金A及AA類別股份的資產淨值，將每日刊登於http://www.manulifefunds.com.hk，並可於宏利環球基金的註冊辦事處索閱。

重要提示

閣下如有疑問，應諮詢專業意見。

香港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 **環球房地產基金**

2018年3月

- ***本概要為　閣下提供有關宏利環球基金 – 環球房地產基金的重要資料。***
- ***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

投資管理人：	**Manulife Asset Management (US) LLC**	
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**	**2.32%[1]**
	AA（澳元對沖）類別	**2.32%[2]**
	AA（加元對沖）類別	**2.32%[2]**
	AA（港元）類別	**2.35%[1]**
基礎貨幣：	**美元（USD）**	
結算貨幣：	**類別**	**貨幣**
	AA	**美元（USD）**
	AA（澳元對沖）	**澳元（AUD）**
	AA（加元對沖）	**加元（CAD）**
	AA（港元）	**港元（HKD）**
派息政策：	**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，現金派息只有在應付的款額等於或高於50美元時才適用。）**	
財政年度截止日：	**6月30日**	
最低投資額：	**初次投資額 – 20,000港元（或其任何其他主要貨幣等值）** **隨後投資額 – 1,000港元（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 此數字是根據由 2017 年 1 月 1 日至 2017 年 12 月 31 日期間的費用計算。

2 由於在公佈本概要時，股份類別尚未首次發行本股份，此數字是根據子基金 AA 類別股份的開支作估計。

本基金是甚麼產品？

環球房地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

環球房地產基金是主要旨在提供中長線資本增長的股票基金，其次要目標才是產生收入。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%的淨資產投資於房地產證券（如上文所述），主要為美國及非美國公司的房地產投資信託基金（「**REITs**」）。房地產證券指其收益相當大部分來自發展和管理位於美國及非美國的國家的房地產公司的證券。

投資組合的投資工具包括但不限於北美（美國及加拿大）REITs、非美國REITs、房地產公司及非房地產公司股票及股票相關證券（包括受保薦及不受保薦的美國預託證券）、企業債券（如下文所述）、短期債務證券、現金及存款。

子基金亦可將不超過20%的淨資產投資於任何期限的企業債券，包括低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-）且評級低至標準普爾或惠譽的BB（或如未有評級，則為等同評級）的企業債券。

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。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，而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。

子基金專注於持有房地產及按揭的REITs。投資管理人會甄選出由於經濟條件改變、地區經濟因素或行業整固，以致現時價值基本上被低估的公司。這些公司包括從事擁有、管理或推銷地產業務的美國或非美國公司；財務或建築等相關行業的公司；以及持有至少一半資產為地產的其他業務的公司。

根據售股章程所制定的多元化的規定，子基金可把其100%淨資產投放到封閉式的REITs資產中。

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。

子基金並不為達致其投資目標亦不為投資而大量使用金融衍生工具（「**FDIs**」），但是在正常情況下為了有效管理投資組合和對沖，可不時利用FDIs。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、掉期及遠期合約。

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. 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未必獲香港證券及期貨事務監察委員會認可，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。

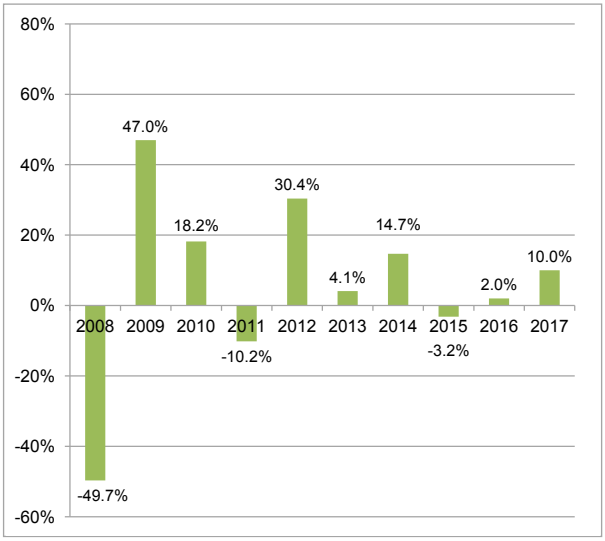
6. 貨幣風險： 子基金的資產會主要投資於美元以外的貨幣為單位的證券，而子基金將按該等貨幣收取的該等投資的收益或變現收入。其中某些貨幣兑美元可能貶值。

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. 流通性及波動風險： 子基金可能投資於基礎較不穩固、仍處於發展初期的公司。此等公司可能會經常出現顯著股價波動，以及由於其證券交投量偏低而可能缺乏流通性。特定證券在特定時期或特定市況下難以在屬意時刻出售時，亦可能出現流通性不足的情況。

9.	**非為投資目的而使用金融衍生工具（FDIs）：**	雖然子基金的投資策略並不包括廣泛使用FDIs，但是投資管理人為了有效管理投資組合和對沖，可不時利用FDIs。使用衍生工具令子基金涉及額外的風險，包括：(i)波動風險 — FDIs或會十分波動；(ii)管理風險 — 效果取決於投資管理人在通行市場條件下所作投資決定是否成功；(iii)市場風險 — 其有因FDIs的市值改變而遭受的風險；(iv)信用風險 — 子基金有因交易對手未能履行其財務義務而遭受損失的風險；及(v)變現風險 — 有關的投資難於迅速購買或出售時存在的風險。上述任何風險的發生會對子基金的資產淨值有不利影響。在不利的情況下，子基金為有效管理投資組合或對沖所使用的FDIs可能會無效，而子基金亦可能因此遭受重大損失。

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 類別總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：2007年1月29日
- AA 類別^發行日：2007年1月29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.manulifefunds.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）	最高為贖回款總額的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。由於它們減少了 閣下的投資所得回報，所以會影響 閣下。

	年費率（子基金資產淨值的百分數）
管理費	1.75%*
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三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.4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

- 閣下一般按宏利資產管理（香港）有限公司於某一交易日香港時間下午四時（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AA 類別、AA（澳元對沖）類別、AA（加元對沖）類別及AA（港元）類別的股份。提交 閣下的指示（認購、轉換或贖回指示）前，請向 閣下的經銷商查詢該經銷商內部的截止交易時間（其可能與宏利環球基金的截止交易時間不同）。

- 子基金AA 類別、AA（澳元對沖）類別、AA（加元對沖）類別及AA（港元）類別股份的資產淨值，將每日刊登於http://www.manulifefunds.com.hk，並可於宏利環球基金的註冊辦事處索閱。

重要提示

閣下如有疑問，應諮詢專業意見。

香港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 **環球資源基金**
2018年3月

- ***本概要為　閣下提供有關宏利環球基金 – 環球資源基金的重要資料。***
- ***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

投資管理人：	**Manulife Asset Management (US) LLC**
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　2.02%[1]**
基礎貨幣：	**美元（USD）**
結算貨幣：	**美元（USD）**
派息政策：	**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，現金派息只有在應付的款額等於或高於50美元時才適用。）**
財政年度截止日：	**6月30日**
最低投資額：	**初次投資額 – 20,000港元（或其任何其他主要貨幣等值）** **隨後投資額 – 1,000港元（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] 此數字是根據由 2017 年 1 月 1 日至 2017 年 12 月 31 日期間的費用計算。

本基金是甚麼產品？

環球資源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

環球資源基金的主要目標是為持有長期投資觀點、為了達致長期回報而願意接受其投資價值相當大的波幅的風險的投資者提供長期資本增長。該子基金有意在多元化的基礎上作出投資。旗下的投資組合將主要包括全球參與如天然氣、石油、咖啡、糖等全球資源及有關工業的、在任何證券交易所上市的公司的股票及股票相關證券。子基金可投資於其收益的重大部分來自全球資源業務活動的公司。該子基金的其餘資產可包括債券及存款。

環球資源基金一般會把其最少70%的淨資產投資於天然資源行業公司的股票及股票相關證券。若與其投資目標相一致，該子基金可在國際上投資於各種天然資源行業，如碳氫化合物、貴金屬及基本產品行業。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。因此，子基金可將其超過30%的淨資產投資於位於美國及加拿大的發行機構。子基金的投資可以任何貨幣計價。

在選擇投資時，投資管理人採取「由上而下」方法尋找最佳行業分配，並以「由下而上」方法尋找基本因素穩固的公司。按照由上而下的方法，投資管理人評估全球宏觀經濟環境，包括現時天然資源供求基本因素、短期機會或風險、以及中期新科技的開發和應用。對於由下而上的篩選策略，投資管理人研究公司的管理層及策略、成本結構、成長潛力及地理分佈。另外，投資管理人亦考慮歷史、現時及將來的估值，盈利及現金流量的估值倍數、現時及預期的資產淨值、資產負債表質素、流動資本需求及以投資資本回報計算的總體盈利能力。

由於投資管理人綜合應用這兩種方法，故能選取其認為符合子基金投資目標的證券。投資管理人將定期審核其證券選擇程序及其預測以跟隨市場情況變化作出改變。

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。

子基金並不為達致其投資目標亦不為投資而大量使用金融衍生工具（「**FDIs**」），但是在正常情況下為了有效管理投資組合和對沖，可不時利用FDIs。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、掉期及遠期合約。

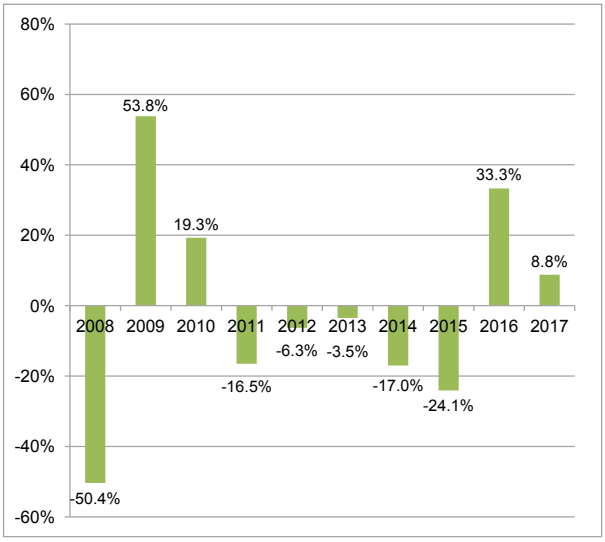
有哪些主要風險?

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.	**行業集中風險：**	子基金專注於特定行業（即天然資源），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，其表現主要倚賴天然資源股的表現。

4.	**投資天然資源的風險：**	子基金專注於天然資源行業，或會因為有關該等行業的事態（例如國際政治及經濟事態發展、節約能源、勘探項目成效、稅務及其他政府規例）而蒙受重大影響。
5.	**地域集中風險：**	子基金的投資集中於美國及加拿大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等區域的不利事態影響。
6.	**非為投資目的而使用金融衍生工具（FDIs）：**	雖然子基金的投資策略並不包括廣泛使用FDIs，但是投資管理人為了有效管理投資組合和對沖，可不時利用FDIs。使用衍生工具令子基金涉及額外的風險，包括：(i)波動風險 — FDIs或會十分波動；(ii)管理風險 — 效果取決於投資管理人在通行市場條件下所作投資決定是否成功；(iii)市場風險 — 其有因FDIs的市值改變而遭受的風險；(iv)信用風險 — 子基金有因交易對手未能履行其財務義務而遭受損失的風險；及(v)變現風險 — 有關的投資難於迅速購買或出售時存在的風險。上述任何風險的發生會對子基金的資產淨值有不利影響。在不利的情況下，子基金為有效管理投資組合或對沖所使用的FDIs可能會無效，而子基金亦可能因此遭受重大損失。

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 類別總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：2007年1月29日
- AA 類別發行日：2007年1月29日

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）	**最高為贖回款總額的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。由於它們減少了 閣下的投資所得回報，所以會影響 閣下。

	年費率（子基金資產淨值的百分數）
管理費	**1.75%***
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三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.4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

- 閣下一般按宏利資產管理（香港）有限公司於某一交易日香港時間下午四時（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AA 類別的股份。提交 閣下的指示（認購、轉換或贖回指示）前，請向 閣下的經銷商查詢該經銷商內部的截止交易時間（其可能與宏利環球基金的截止交易時間不同）。

- 子基金AA 類別股份的資產淨值，將每日刊登於http://www.manulifefunds.com.hk，並可於宏利環球基金的註冊辦事處索閱。

重要提示

閣下如有疑問，應諮詢專業意見。

香港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 **大中華機會基金**
2018年3月

- ***本概要為　閣下提供有關宏利環球基金 – 大中華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

投資管理人：	**宏利資產管理（香港）有限公司**
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　2.38%[1]**
基礎貨幣：	**美元（USD）**
結算貨幣：	**美元（USD）**
派息政策：	**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，現金派息只有在應付的款額等於或高於50美元時才適用。）**
財政年度截止日：	**6月30日**
最低投資額：	**AA 類別** **初次投資額 – 20,000港元（或其任何其他主要貨幣等值）** **隨後投資額 – 1,000港元（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] 此數字是根據由 2017 年 1 月 1 日至 2017 年 12 月 31 日期間的費用計算。

本基金是甚麼產品？

大中華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

大中華機會基金旨在透過主要投資於中國內地、香港及台灣（「**大中華地區**」）達致長期資本增長。

子基金將其最少70%的淨資產投資於大中華公司的股票及股票相關證券，該等公司包括在大中華上市又或其大部分收入乃來自在中國大陸生產或銷售的商品、又或在中國大陸作出的投資或執行的服務。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%的淨資產投資於設於中國大陸、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。

子基金的投資亦可包括於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「B」股。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，預計子基金持有中國A股將不會超過淨資產的30%。

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，當中涉及定量及質素分析，以識別擁有競爭優勢、管理專業知識及強勁財政狀況，專注於提高盈利增長等因素，而管理團隊一直為股東創造價值的公司。子基金尋求確定其投資的公平價值，目的在於建立多元化而盈利增長潛力良好的價格偏低證券所組成的投資組合。

促使子基金採取此投資程序的理念是：相對於其盈利增長潛力其股價低沉的公司長期表現會優於大市。子基金尋求投資於比其目標大市有較佳價值和增長特點的公司。

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。於進行任何該等交易之前，子基金將尋求香港證券及期貨事務監察委員會的事先批准，並向股東發出最少一個月的事先通知。

子基金並無廣泛使用金融衍生工具以達致其投資目標或作為投資用途，但可能不時在正常情況下使用金融衍生工具作有效管理投資組合及對沖用途。該子基金可能就該等用途使用的主要金融衍生工具包括（但不限於）認股權證、期權、期貨、掉期及遠期合約。

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大中華地區，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. 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。

5. 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、稅務法例、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。

6. 中國內地投資風險： 在中國內地證券市場的投資既有投資於新興市場的一般風險，亦有與中國內地市場有關的特定風險。投資在中國內地相關公司所涉及的若干風險及特別考慮因素，一般不會在較發達經濟體系或市場出現，該等風險及特別考慮因素包括較高政治、稅務、外匯、流動性及監管風險。

7. 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就任何潛在中國稅務，目前並無作出任何稅務撥備。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，他們可能會變得具有追溯效力。在這方面，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，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這些更改而減少。

8. 通過互聯互通投資： 互聯互通是一新計劃，並不能確定有關規定將會如何應用。現有互聯互通規定可予更改，並可能具追溯效力。通過互聯互通交易的股份，可被剔出合資格上交所股份或深交所股份（視情況而定）範圍，在此情況下，股份只可賣出，並禁止子基金買入。在為上交所股份及深交所股份執行結算過程中，香港中央結算有限公司以代名人身份代表香港執行經紀持有該等股份。子基金僅實益擁有相關證券，而該實益權益之地位未經驗證。子基金也可能就中國證券登記結算有限責任公司而涉及交易對手風險。在極端市況下，滬港通可能以有限的基礎操作，甚至完全無法操作。滬港通及深港通均受每日額度限制，即透過有關互聯互通買賣證券的每日總額度。由於該等額度並非針對子基金或投資管理人，因此，投資管理人將無法控制額度的使用或可用性。買賣上交所股份或深交所股份及進行有關子基金所持有上交所股份的企業行動須受限於地方法規、規例和慣例。有關通過互聯互通投資的風險及限制，可能會影響投資管理人執行子基金投資策略的能力。此外，若子基金透過深港通而投資於深交所股份，子基金將須承擔與深交所中小企業板及／或中國創業板相關的風險。

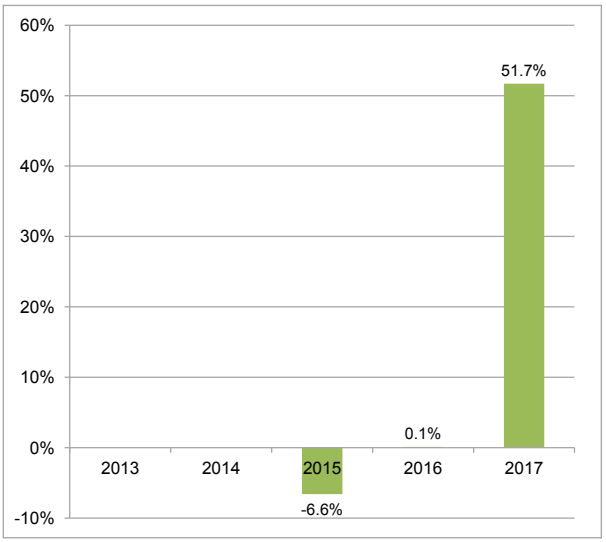
9. 貨幣風險： 子基金以美元作為結算貨幣。其業績表現將受所持有的資產的貨幣與美元之間的匯率變動影響，而外匯控制規例的任何改變可能對匯回資金造成困難。

10. 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。

11. 流通性及波動風險： 子基金可能投資於基礎較不穩固、仍處於發展初期的公司。此等公司可能會經常出現顯著股價波動，以及由於其證券交投量偏低而可能缺乏流通性。特定證券在特定時期或特定市況下難以在屬意時刻出售時，亦可能出現流通性不足的情況。

12. 非為投資目的而使用金融衍生工具（FDIs）：	雖然子基金的投資策略並不包括廣泛使用FDIs，但是投資管理人為了有效管理投資組合和對沖，可不時利用FDIs。使用衍生工具令子基金涉及額外的風險，包括：(i)波動風險 — FDIs或會十分波動；(ii)管理風險 — 效果取決於投資管理人在通行市場條件下所作投資決定是否成功；(iii)市場風險 — 其有因FDIs的市值改變而遭受的風險；(iv)信用風險 — 子基金有因交易對手未能履行其財務義務而遭受損失的風險；及(v)變現風險 — 有關的投資難於迅速購買或出售時存在的風險。上述任何風險的發生會對子基金的資產淨值有不利影響。在不利的情況下，子基金為有效管理投資組合或對沖所使用的FDIs可能會無效，而子基金亦可能因此遭受重大損失。

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 類別總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：2008 年 11 月 17 日
- AA 類別發行日：2014 年 6 月 16 日

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）	**最高為贖回款總額的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。由於它們減少了 閣下的投資所得回報，所以會影響 閣下。

	年費率（子基金資產淨值的百分數）
管理費	**1.75%***
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三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.4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

- 閣下一般按宏利資產管理（香港）有限公司於某一交易日香港時間下午四時（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AA 類別的股份。提交 閣下的指示（認購、轉換或贖回指示）前，請向 閣下的經銷商查詢該經銷商內部的截止交易時間（其可能與宏利環球基金的截止交易時間不同）。
- 子基金AA 類別股份的資產淨值，將每日刊登於http://www.manulifefunds.com.hk，並可於宏利環球基金的註冊辦事處索閱。

重要提示

閣下如有疑問，應諮詢專業意見。

香港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**
2018年3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

投資管理人：	**Manulife Asset Management (US) LLC**
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　1.90%[1]**
基礎貨幣：	**美元（USD）**
結算貨幣：	**美元（USD）**
派息政策：	**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，現金派息只有在應付的款額等於或高於50美元時才適用。）**
財政年度截止日：	**6月30日**
最低投資額：	**初次投資額 – 20,000港元（或其任何其他主要貨幣等值）** **隨後投資額 – 1,000港元（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 此數字是根據由 2017 年 1 月 1 日至 2017 年 12 月 31 日期間的費用計算。

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願意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。

該子基金有意在多元化的基礎上作出投資。其基本投資組合將主要包括全球康健護理及相關工業的、在任何證券交易所上市的公司的股票及股票相關證券。該子基金可投資於其收益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。該等公司過半收入來自與康健護理有關的業務活動，或者將其資產多半用於該等活動。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。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甄選盈利穩定、增長潛力和估值顯示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。

子基金並不為達致其投資目標亦不為投資而大量使用金融衍生工具（「**FDIs**」），但是在正常情況下為了有效管理投資組合和對沖，可不時利用FDIs。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、掉期及遠期合約。

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. 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。

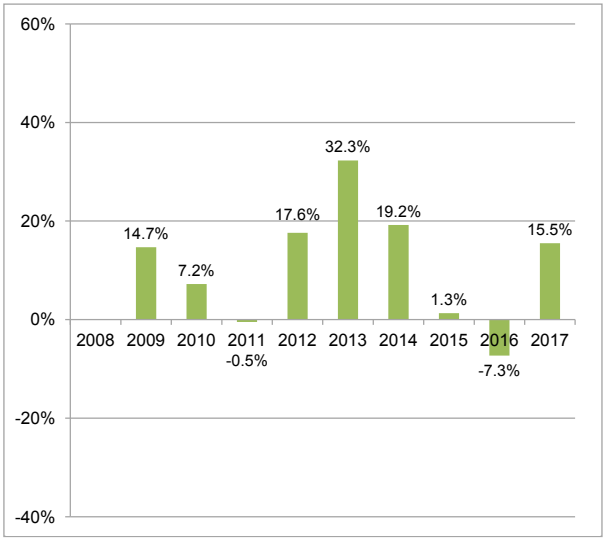
4. 投資康健護理的風險： 子基金專注於康健護理行業，或會因為以下因素而受到重大影響：影響行業的經濟、政治或監管情況，行內競爭加劇或會使公司利潤率下降，以及倘若行內股份不受金融市場歡迎，股價亦可能下跌。

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. 非為投資目的而使用金融衍生工具（FDIs）：	雖然子基金的投資策略並不包括廣泛使用FDIs，但是投資管理人為了有效管理投資組合和對沖，可不時利用FDIs。使用衍生工具令子基金涉及額外的風險，包括：(i)波動風險 — FDIs或會十分波動；(ii)管理風險 — 效果取決於投資管理人在通行市場條件下所作投資決定是否成功；(iii)市場風險 — 其有因FDIs的市值改變而遭受的風險；(iv)信用風險 — 子基金有因交易對手未能履行其財務義務而遭受損失的風險；及(v)變現風險 — 有關的投資難於迅速購買或出售時存在的風險。上述任何風險的發生會對子基金的資產淨值有不利影響。在不利的情況下，子基金為有效管理投資組合或對沖所使用的FDIs可能會無效，而子基金亦可能因此遭受重大損失。

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 類別總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：2008年6月27日
- AA 類別發行日：2008年6月27日

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）	最高為贖回款總額的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。由於它們減少了 閣下的投資所得回報，所以會影響 閣下。

	年費率（子基金資產淨值的百分數）
管理費	1.75%*
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三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.4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

- 閣下一般按宏利資產管理（香港）有限公司於某一交易日香港時間下午四時（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AA 類別的股份。提交 閣下的指示（認購、轉換或贖回指示）前，請向 閣下的經銷商查詢該經銷商內部的截止交易時間（其可能與宏利環球基金的截止交易時間不同）。

- 子基金AA 類別股份的資產淨值，將每日刊登於http://www.manulifefunds.com.hk，並可於宏利環球基金的註冊辦事處索閱。

重要提示

閣下如有疑問，應諮詢專業意見。

香港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 **印度股票基金**
2018年3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

投資管理人：	**宏利資產管理（香港）有限公司**
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　2.11%[1]**
基礎貨幣：	**美元（USD）**
結算貨幣：	**美元（USD）**
派息政策：	**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，現金派息只有在應付的款額等於或高於50美元時才適用。）**
財政年度截止日：	**6月30日**
最低投資額：	**初次投資額 – 20,000港元（或其任何其他主要貨幣等值）** **隨後投資額 – 1,000港元（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] 此數字是根據由 2017 年 1 月 1 日至 2017 年 12 月 31 日期間的費用計算。

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打算作長線投資並準備接受其投資價值有較大波幅的投資者提供長期資本增長。子基金會將其最少70%的淨資產投資於股票及股票相關證券，所屬公司涵蓋印度不同行業並於印度或其他任何證券交易所上市。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，該境外組合投資者可能是宏利環球基金或投資管理人。

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以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。

子基金並不為達致其投資目標亦不為投資而大量使用金融衍生工具（「**FDIs**」），但是在正常情況下為了有效管理投資組合和對沖，可不時利用FDIs。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、掉期及遠期合約。

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印度相關公司，或會導致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. 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。

5. 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、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、法律或條例的其他發展。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。

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相關的股價。

7. 股市管制的風險： 某些市場或經濟體系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。

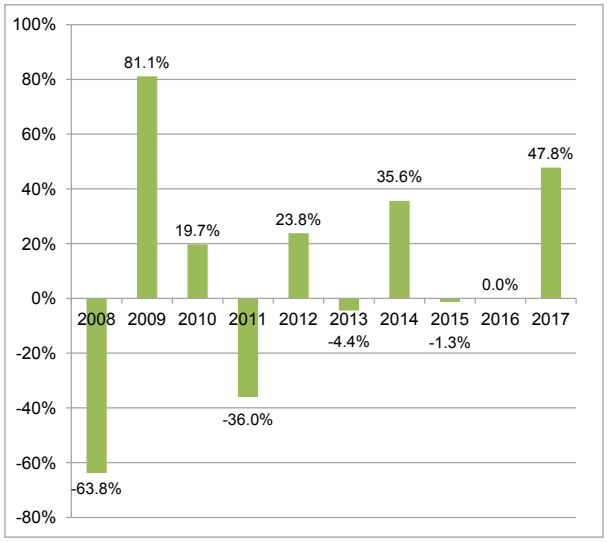
8. 貨幣風險： 子基金的資產可主要投資於不是以美元為單位的證券，因此該等子基金將按該等貨幣收取投資收益。其中某些貨幣兑換成美元時價值可能會下跌。

9. 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。

10. 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。

11. 非為投資目的而使用金融衍生工具（FDIs）：	雖然子基金的投資策略並不包括廣泛使用FDIs，但是投資管理人為了有效管理投資組合和對沖，可不時利用FDIs。使用衍生工具令子基金涉及額外的風險，包括：(i)波動風險 — FDIs或會十分波動；(ii)管理風險 — 效果取決於投資管理人在通行市場條件下所作投資決定是否成功；(iii)市場風險 — 其有因FDIs的市值改變而遭受的風險；(iv)信用風險 — 子基金有因交易對手未能履行其財務義務而遭受損失的風險；及(v)變現風險 — 有關的投資難於迅速購買或出售時存在的風險。上述任何風險的發生會對子基金的資產淨值有不利影響。在不利的情況下，子基金為有效管理投資組合或對沖所使用的FDIs可能會無效，而子基金亦可能因此遭受重大損失。

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 類別總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：2006年11月30日
- AA 類別發行日：2006年11月30日

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）	**最高為贖回款總額的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。由於它們減少了 閣下的投資所得回報，所以會影響 閣下。

	年費率（子基金資產淨值的百分數）
管理費	**1.75%***
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	**不超過0.5%**
業績表現費	**不適用**

* 經給予受影響的股東至少三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.4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

- 閣下一般按宏利資產管理（香港）有限公司於某一交易日香港時間下午四時（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AA 類別的股份。提交 閣下的指示（認購、轉換或贖回指示）前，請向 閣下的經銷商查詢該經銷商內部的截止交易時間（其可能與宏利環球基金的截止交易時間不同）。

- 子基金AA 類別股份的資產淨值，將每日刊登於http://www.manulifefunds.com.hk，並可於宏利環球基金的註冊辦事處索閱。

重要提示

閣下如有疑問，應諮詢專業意見。

香港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

日本增長基金
2018年3月

- ***本概要為　閣下提供有關宏利環球基金 – 日本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

投資管理人：	**宏利資產管理（香港）有限公司**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**A 類別**	**1.81%[1]**
	AA 類別	**2.06%[1]**
基礎貨幣：	**美元（USD）**	
結算貨幣：	**美元（USD）**	
派息政策：	**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，現金派息只有在應付的款額等於或高於50美元時才適用。）**	
財政年度截止日：	**6月30日**	
最低投資額：	**<u>A 類別</u>** **對於2007年12月29日以前作出的認購：** **初次投資額 – 5,000港元（或其任何其他主要貨幣等值）** **隨後投資額 – 1,000港元（或其任何其他主要貨幣等值）** **對於2007年12月29日或以後作出的認購：** **初次投資額 – 1,560,000港元（或其任何其他主要貨幣等值）** **隨後投資額 – 1,000港元（或其任何其他主要貨幣等值）** **<u>AA 類別</u>** **初次投資額 – 20,000港元（或其任何其他主要貨幣等值）** **隨後投資額 – 1,000港元（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] 此數字是根據由 2017 年 1 月 1 日至 2017 年 12 月 31 日期間的費用計算。

本基金是甚麼產品?

日本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

日本增長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。

子基金並不為達致其投資目標亦不為投資而大量使用金融衍生工具（「**FDIs**」），但是在正常情況下為了有效管理投資組合和對沖，可不時利用FDIs。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。

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。

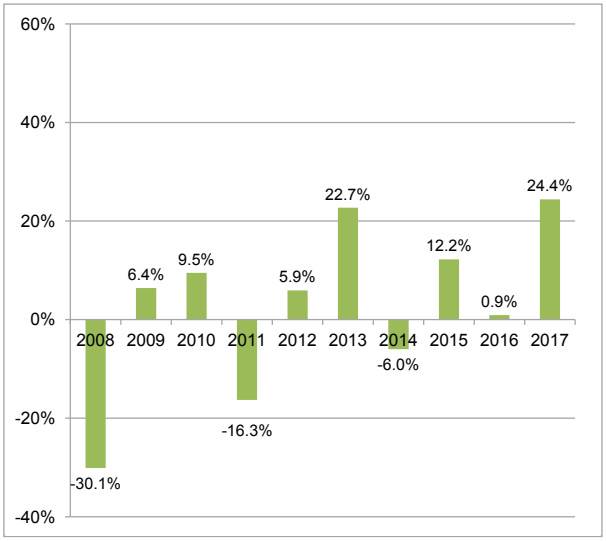
4. **貨幣風險：** 子基金的資產可主要投資於不是以美元為單位的證券，因此該等子基金將按該等貨幣收取投資收益。其中某些貨幣兑換成美元時價值可能會下跌。

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：** 子基金可能投資於基礎較不穩固、仍處於發展初期的公司。此等公司可能會經常出現顯著股價波動，以及由於其證券交投量偏低而可能缺乏流通性。特定證券在特定時期或特定市況下難以在屬意時刻出售時，亦可能出現流通性不足的情況。

7. 非為投資目的而使用金融衍生工具（FDIs）：	雖然子基金的投資策略並不包括使用FDIs，但是投資管理人為了有效管理投資組合和對沖，可不時利用FDIs。使用衍生工具令子基金涉及額外的風險，包括：(i)波動風險 — FDIs或會十分波動；(ii)管理風險 — 效果取決於投資管理人在通行市場條件下所作投資決定是否成功；(iii)市場風險 — 其有因FDIs的市值改變而遭受的風險；(iv)信用風險 — 子基金有因交易對手未能履行其財務義務而遭受損失的風險；及(v)變現風險 — 有關的投資難於迅速購買或出售時存在的風險。上述任何風險的發生會對子基金的資產淨值有不利影響。在不利的情況下，子基金為有效管理投資組合或對沖所使用的FDIs可能會無效，而子基金亦可能因此遭受重大損失。

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 A 類別總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
- A 類別^發行日：1987年9月10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.manulifefunds.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 A 類別	AA 類別
認購費（初次收費）	不適用	不超過認購款的5%
轉換費（轉換收費）	最高為贖回款總額的1%	最高為贖回款總額的1%
贖回費（贖回收費）	認購後首兩年內為1%	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。由於它們減少了 閣下的投資所得回報，所以會影響 閣下。

	年費率（子基金資產淨值的百分數） A 類別	AA 類別
管理費	1.5%*	1.75%*
存管費	0.003%至0.40%範圍內（不包括交易費及償還墊支）	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	不適用
執行費	不超過0.5%	不超過0.5%

* 經給予受影響的股東至少三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.4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

- 閣下一般按宏利資產管理（香港）有限公司於某一交易日香港時間下午四時（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A 及AA 類別的股份。提交 閣下的指示（認購、轉換或贖回指示）前，請向 閣下的經銷商查詢該經銷商內部的截止交易時間（其可能與宏利環球基金的截止交易時間不同）。

- 子基金A 及AA 類別股份的資產淨值，將每日刊登於http://www.manulifefunds.com.hk，並可於宏利環球基金的註冊辦事處索閱。

重要提示

閣下如有疑問，應諮詢專業意見。

香港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　　拉丁美洲股票基金
2018年3月

- ***本概要為　閣下提供有關宏利環球基金 – 拉丁美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

投資管理人：	**Fiera Capital (UK) Limited**
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　　2.07%[1,2]**
基礎貨幣：	**美元（USD）**
結算貨幣：	**美元（USD）**
派息政策：	**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，現金派息只有在應付的款額等於或高於50美元時才適用。）**
財政年度截止日：	**6月30日**
最低投資額：	**初次投資額 – 20,000港元（或其任何其他主要貨幣等值）** **隨後投資額 – 1,000港元（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] 此數字是根據由 2017 年 1 月 1 日至 2017 年 12 月 31 日期間的費用計算。

[2] 截至 2017 年 12 月 31 日期間，本股份類別並無應計或應付的業績表現費。請注意，本股份類別可於下個財政年度收取業績表現費，視乎本股份類別的表現而定。

本基金是甚麼產品？

拉丁美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

拉丁美洲股票基金旨在為準備接受其投資價值有較大波幅的投資者作多元化的投資，以獲得長期資本增長。子基金的最少70%的淨資產將會投資於股票及股票相關證券，所屬公司涵蓋拉丁美洲（包括但不限於巴西、智利、哥倫比亞、墨西哥及阿根廷）不同經濟範疇、並在任何證券交易所上市。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（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-）或未評級）及存款。

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，子基金的投資可以任何貨幣計價。子基金可將其超過30%的淨資產投資於位於巴西和墨西哥的發行機構，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。

子基金並不為達致其投資目標亦不為投資而大量使用金融衍生工具（「**FDIs**」），但是在正常情況下為了有效管理投資組合和對沖，可不時利用FDIs。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。

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。

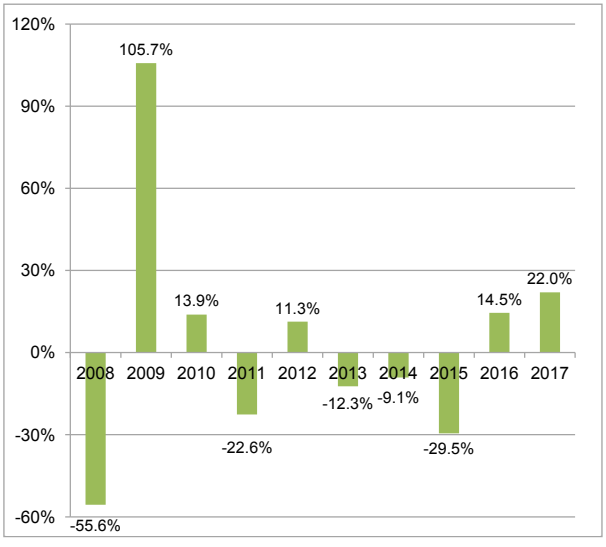
3. 地域集中風險： 子基金的投資集中於和巴西或墨西哥相關公司的股本證券，或會令子基金的波動較包含廣泛環球投資的組合劇烈。子基金的價值或會較易受到該等區域的不利事態影響。

4. 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。

5. 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、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、法律或條例的其他發展。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。

6.	**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。
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。
8.	**流通性及波動風險：**	子基金可能投資於基礎較不穩固、仍處於發展初期的公司。此等公司可能會經常出現顯著股價波動，以及由於其證券交投量偏低而可能缺乏流通性。特定證券在特定時期或特定市況下難以在屬意時刻出售時，亦可能出現流通性不足的情況。
9.	**非為投資目的而使用金融衍生工具（FDIs）：**	雖然子基金的投資策略並不包括廣泛使用FDIs，但是投資管理人為了有效管理投資組合和對沖，可不時利用FDIs。使用衍生工具令子基金涉及額外的風險，包括：(i)波動風險 — FDIs或會十分波動；(ii)管理風險 — 效果取決於投資管理人在通行市場條件下所作投資決定是否成功；(iii)市場風險 — 其有因FDIs的市值改變而遭受的風險；(iv)信用風險 — 子基金有因交易對手未能履行其財務義務而遭受損失的風險；及(v)變現風險 — 有關的投資難於迅速購買或出售時存在的風險。上述任何風險的發生會對子基金的資產淨值有不利影響。在不利的情況下，子基金為有效管理投資組合或對沖所使用的FDIs可能會無效，而子基金亦可能因此遭受重大損失。
10.	**業績表現費風險：**	即使投資者遭受投資本金損失，贖回股份的股東可能仍須就其股份承擔業績表現費。

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 類別總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：2006年11月30日
- AA 類別發行日：2006年11月30日

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）	**不超過認購款的5%**
轉換費（轉換收費）	**最高為贖回款總額的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。由於它們減少了 閣下的投資所得回報，所以會影響 閣下。

	年費率（子基金資產淨值的百分數）
管理費	**1.75%***
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	**超額回報的8%**，但須達到10%回報下限** **其中** **「超額回報」是在有關業績表現期結束時，(a)每股資產淨值，超過(b)每股目標資產淨值的款額；** **「業績表現期」是指宏利環球基金的財政年度；** **「每股目標資產淨值」(a)對於首個業績表現期是指每股初次發售價的110%（對於任何不足十二個月的期限則按比例調整）；而(b)對於其後各業績表現期則為下限水平之110%（「10%回報下限」）；** **「下限水平」(a)緊接的上一個業績表現期的每股目標資產淨值或(b)在緊接的上一個業績表現期最後一個營業日營業時間結束時的每股資產淨值，以兩者中較高者為準。**
執行費	**不超過0.5%**

* 經給予受影響的股東至少三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.4節。

** 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為20%。詳情請參見售股章程第9.4節。

其他收費

閣下買賣子基金股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利資產管理（香港）有限公司於某一交易日香港時間下午四時（即宏利環球基金的截止交易時間）或以前收到　閣下妥善的申請後子基金下一個確定的資產淨值認購或贖回子基金的AA 類別的股份。提交　閣下的指示（認購、轉換或贖回指示）前，請向　閣下的經銷商查詢該經銷商內部的截止交易時間（其可能與宏利環球基金的截止交易時間不同）。

- 子基金AA類別股份的資產淨值，將每日刊登於http://www.manulifefunds.com.hk，並可於宏利環球基金的註冊辦事處索閱。

重要提示

閣下如有疑問，應諮詢專業意見。

香港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

俄羅斯股票基金
2018年3月

- ***本概要為　閣下提供有關宏利環球基金 – 俄羅斯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

投資管理人：	**Fiera Capital (UK) Limited**	
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**	**2.24%[1,2]**
基礎貨幣：	**美元（USD）**	
結算貨幣：	**美元（USD）**	
派息政策：	**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，現金派息只有在應付的款額等於或高於50美元時才適用。）**	
財政年度截止日：	**6月30日**	
最低投資額：	**初次投資額 – 20,000港元（或其任何其他主要貨幣等值）** **隨後投資額 – 1,000港元（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 此數字是根據由 2017 年 1 月 1 日至 2017 年 12 月 31 日期間的費用計算。

2 截至 2017 年 12 月 31 日期間，本股份類別並無應計或應付的業績表現費。請注意，本股份類別可於下個財政年度收取業績表現費，視乎本股份類別的表現而定。

本基金是甚麼產品?

俄羅斯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

俄羅斯股票基金旨在為持有長期投資觀點、為了達致長期回報而願意承擔其投資價值相當大的波幅的風險的投資者提供長期資本增長。

該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位於俄羅斯的公司及位於俄羅斯境外而其收入主要來自俄羅斯的公司的股票及股票相關證券，而所有證券都按照規則、在受監管的市場上市和買賣。該等股票及股票相關證券包括普通股、優先股及預託證券。該子基金亦可投資於屬於獨聯體*的其他國家。該子基金的其餘資產可包括債券（低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-）或未評級）及存款。

俄羅斯股票基金專注於俄羅斯的股票。投資管理人有條不紊地嚴格執行由下而上的投資程序（一種積極的以研究為基礎的程序）來甄選公司。

投資組合之建構遵照投資限制的規限並考慮了各種風險因素，例如流通性的風險，質素風險（即特定投資之質素或被投資公司管理層的質素），市場風險及統計風險（即使用Barra多因子模型跟蹤錯誤量度的／按例如股票選擇和行業選擇之間的風險組合量度的與基準相關的總體風險）。

對於直接投資於俄羅斯的基金，投資在俄羅斯證券交易所或莫斯科銀行同業貨幣交易所上市的證券被視為在受規管市場的投資，則不在本售股章程所提述的10%限制的範圍之內。董事會應核實上文提述的證券上市或交易的市場是否具有受監管市場的資格。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。

子基金並不為達致其投資目標亦不為投資而大量使用金融衍生工具（「**FDIs**」），但是在正常情況下為了有效管理投資組合和對沖，可不時利用FDIs。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。

*於本產品資料概要日期其成員國為阿塞拜疆、亞美尼亞、白俄羅斯、格魯吉亞、哈薩克、吉爾吉斯、摩爾達尼亞、俄羅斯、塔吉克、土庫曼、烏茲別克及烏克蘭。

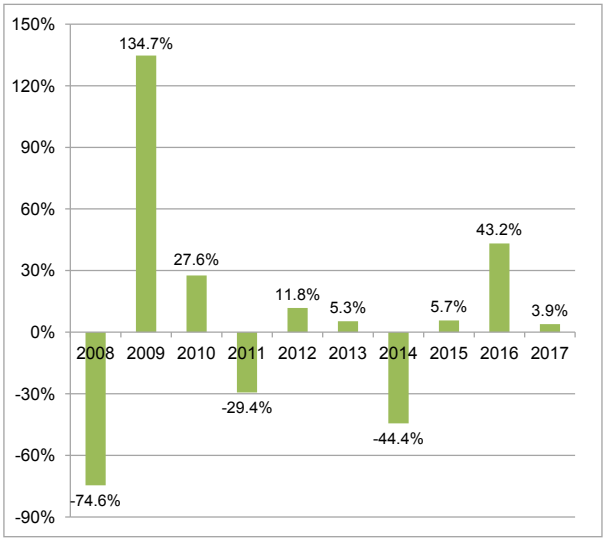
有哪些主要風險?

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俄羅斯有關的公司，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.	**俄羅斯政治和經濟因素：**	在子基金可投資的某些新興經濟體系或市場，子基金可能承受比已發展的經濟體系或市場高的風險。俄羅斯以前的一些政權有中央計劃社會主義的經濟和專制的政府系統。在1990年代，俄羅斯與獨聯體經歷了重大政治及社會變革。這些因素可能對整體投資氣候，尤其是子基金的投資機會，有不利影響。然而其影響是深遠的，投資者應顧及其最終結果的不可預測性。
5.	**流通性不足的證券：**	子基金在俄羅斯的某些投資可能不時缺乏流通性，並可能對市場價格及對子基金出售特定票據以滿足其流動資金需求或應付任何特定事件（例如任何特定發行證券的信譽惡化）的能力構成不利影響。
6.	**俄羅斯稅務風險：**	子基金可投資於俄羅斯市場，既可直接投資，亦可透過在塞浦路斯註冊成立的全資附屬公司間接投資，以受惠於塞浦路斯與俄羅斯之間現有優惠的雙重徵稅條約。然而，不能保證該條約在子基金整個存續時期都對子基金有利。
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.	**貨幣風險：**	子基金乃以美元計價。其表現將會受到所持資產貨幣兑美元匯率的走勢影響，而外匯管制規例如有變動，有可能導致難以將資金匯回本國。
9.	**流通性及波動風險：**	子基金可能投資於基礎較不穩固、仍處於發展初期的公司。此等公司可能會經常出現顯著股價波動，以及由於其證券交投量偏低而可能缺乏流通性。特定證券在特定時期或特定市況下難以在屬意時刻出售時，亦可能出現流通性不足的情況。

10. 非為投資目的而使用金融衍生工具（FDIs）：	雖然子基金的投資策略並不包括廣泛使用FDIs，但是投資管理人為了有效管理投資組合和對沖，可不時利用FDIs。使用衍生工具令子基金涉及額外的風險，包括：(i)波動風險 — FDIs或會十分波動；(ii)管理風險 — 效果取決於投資管理人在通行市場條件下所作投資決定是否成功；(iii)市場風險 — 其有因FDIs的市值改變而遭受的風險；(iv)信用風險 — 子基金有因交易對手未能履行其財務義務而遭受損失的風險；及(v)變現風險 — 有關的投資難於迅速購買或出售時存在的風險。上述任何風險的發生會對子基金的資產淨值有不利影響。在不利的情況下，子基金為有效管理投資組合或對沖所使用的FDIs可能會無效，而子基金亦可能因此遭受重大損失。
11. 業績表現費風險：	即使投資者遭受投資本金損失，贖回股份的股東可能仍須就其股份承擔業績表現費。

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 類別總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：2007年11月19日
- AA 類別發行日：2007年11月19日

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）	**不超過認購款的5%**
轉換費（轉換收費）	**最高為贖回款總額的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。由於它們減少了 閣下的投資所得回報，所以會影響 閣下。

	年費率（子基金資產淨值的百分數）
管理費	**1.75%***
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	**超額回報的8%**，但須達到10%回報下限** **其中** **「超額回報」是在有關業績表現期結束時，(a)每股資產淨值，超過(b)每股目標資產淨值的款額；** **「業績表現期」是指宏利環球基金的財政年度；** **「每股目標資產淨值」(a)對於首個業績表現期是指每股初次發售價的110%（對於任何不足十二個月的期限則按比例調整）；而 (b)對於其後各業績表現期則為下限水準之110%（「10%回報下限」）；** **「下限水平」(a)緊接的上一個業績表現期的每股目標資產淨值或(b)在緊接的上一個業績表現期最後一個營業日營業時間結束時的每股資產淨值，以兩者中較高者為準。**
執行費	**不超過0.5%**

* 經給予受影響的股東至少三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.4節。

** 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為20%。詳情請參見售股章程第9.4節。

其他收費

閣下買賣子基金股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利資產管理（香港）有限公司於某一交易日香港時間下午四時（即宏利環球基金的截止交易時間）或以前收到　閣下妥善的申請後子基金下一個確定的資產淨值認購或贖回子基金的AA 類別的股份。提交　閣下的指示（認購、轉換或贖回指示）前，請向　閣下的經銷商查詢該經銷商內部的截止交易時間（其可能與宏利環球基金的截止交易時間不同）。

- 子基金AA 類別股份的資產淨值，將每日刊登於http://www.manulifefunds.com.hk，並可於宏利環球基金的註冊辦事處索閱。

重要提示

閣下如有疑問，應諮詢專業意見。

香港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

2018年3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

投資管理人：	**宏利資產管理（香港）有限公司**	
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**	**2.11%[1]**
基礎貨幣：	**美元（USD）**	
結算貨幣：	**美元（USD）**	
派息政策：	**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，現金派息只有在應付的款額等於或高於50美元時才適用。）**	
財政年度截止日：	**6月30日**	
最低投資額：	**初次投資額 – 20,000港元（或其任何其他主要貨幣等值）** **隨後投資額 – 1,000港元（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] 此數字是根據由 2017 年 1 月 1 日至 2017 年 12 月 31 日期間的費用計算。

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願意承擔其投資價值相當大的波幅的風險的投資者提供長期資本增長。

該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股票及股票相關證券，有關公司須在台灣任何證券交易所上市，或涵蓋台灣不同經濟範疇、或其盈利之重大部分來自台灣並於任何證券交易所上市。該子基金亦可投資於上述公司發行的普通股、優先股及預託證券及投資於集體投資計劃（不超過子基金10%的淨資產）。該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-）或未評級）及存款。

台灣股票基金將在合符規管及稅務的規限下為長期總回報參與各種投資。但是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。

子基金並不為達致其投資目標亦不為投資而大量使用金融衍生工具（「**FDIs**」），但是在正常情況下為了有效管理投資組合和對沖，可不時利用FDIs。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。

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：** 子基金集中投資於台灣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. **政治風險：** 子基金的資產淨值會受不明朗因素影響，例如會受台灣政府變動、或其對內部投資、稅收及匯回貨幣限制的政策之變化，以及台灣法規之其他新情況影響。台灣與中華人民共和國（「**中國**」）政府都聲稱其為台灣的唯一合法政府。不能保證中華人民共和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新情況、社會或宗教不安定、較高的通脹及其他因素影響。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。

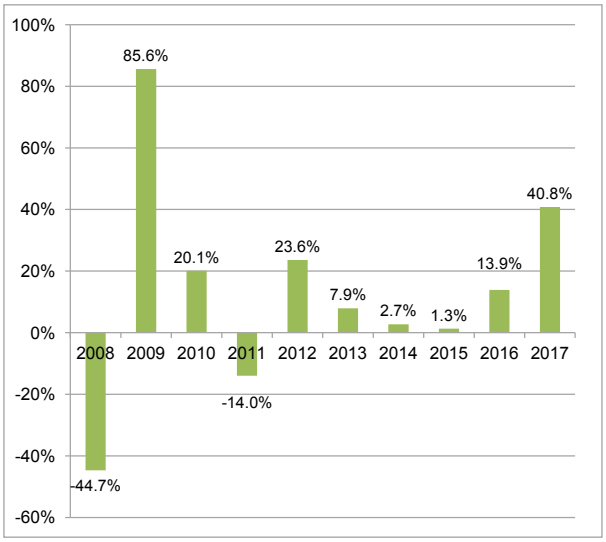
5. **小型公司風險：** 與投資於規模較大、基礎較穩固公司通常附帶的風險相比，投資於中小型公司證券或會牽涉較大風險。特別是較小型公司的生產線、市場或財政資源通常有限，可獲得與公司有關的研究資料亦較少，而且公司可能只靠少數要員管理。

6. **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。其中某些貨幣兑美元可能貶值。

7. **流通性及波動風險：** 子基金可能投資於基礎較不穩固、仍處於發展初期的公司。此等公司可能會經常出現顯著股價波動，以及由於其證券交投量偏低而可能缺乏流通性。特定證券在特定時期或特定市況下難以在屬意時刻出售時，亦可能出現流通性不足的情況。

8.	**缺乏證券市場管制的風險：**	與較先進的市場相比，政府規管台灣證券市場的監督和執法活動或許較少。
9.	**非為投資目的而使用金融衍生工具（FDIs）：**	雖然子基金的投資策略並不包括廣泛使用FDIs，但是投資管理人為了有效管理投資組合和對沖，可不時利用FDIs。使用衍生工具令子基金涉及額外的風險，包括：(i)波動風險 — FDIs或會十分波動；(ii)管理風險 — 效果取決於投資管理人在通行市場條件下所作投資決定是否成功；(iii)市場風險 — 其有因FDIs的市值改變而遭受的風險；(iv)信用風險 — 子基金有因交易對手未能履行其財務義務而遭受損失的風險；及(v)變現風險 — 有關的投資難於迅速購買或出售時存在的風險。上述任何風險的發生會對子基金的資產淨值有不利影響。在不利的情況下，子基金為有效管理投資組合或對沖所使用的FDIs可能會無效，而子基金亦可能因此遭受重大損失。

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 類別總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：2007年1月29日
- AA 類別發行日：2007年1月29日

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）	最高為贖回款總額的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。由於它們減少了 閣下的投資所得回報，所以會影響 閣下。

	年費率（子基金資產淨值的百分數）
管理費	1.75%*
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三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.4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

- 閣下一般按宏利資產管理（香港）有限公司於某一交易日香港時間下午四時（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AA 類別的股份。提交 閣下的指示（認購、轉換或贖回指示）前，請向 閣下的經銷商查詢該經銷商內部的截止交易時間（其可能與宏利環球基金的截止交易時間不同）。

- 子基金AA 類別股份的資產淨值，將每日刊登於http://www.manulifefunds.com.hk，並可於宏利環球基金的註冊辦事處索閱。

重要提示

閣下如有疑問，應諮詢專業意見。

香港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 **土耳其股票基金**

2018年3月

- ***本概要為　閣下提供有關宏利環球基金 – 土耳其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

投資管理人：	**Fiera Capital (UK) Limited**
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　　2.27%[1,2]**
基礎貨幣：	**美元（USD）**
結算貨幣：	**美元（USD）**
派息政策：	**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，現金派息只有在應付的款額等於或高於50美元時才適用。）**
財政年度截止日：	**6月30日**
最低投資額：	**初次投資額 – 20,000港元（或其任何其他主要貨幣等值）** **隨後投資額 – 1,000港元（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 此數字是根據由 2017 年 1 月 1 日至 2017 年 12 月 31 日期間的費用計算。

2 截至 2017 年 12 月 31 日期間，本股份類別並無應計或應付的業績表現費。請注意，本股份類別可於下個財政年度收取業績表現費，視乎本股份類別的表現而定。

本基金是甚麼產品?

土耳其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

土耳其股票基金旨在為持有長期投資觀點、為了達致長期回報而願意承擔其投資價值相當大的波幅的風險的投資者提供長期資本增長。

該子基金有意在多元化的基礎上作出投資。其最少70%的淨資產，將會投資於位於土耳其的公司及位於土耳其境外而其收入絕大部分來自土耳其的公司的股票及股票相關證券，而所有證券都按照規則、將在受監管的市場上市和買賣。該等股票及股票相關證券包括普通股、優先股及預託證券。

該子基金的其餘資產可包括債券（或會低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-）或未評級）及存款。

土耳其股票基金將專注於土耳其的股票。投資管理人有條不紊地嚴格執行由下而上的投資程序（一種積極的以研究為基礎的程序）來挑選公司。

投資組合之建構遵照投資限制的規限並考慮了各種風險因素，例如流通性的風險，質素風險（即特定投資之質素或被投資公司管理層的質素），市場風險及統計風險（即使用Barra多因子模型跟蹤錯誤量度的／按例如股票選擇和行業選擇之間的風險組合量度的與基準相關的總體風險）。

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。

子基金並不為達致其投資目標亦不為投資而大量使用金融衍生工具（「**FDIs**」），但是在正常情況下為了有效管理投資組合和對沖，可不時利用FDIs。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。

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土耳其有關的公司，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。

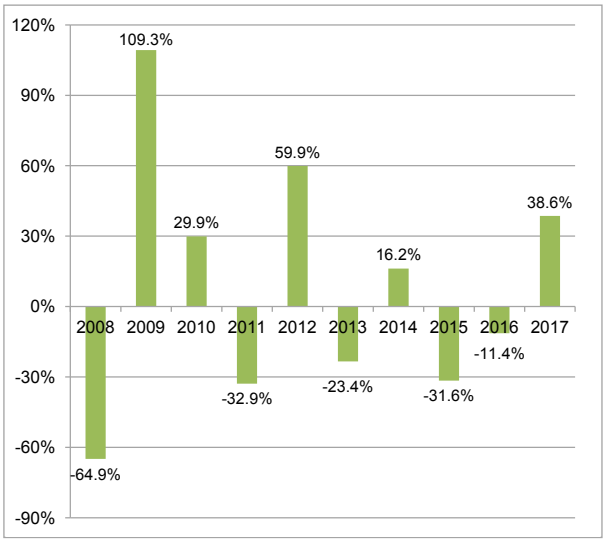
5. 土耳其政治經濟因素： 在子基金可投資的某些新興經濟體系或市場，子基金可能承受比已發展的經濟體系或市場高的風險。土耳其在其努力加入歐洲聯盟的過程中，現時正在經歷重大改變。投資機會是否可以獲得及投資能否有利可圖地變現取決於政府是否繼續執行某些現時的經濟自由化政策。政治氣候可能改變，在一些時候，改變可能甚快。不能保證政府會像現時那樣繼續執行這些政策。子基金的投資亦可能有被沒收或國有化、或被徵收沒收性賦税的風險。

6. 土耳其市場特點： 投資於土耳其的股票和定息債務涉及投資於較發達市場的證券通常不會涉及的某些考慮因素。與較發達市場的證券相比，該國的證券市場規模小得多，流通量較少而且市況相當反覆。因此，與投資於較發達國家的公眾和私人債務和其他定息債務的投資組合相比，子基金的投資組合可能經受較大的價格波動，變現能力顯然較低。

與較發達國家相比，在土耳其，國家對證券市場的規管和監督較少，而且經紀和投資者能得到可依賴的資料也較少。因此，投資者的保障也較少。與發達市場相比，披露、會計及監管標準在大多數方面較不全面、不嚴格。另外，證券交易的經紀佣金和其他交易支出及有關的税收一般比較發達市場高。

7. 流通性不足的證券：	子基金在土耳其的某些投資可能不時缺乏流通性，並可能對市場價格及對子基金出售特定票據以滿足其流動資金需求或應付任何特定事件（例如任何特定發行證券的信譽惡化）的能力構成不利影響。
8. 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。
9. 流通性及波動風險：	子基金可能投資於基礎較不穩固、仍處於發展初期的公司。此等公司可能會經常出現顯著股價波動，以及由於其證券交投量偏低而可能缺乏流通性。特定證券在特定時期或特定市況下難以在屬意時刻出售時，亦可能出現流通性不足的情況。
10. 非為投資目的而使用金融衍生工具（FDIs）：	雖然子基金的投資策略並不包括廣泛使用FDIs，但是投資管理人為了有效管理投資組合和對沖，可不時利用FDIs。使用衍生工具令子基金涉及額外的風險，包括：(i)波動風險 — FDIs或會十分波動；(ii)管理風險 — 效果取決於投資管理人在通行市場條件下所作投資決定是否成功；(iii)市場風險 — 其有因FDIs的市值改變而遭受的風險；(iv)信用風險 — 子基金有因交易對手未能履行其財務義務而遭受損失的風險；及(v)變現風險 — 有關的投資難於迅速購買或出售時存在的風險。上述任何風險的發生會對子基金的資產淨值有不利影響。在不利的情況下，子基金為有效管理投資組合或對沖所使用的FDIs可能會無效，而子基金亦可能因此遭受重大損失。
11. 業績表現費風險：	即使投資者遭受投資本金損失，贖回股份的股東可能仍須就其股份承擔業績表現費。

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 類別總值在有關曆年內的升跌幅度。
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- 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：2007年11月19日
- AA 類別發行日：2007年11月19日

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）	**不超過認購款的5%**
轉換費（轉換收費）	**最高為贖回款總額的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。由於它們減少了 閣下的投資所得回報，所以會影響 閣下。

	年費率（子基金資產淨值的百分數）
管理費	**1.75%***
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	**超額回報的8%**，但須達到10%回報下限** **其中** **「超額回報」是在有關業績表現期結束時，(a)每股資產淨值，超過(b)每股目標資產淨值的款額；** **「業績表現期」是指宏利環球基金的財政年度；** **「每股目標資產淨值」(a)對於首個業績表現期是指每股初次發售價的110%（對於任何不足十二個月的期限則按比例調整）；而(b)對於其後各業績表現期則為下限水平之110%（「10%回報下限」）；** **「下限水平」(a)緊接的上一個業績表現期的每股目標資產淨值或(b)在緊接的上一個業績表現期最後一個營業日營業時間結束時的每股資產淨值，以兩者中較高者為準。**
執行費	**不超過0.5%**

* 經給予受影響的股東至少三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.4節。

** 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為20%。詳情請參見售股章程第9.4節。

其他收費

閣下買賣子基金股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利資產管理（香港）有限公司於某一交易日香港時間下午四時（即宏利環球基金的截止交易時間）或以前收到　閣下妥善的申請後子基金下一個確定的資產淨值認購或贖回子基金的AA類別的股份。提交　閣下的指示（認購、轉換或贖回指示）前，請向　閣下的經銷商查詢該經銷商內部的截止交易時間（其可能與宏利環球基金的截止交易時間不同）。

- 子基金AA 類別股份的資產淨值，將每日刊登於http://www.manulifefunds.com.hk，並可於宏利環球基金的註冊辦事處索閱。

重要提示

閣下如有疑問，應諮詢專業意見。

香港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 **美國小型公司基金**
2018年3月

- ***本概要為　閣下提供有關宏利環球基金 – 美國小型公司基金的重要資料。***
- ***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

投資管理人：	**Manulife Asset Management (US) LLC**
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　2.00%[1]**
基礎貨幣：	**美元（USD）**
結算貨幣：	**美元（USD）**
派息政策：	**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，現金派息只有在應付的款額等於或高於50美元時才適用。）**
財政年度截止日：	**6月30日**
最低投資額：	**初次投資額 – 20,000港元（或其任何其他主要貨幣等值）** **隨後投資額 – 1,000港元（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 此數字是根據由 2017 年 1 月 1 日至 2017 年 12 月 31 日期間的費用計算。

本基金是甚麼產品?

美國小型公司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

美國小型公司基金旨在透過將其最少70%的淨資產投資於涵蓋美國不同經濟範疇並在任何證券交易所上市的小型公司的股票及股票相關證券，以作出多元化投資。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（或會低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-）或未評級）及存款。

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。

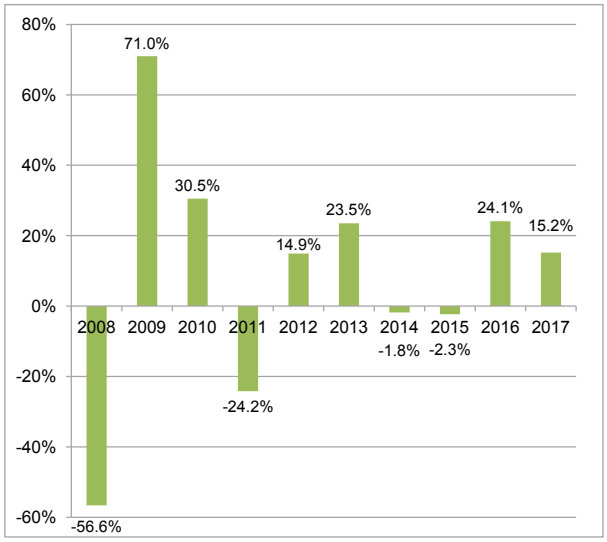
子基金並不為達致其投資目標亦不為投資而大量使用金融衍生工具（「**FDIs**」），但是在正常情況下為了有效管理投資組合和對沖，可不時利用FDIs。子基金為上述目的可使用的FDIs主要包括（但不限於）認股證、期權、期貨、掉期及遠期。

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.	**小型公司風險：**	對中小型公司證券的投資所涉風險比對規模較大、基礎較穩之公司的投資慣常會有的風險大。特別是較小的公司之生產線、市場或財政資源通常都比較有限，可獲得與公司有關的研究資料亦較少，而且公司可能只靠少數關鍵人士管理。
4.	**流通性及波動風險：**	子基金可能投資於基礎較不穩固、仍處於發展初期的公司。此等公司可能會經常出現顯著股價波動，以及由於其證券交投量偏低而可能缺乏流通性。特定證券在特定時期或特定市況下難以在屬意時刻出售時，亦可能出現流通性不足的情況。
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.	**非為投資目的而使用金融衍生工具（FDIs）：**	雖然子基金的投資策略並不包括廣泛使用FDIs，但是投資管理人為了有效管理投資組合和對沖，可不時利用FDIs。使用衍生工具令子基金涉及額外的風險，包括：(i)波動風險 — FDIs或會十分波動；(ii)管理風險 — 效果取決於投資管理人在通行市場條件下所作投資決定是否成功；(iii)市場風險 — 其有因FDIs的市值改變而遭受的風險；(iv)信用風險 — 子基金有因交易對手未能履行其財務義務而遭受損失的風險；及(v)變現風險 — 有關的投資難於迅速購買或出售時存在的風險。上述任何風險的發生會對子基金的資產淨值有不利影響。在不利的情況下，子基金為有效管理投資組合或對沖所使用的FDIs可能會無效，而子基金亦可能因此遭受重大損失。

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 類別總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：2006年11月30日
- AA 類別發行日：2006年11月30日

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）	最高為贖回款總額的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。由於它們減少了 閣下的投資所得回報，所以會影響 閣下。

	年費率（子基金資產淨值的百分數）
管理費	1.75%*
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三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.4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

- 閣下一般按宏利資產管理（香港）有限公司於某一交易日香港時間下午四時（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AA類別的股份。提交 閣下的指示（認購、轉換或贖回指示）前，請向 閣下的經銷商查詢該經銷商內部的截止交易時間（其可能與宏利環球基金的截止交易時間不同）。

- 子基金AA類別股份的資產淨值，將每日刊登於http://www.manulifefunds.com.hk，並可於宏利環球基金的註冊辦事處索閱。

重要提示

閣下如有疑問，應諮詢專業意見。

香港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**
2018年3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

投資管理人：	**宏利資產管理（香港）有限公司**	
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**	**1.45%[1]**
	AA 收益類別	**1.51%[1]**
	AA（港元）類別	**1.51%[1]**
	AA（港元）收益類別	**1.51%[1]**
	AA（澳元對沖）類別	**1.51%[2]**
	AA（澳元對沖）收益類別	**1.51%[2]**
	AA（加元對沖）類別	**1.51%[2]**
	AA（加元對沖）收益類別	**1.51%[2]**
基礎貨幣：	**美元（USD）**	
結算貨幣：	**類別**	**貨幣**
	AA / AA 收益	**美元（USD）**
	AA（澳元對沖）/ AA（澳元對沖）收益	**澳元（AUD）**
	AA（加元對沖）/ AA（加元對沖）收益	**加元（CAD）**
	AA（港元）/ AA（港元）收益	**港元（HKD）**
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，要是這樣，可能即時減低子基金的資產淨值。**	
財政年度截止日：	**6月30日**	
最低投資額：	**初次投資額 – 20,000港元（或其任何其他主要貨幣等值）** **隨後投資額 – 1,000港元（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 此數字是根據由 2017 年 1 月 1 日至 2017 年 12 月 31 日期間的費用計算。

2 由於在公佈本概要時，股份類別尚未首次發行本股份，此數字是根據子基金 AA 收益類別股份的開支作估計。

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入證券的多元化投資組合。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入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（最高其淨資產的30%）於該等證券及現金。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。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為單位的證券。它可以投資於地區貨幣的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（不超過其40%的淨資產）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。如此則投資於此一子基金伴有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。

子基金並不為達致其投資目標亦不為投資而大量使用金融衍生工具（「**FDIs**」），但是在正常情況下為了有效管理投資組合和對沖，可不時利用FDIs。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。

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： 在中國內地證券市場的投資既有投資於新興市場的一般風險，亦有與中國內地市場有關的特定風險。投資在中國內地相關公司所涉及的若干風險及特別考慮因素，一般不會在較發達經濟體系或市場出現，該等風險及特別考慮因素包括較高政治、稅務、外匯、流動性及監管風險。

3. 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。

4. 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。

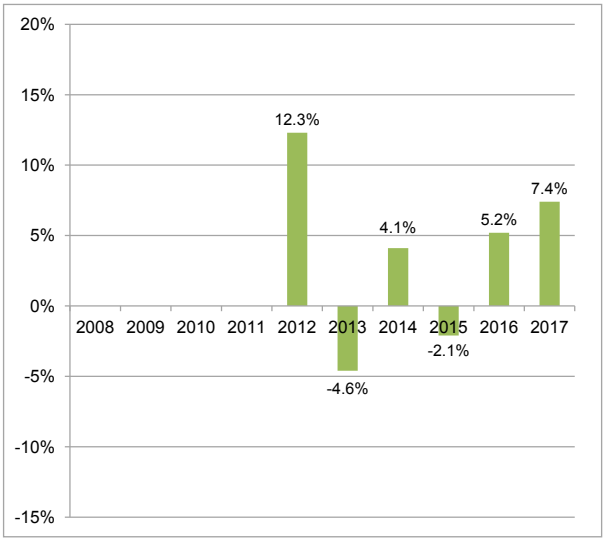
5. 貨幣風險： 子基金的資產會主要投資於美元以外的貨幣為單位的證券，而子基金將按該等貨幣收取該等投資的收益或變現收入。其中某些貨幣兑美元可能貶值。

6. 流通性及波動風險：	相比於已發展的市場，亞洲市場的債務證券可能會出現較顯著波動。在這些市場交易的證券價格可能會有波動。該等證券價格的買賣差價可能較大，而子基金可能會產生重大交易成本。
7. 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。
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。
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. 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、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、法律或條例的其他發展。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。
11. 抵押／證券化產品風險：	子基金可投資於抵押及證券化結構產品，包括資產支持證券及抵押擔保證券。這些證券提供對其基礎資產的參與，而其風險／回報情況由來自該等資產的現金流決定。在波動的市場，此等證券的價格對市場波動較為敏感，有較高的流動性或信用降級的風險。
12. 非為投資目的而使用金融衍生工具（FDIs）：	雖然子基金的投資策略並不包括廣泛使用FDIs，但是投資管理人為了有效管理投資組合和對沖，可不時利用FDIs。使用衍生工具令子基金涉及額外的風險，包括：(i)波動風險 — FDIs或會十分波動；(ii)管理風險 — 效果取決於投資管理人在通行市場條件下所作投資決定是否成功；(iii)市場風險 — 其有因FDIs的市值改變而遭受的風險；(iv)信用風險 — 子基金有因交易對手未能履行其財務義務而遭受損失的風險；及(v)變現風險 — 有關的投資難於迅速購買或出售時存在的風險。上述任何風險的發生會對子基金的資產淨值有不利影響。在不利的情況下，子基金為有效管理投資組合或對沖所使用的FDIs可能會無效，而子基金亦可能因此遭受重大損失。

13. 有關從資本撥付股息的風險：

宏利環球基金的董事會可酌情從子基金AA收益類別、AA（澳元對沖）收益類別、AA（加元對沖）收益類別及AA（港元）收益類別股份的收益、已變現資本收益及／或資本撥付股息。從子基金資本中撥付的股息（如有）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，可能導致子基金上述類別的每股資產淨值即時減少。在獲得香港證券及期貨事務監察委員會的事先批准下，宏利環球基金的董事會可透過向相關股東發出一個月的事先通知隨時修訂子基金的股息政策。

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 收益類別總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：2009年9月28日
- AA 收益類別^發行日：2011年5月4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.manulifefunds.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）	最高為贖回款總額的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。由於它們減少了 閣下的投資所得回報，所以會影響 閣下。

	年費率（子基金資產淨值的百分數）
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三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.4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

- 閣下一般按宏利資產管理（香港）有限公司於某一交易日香港時間下午四時（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AA類別、AA（澳元對沖）類別、AA（加元對沖）類別、AA（港元）類別、AA收益類別、AA（澳元對沖）收益類別、AA（加元對沖）收益類別及AA（港元）收益類別的股份。提交　閣下的指示（認購、轉換或贖回指示）前，請向　閣下的經銷商查詢該經銷商內部的截止交易時間（其可能與宏利環球基金的截止交易時間不同）。

- 子基金AA類別、AA（澳元對沖）類別、AA（加元對沖）類別、AA（港元）類別、AA收益類別、AA（澳元對沖）收益類別、AA（加元對沖）收益類別及AA（港元）收益類別股份的資產淨值，將每日刊登於http://www.manulifefunds.com.hk，並可於宏利環球基金的註冊辦事處索閱。

- 過去12個月（或倘子基金推出不足12個月，則自推出日期起計）就子基金的AA收益類別、AA（澳元對沖）收益類別、AA（加元對沖）收益類別及AA（港元）收益類別股份支付的股息（如有）組成（即從可分派淨收入與資本撥付的相對金額），可要求宏利環球基金提供或在其網站www.manulifefunds.com.hk上查閱。

重要提示

閣下如有疑問，應諮詢專業意見。

香港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

策略收益基金
2018年3月

- ***本概要為　閣下提供有關宏利環球基金 – 策略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

投資管理人：	**Manulife Asset Management (US) LLC**	
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**	**1.54%[1]**
	AA 收益類別	**1.54%[2]**
	AA（港元）類別	**1.54%[2]**
	AA（港元）收益類別	**1.54%[2]**
	AA（澳元對沖）類別	**1.54%[2]**
	AA（澳元對沖）收益類別	**1.54%[2]**
	AA（加元對沖）類別	**1.54%[2]**
	AA（加元對沖）收益類別	**1.54%[2]**
基礎貨幣：	**美元（USD）**	
結算貨幣：	**類別**	**貨幣**
	AA / AA 收益	**美元（USD）**
	AA（澳元對沖）/ AA（澳元對沖）收益	**澳元（AUD）**
	AA（加元對沖）/ AA（加元對沖）收益	**加元（CAD）**
	AA（港元）/ AA（港元）收益	**港元（HKD）**
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，要是這樣，可能即時減低子基金的資產淨值。**	
財政年度截止日：	**6月30日**	
最低投資額：	**初次投資額 – 20,000港元（或其任何其他主要貨幣等值）** **隨後投資額 – 1,000港元（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] 此數字是根據由 2017 年 1 月 1 日至 2017 年 12 月 31 日期間的費用計算。

[2] 由於在公佈本概要時，股份類別尚未首次發行本股份，此數字是根據子基金 AA 類別股份的開支作估計。

本基金是甚麼產品?

策略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**」）。

子基金屬「先進的基金」意圖利用准許的擴大了的投資權限及許可的投資範圍，包括利用金融衍生工具（「**FDIs**」）作投資用途。

目標及投資策略

策略收益基金旨在尋求高水平的經常性收入。為達致此一目標，子基金將其最少70%的淨資產投資於下列各類證券：

(i) 發達及新興市場的美國以外政府及企業債務證券（不超過子基金50%的淨資產）；
(ii) 美國政府及機構債務證券（不超過子基金100%的淨資產）；及
(iii) 美國高息債券（不超過子基金75%的淨資產）。

子基金亦可將其餘下資產投資於獲評為投資級別(即最少為穆迪的Baa3或標準普爾或惠譽的BBB-)的美國企業債務證券及美國或外國股票（不超過子基金10%的淨資產）。

雖然子基金可將其不超過75%的淨資產投資於低於投資級別(即低於穆迪的Baa3或標準普爾或惠譽的BBB-)的高息債務證券，當中包括不超過子基金10%的淨資產投資於標準普爾或穆迪評級機構評為違約的證券（「違約」一詞在此是指一次或多次未有如期支付利息或償還本金，或被評級機構評為「D」級的證券），但是子基金的一般意圖是將其平均信貸質素維持在投資級別範圍（即最少為穆迪的Baa3或標準普爾或惠譽的BBB-）。對子基金投資的證券的平均到期期限不設限制。

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。

在管理策略收益基金時，投資管理人根據對預期的國際利率走勢、產業周期及政治趨勢等經濟因素的分析，將資產分佈於上述三個主要類別。然而，投資管理人可將子基金淨資產最多100%投資於任何一個類別。

在每一類別中，投資管理人尋找就收益、信貸質素、結構及產業分佈而言適合整個投資組合的證券。在選擇證券時，相對收益及風險／回報率是主要考慮因素。

按照其投資限制，子基金可使用某些高風險投資，包括FDIs（其投資價值基於指數、證券或貨幣），而其淨資產最多10%可用於受限制或不能立即變現的證券。

子基金可活躍地買賣證券，而這可能會增加其交易費用（隨之而使其業績較差）並增加投資者應課稅的分配款額。

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。

子基金可不時廣泛或主要使用FDIs以達致投資用途，而不只是為有效管理其投資組合及對沖。使用FDIs作該用途主要包括（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FDIs預期的槓桿率為其淨資產120%的款項，此乃根據投資組合中包括為降低風險而持有的未平倉的FDIs的估計值的總和。使用承諾方法，預期槓桿率為子基金淨資產25%的款項。子基金在使用FDIs時並未利用任何特別投資策略。相反，子基金可在投資管理人認為合適的情況下，使用FDIs以達致本部分上述各段落所描述之投資目標。

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. 使用FDIs： 子基金屬「先進的基金」，意圖利用准許的擴大了的投資權限及許可的投資範圍，包括利用FDIs作投資用途。利用FDIs所涉及的風險有別於而且可能大於傳統的證券投資所涉風險，包括：(i)波動風險 — FDIs或會十分波動；(ii)槓桿風險 — 為積極投資目的而使用槓桿會造成的損失；(iii)管理風險 — 效果取決於投資管理人在通行市場條件下所作投資決定是否成功；(iv)市場風險 — 其有因FDIs的市值改變而遭受的風險；(v)對手風險 — 子基金有因交易對手未能履行其財務義務而遭受損失的風險；及(vi)變現風險－有關的投資難於迅速購買或出售時存在的風險。上述任何風險的發生會對子基金的資產淨值有不利影響。大量將FDIs用作投資用途有可能會使子基金遭受重大或全部損失。在不利的情況下，子基金為投資、有效管理投資組合或對沖所使用的FDIs可能會無效，而子基金亦可能因此遭受重大損失。

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. 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。

5. 流通性風險： 子基金可維持其最多10%的資產淨值於不能立即變現的證券。法律或合約限制再出售，但有即時可出售的市場的證券，並不視為不能立即變現的證券。子基金如投資於不能立即變現的證券，可能不能將其出售，而且在出售時可能不能充分變現其價值。

6. 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。

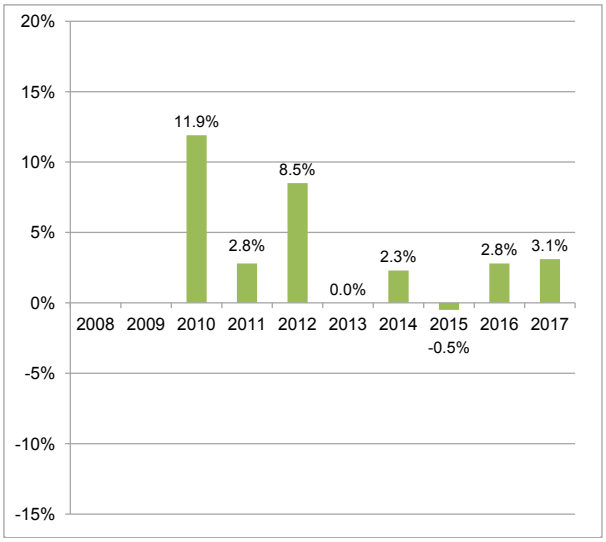
7. 高息債券風險： 子基金可投資於低於投資評級的高息債務證券或與該等證券等同的無評級證券。因此，與高評級債務證券相比，投資於子基金附有較高程度的信用風險與流通性及波動風險。

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。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。

9. 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。

10. 抵押／證券化產品風險：	子基金可投資於抵押及／或證券化產品，包括資產支持證券及抵押擔保證券。這些證券提供對其基礎資產的參與，而其風險／回報情況由來自該等資產的現金流決定。在波動的市場，此等證券的價格對市場波動較為敏感，有較高的流動性或信用降級的風險。
11. 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。
12. 地域集中風險：	子基金的投資集中於美國公司證券，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。
13. 有關從資本撥付股息的風險：	宏利環球基金的董事會可酌情從子基金AA 收益類別、AA（澳元對沖）收益類別、AA（加元對沖）收益類別及AA（港元）收益類別股份的收益、已變現資本收益及／或資本撥付股息。從子基金資本中撥付的股息（如有）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，可能導致子基金上述類別的每股資產淨值即時減少。在獲得香港證券及期貨事務監察委員會的事先批准下，宏利環球基金的董事會可透過向相關股東發出一個月的事先通知隨時修訂子基金的股息政策。

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 類別總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：2008年9月19日
- AA 類別^發行日：2009年12月14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.manulifefunds.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）	最高為贖回款總額的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。由於它們減少了 閣下的投資所得回報，所以會影響 閣下。

	年費率（子基金資產淨值的百分數）
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三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.4節。

其他收費

閣下買賣子基金股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利資產管理（香港）有限公司於某一交易日香港時間下午四時（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AA類別、AA（澳元對沖）類別、AA（加元對沖）類別、AA（港元）類別、AA收益類別、AA（澳元對沖）收益類別、AA（加元對沖）收益類別及AA（港元）收益類別的股份。提交　閣下的指示（認購、轉換或贖回指示）前，請向　閣下的經銷商查詢該經銷商內部的截止交易時間（其可能與宏利環球基金的截止交易時間不同）。

- 子基金AA類別、AA（澳元對沖）類別、AA（加元對沖）類別、AA（港元）類別、AA收益類別、AA（澳元對沖）收益類別、AA（加元對沖）收益類別及AA（港元）收益類別股份的資產淨值，將每日刊登於http://www.manulifefunds.com.hk，並可於宏利環球基金的註冊辦事處索閱。

- 過去12個月（或倘子基金推出不足12個月，則自推出日期起計）就子基金的AA收益類別、AA（澳元對沖）收益類別、AA（加元對沖）收益類別及AA（港元）收益類別及股份支付的股息（如有）組成（即從可分派淨收入與資本撥付的相對金額），可要求本基金提供或在其網站www.manulifefunds.com.hk上查閱。

- 經書面要求，會向香港投資者提供風險管理程序摘要。

重要提示

閣下如有疑問，應諮詢專業意見。

香港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 **美國債券基金**
2018年3月

- ***本概要為　閣下提供有關宏利環球基金 – 美國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

投資管理人：	**Manulife Asset Management (US) LLC**	
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**	**1.47%[1]**
	AA 收益類別	**1.48%[1]**
	AA（港元）類別	**1.47%[1]**
	AA（港元）收益類別	**1.47%[1]**
	AA（澳元對沖）類別	**1.47%[2]**
	AA（澳元對沖）收益類別	**1.47%[2]**
	AA（加元對沖）類別	**1.47%[2]**
	AA（加元對沖）收益類別	**1.47%[2]**
基礎貨幣：	**美元（USD）**	
結算貨幣：	**類別**	**貨幣**
	AA / AA 收益	**美元（USD）**
	AA（澳元對沖）/ AA（澳元對沖）收益	**澳元（AUD）**
	AA（加元對沖）/ AA（加元對沖）收益	**加元（CAD）**
	AA（港元）/ AA（港元）收益	**港元（HKD）**
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，要是這樣，可能即時減低子基金的資產淨值。**	
財政年度截止日：	**6月30日**	
最低投資額：	**初次投資額 – 20,000港元（或其任何其他主要貨幣等值）** **隨後投資額 – 1,000港元（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] 此數字是根據由 2017 年 1 月 1 日至 2017 年 12 月 31 日期間的費用計算。

[2] 由於在公佈本概要時，股份類別尚未首次發行本股份，此數字是根據子基金 AA 類別股份的開支作估計。

本基金是甚麼產品？

美國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

美國債券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，子基金通常將其最少75%的淨資產投資於預期平均信用評級在A級及以上、以美元計價的固定收入證券。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。

子基金可將其不超過25%的淨資產投資於低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-）的高息債務證券。

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。子基金會將其最少70%的淨資產投資於位於美國的發行機構。

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。

子基金並不為達致其投資目標亦不為投資而大量使用金融衍生工具（「**FDIs**」），但是在正常情況下為了有效管理投資組合和對沖，可不時利用FDIs。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。

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。

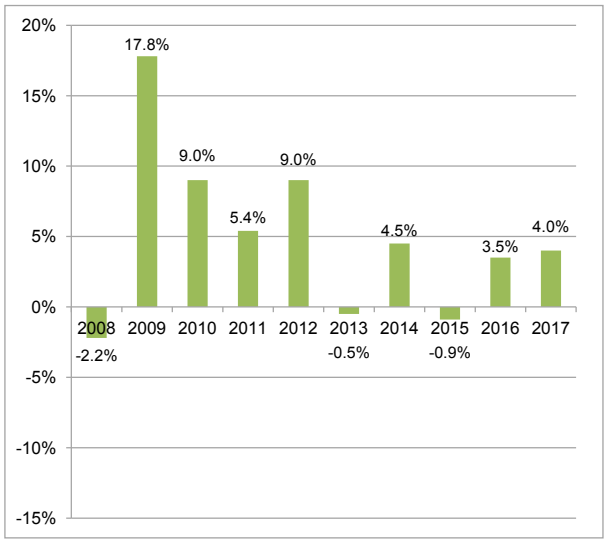
4. **利率風險：** 當債券結算貨幣的利率上升，債券的價值會下降，使有關投資組合的價值降低。

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. **地域集中風險：** 子基金的投資集中於美國公司證券，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。

7. 抵押／證券化產品風險：	子基金可投資於抵押／證券化產品，包括資產支持證券及抵押擔保證券。這些證券提供對其基礎資產的參與，而其風險／回報情況由來自該等資產的現金流決定。在波動的市場，此等證券的價格對市場波動較為敏感，有較高的流動性或信用降級的風險。
8. 非為投資目的而使用金融衍生工具（FDIs）：	雖然子基金投資策略並不包括廣泛使用FDIs，但是投資管理人為了有效管理投資組合和對沖，可不時利用FDIs。使用衍生工具令子基金涉及額外的風險，包括：(i)波動風險 — FDIs或會十分波動；(ii)管理風險 — 效果取決於投資管理人在通行市場條件下所作投資決定是否成功；(iii)市場風險 — 其有因FDIs的市值改變而遭受的風險；(iv)信用風險 — 子基金有因交易對手未能履行其財務義務而遭受損失的風險；及(v)變現風險 — 有關的投資難於迅速購買或出售時存在的風險。上述任何風險的發生會對子基金的資產淨值有不利影響。在不利的情況下，子基金為有效管理投資組合或對沖所使用的FDIs可能會無效，而子基金亦可能因此遭受重大損失。
9. 有關從資本撥付股息的風險：	宏利環球基金的董事會可酌情從子基金AA收益類別、AA（澳元對沖）收益類別、AA（加元對沖）收益類別及AA（港元）收益類別股份的收益、已變現資本收益撥付股息及／或從資本撥付股息。從子基金資本中撥付的股息（如有）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，可能導致子基金上述類別的每股資產淨值即時減少。在獲得香港證券及期貨事務監察委員會的事先批准下，宏利環球基金的董事會可透過向相關股東發出一個月的事先通知隨時修訂子基金的股息政策。

本子基金過往的業績表現如何?



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- 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：2007年1月29日
- AA 類別^發行日：2007年1月29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.manulifefunds.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）	最高為贖回款總額的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。由於它們減少了 閣下的投資所得回報，所以會影響 閣下。

	年費率（子基金資產淨值的百分數）
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三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.4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

- 閣下一般按宏利資產管理（香港）有限公司於某一交易日香港時間下午四時（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AA類別、AA（澳元對沖）類別、AA（加元對沖）類別、AA（港元）類別、AA收益類別、AA（澳元對沖）收益類別、AA（加元對沖）收益類別及AA（港元）收益類別的股份。提交　閣下的指示（認購、轉換或贖回指示）前，請向　閣下的經銷商查詢該經銷商內部的截止交易時間（其可能與宏利環球基金的截止交易時間不同）。

- 子基金AA類別、AA（澳元對沖）類別、AA（加元對沖）類別、AA（港元）類別、AA收益類別、AA（澳元對沖）收益類別、AA（加元對沖）收益類別及AA（港元）收益類別股份的資產淨值，將每日刊登於http://www.manulifefunds.com.hk，並可於宏利環球基金的註冊辦事處索閱。

- 過去12個月（或倘子基金推出不足12個月，則自推出日期起計）就子基金的AA收益類別、AA（澳元對沖）收益類別、AA（加元對沖）收益類別及AA（港元）收益類別股份支付的股息（如有）組成（即從可分派淨收入與資本撥付的相對金額），可要求宏利環球基金提供或在其網站www.manulifefunds.com.hk上查閱。

重要提示

閣下如有疑問，應諮詢專業意見。

香港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**

2018年3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

投資管理人：	**Manulife Asset Management (US) LLC**	
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**	**1.50%[1]**
	AA 收益類別	**1.48%[1]**
	AA（港元）類別	**1.50%[2]**
	AA（港元）收益類別	**1.50%[4]**
	AA（澳元對沖）類別	**1.50%[3]**
	AA（澳元對沖）收益類別	**1.50%[3]**
	AA（加元對沖）類別	**1.50%[3]**
	AA（加元對沖）收益類別	**1.50%[3]**
基礎貨幣：	**美元（USD）**	
結算貨幣：	**<u>類別</u>**	**<u>貨幣</u>**
	AA / AA 收益	**美元（USD）**
	AA（澳元對沖）/ AA（澳元對沖）收益	**澳元（AUD）**
	AA（加元對沖）/ AA（加元對沖）收益	**加元（CAD）**
	AA（港元）/ AA（港元）收益	**港元（HKD）**
派息政策：	**<u>AA / AA（澳元對沖）/ AA（加元對沖）/ AA（港元）類別</u>** **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。）**	
	<u>AA 收益 / AA（澳元對沖）收益 / AA（加元對沖）收益 / AA（港元）收益類別</u> **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，要是這樣，可能即時減低子基金的資產淨值。**	
財政年度截止日：	**6月30日**	
最低投資額：	**初次投資額 – 20,000港元（或其任何其他主要貨幣等值）** **隨後投資額 – 1,000港元（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 此數字是根據由 2017 年 1 月 1 日至 2017 年 12 月 31 日期間的費用計算。

2 由於股份類別於2017年12月31日時沒有連續12個月的專屬費用和資產，此數字是根據子基金AA類別股份的開支作估計。

3 由於在公佈本概要時，股份類別尚未首次發行本股份，此數字是根據子基金 AA 類別股份的開支作估計。

4 由於股份類別成立不足一年，此數字是根據子基金 AA 類別股份的開支作估計。

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。

子基金並不為達致其投資目標亦不為投資而大量使用金融衍生工具（「**FDIs**」），但是在正常情況下為了有效管理投資組合和對沖，可不時利用FDIs。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。

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。

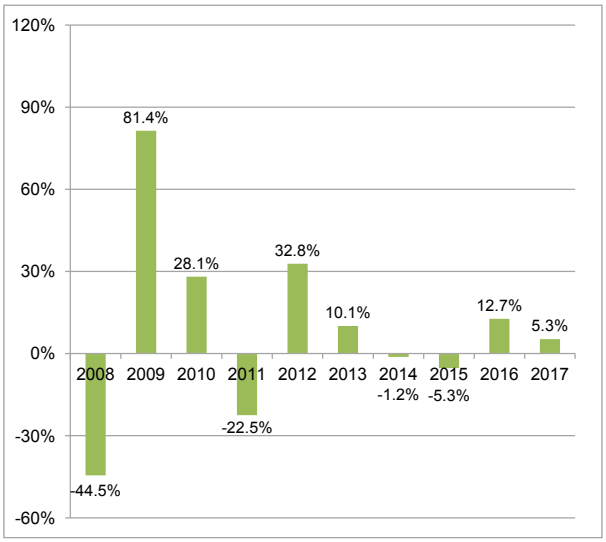
5. **利率風險：** 當債券結算貨幣的利率上升，債券的價值會下降，使有關投資組合的價值降低。

6. **貨幣風險：** 子基金乃以美元計價。其表現將會受到所持資產貨幣兑美元匯率的走勢影響，而外匯管制規例如有變動，有可能導致難以將資金匯回本國。

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. 非為投資目的而使用金融衍生工具（FDIs）：	雖然子基金的投資策略並不包括廣泛使用FDIs，但是投資管理人為了有效管理投資組合和進行對沖，可不時利用FDIs。使用衍生工具令子基金涉及額外的風險，包括：(i)波動風險 — FDIs或會十分波動；(ii)管理風險 — 效果取決於投資管理人在通行市場條件下所作投資決定是否成功；(iii)市場風險 — 其有因FDIs的市值改變而遭受的風險；(iv)信用風險 — 子基金有因交易對手未能履行其財務義務而遭受損失的風險；及(v)變現風險 — 有關的投資難於迅速購買或出售時存在的風險。上述任何風險的發生會對子基金的資產淨值有不利影響。在不利的情況下，子基金為有效管理投資組合或對沖所使用的FDIs可能會無效，而子基金亦可能因此遭受重大損失。
9. 有關從資本撥付股息的風險：	宏利環球基金的董事會可酌情從子基金AA收益類別、AA（澳元對沖）收益類別、AA（加元對沖）收益類別及AA（港元）收益類別股份的收益、已變現資本收益及／或資本撥付股息。從子基金資本中撥付的股息（如有）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，可能導致子基金上述類別的每股資產淨值即時減少。在獲得香港證券及期貨事務監察委員會的事先批准下，宏利環球基金的董事會可透過向相關股東發出一個月的事先通知隨時修訂子基金的股息政策。

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 類別總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：2007年1月29日
- AA 類別^發行日：2007年1月29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.manulifefunds.com.hk。該網站並未經證監會審閱。

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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

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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）	最高為贖回款總額的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。由於它們減少了 閣下的投資所得回報，所以會影響 閣下。

	年費率（子基金資產淨值的百分數）
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三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.4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

- 閣下一般按宏利資產管理（香港）有限公司於某一交易日香港時間下午四時（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AA類別、AA（澳元對沖）類別、AA（加元對沖）類別、AA（港元）類別、AA收益類別、AA（澳元對沖）收益類別、AA（加元對沖）收益類別及AA（港元）收益類別的股份。提交　閣下的指示（認購、轉換或贖回指示）前，請向　閣下的經銷商查詢該經銷商內部的截止交易時間（其可能與宏利環球基金的截止交易時間不同）。

- 子基金AA類別、AA（澳元對沖）類別、AA（加元對沖）類別、AA（港元）類別、AA收益類別、AA（澳元對沖）收益類別、AA（加元對沖）收益類別及AA（港元）收益類別股份的資產淨值，將每日刊登於http://www.manulifefunds.com.hk，並可於宏利環球基金的註冊辦事處索閱。

- 過去12個月（或倘子基金推出不足12個月，則自推出日期起計）就子基金的AA收益類別、AA（澳元對沖）收益類別、AA（加元對沖）收益類別及AA（港元）收益類別股份支付的股息（如有）組成（即從可分派淨收入與資本撥付的相對金額），可要求宏利環球基金提供或在其網站www.manulifefunds.com.hk上查閱。

重要提示

閣下如有疑問，應諮詢專業意見。

香港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 **美國抗通脹債券基金**

2018年3月

- ***本概要為　閣下提供有關宏利環球基金 – 美國抗通脹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

投資管理人：	**Manulife Asset Management (US) LLC**	
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**	**2.05%[1]**
	AA 收益類別	**2.05%[1]**
基礎貨幣：	**美元（USD）**	
結算貨幣：	**美元（USD）**	
派息政策：	**<u>AA 類別</u>** **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。）**	
	<u>AA 收益類別</u> **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，要是這樣，可能即時減低子基金的資產淨值。**	
財政年度截止日：	**6月30日**	
最低投資額：	**初次投資額 – 20,000港元（或其任何其他主要貨幣等值）** **隨後投資額 – 1,000港元（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] 此數字是根據由 2017 年 1 月 1 日至 2017 年 12 月 31 日期間的費用計算。

本基金是甚麼產品?

美國抗通脹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

美國抗通脹債券基金的主要目的是透過將其最少70%的淨資產投資於美國國庫抗通脹債券，在符合保存資本的前提下，盡量擴大總回報。另外，該子基金亦可投資於美國政府、其機構、職能部門或政府分支所發行或擔保的其他類型的通脹指數及非通脹指數債務證券。

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。

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。

子基金並不為達致其投資目標亦不為投資而大量使用金融衍生工具（「**FDIs**」），但是在正常情況下為了有效管理投資組合和對沖，可不時利用FDIs。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。

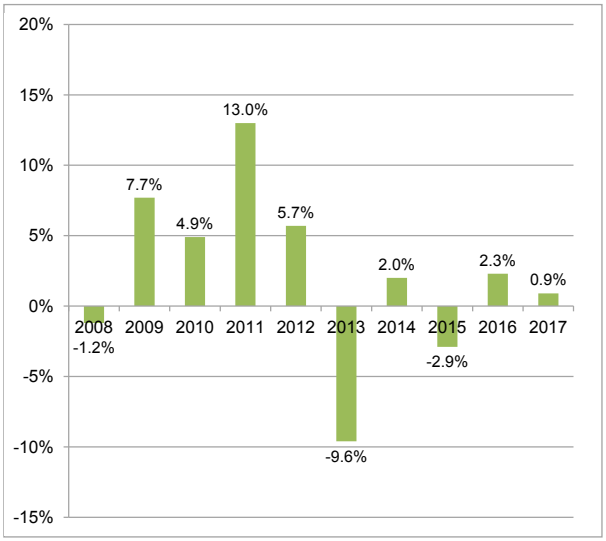
有哪些主要風險?

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。
3.	**地域集中風險：**	子基金集中投資於美國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。
4.	**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。
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.	**抵押／證券化產品風險：**	子基金可投資於抵押及／或證券化產品，包括資產支持證券及抵押擔保證券。這些證券提供對其基礎資產的參與，而其風險／回報情況由來自該等資產的現金流決定。在波動的市場，此等證券的價格對市場波動較為敏感，有較高的流動性或信用降級的風險。

7. 非為投資目的而使用金融衍生工具（FDIs）：	雖然子基金的投資策略並不包括廣泛使用FDIs，但是投資管理人為了有效管理投資組合和對沖，可不時利用FDIs。使用衍生工具令子基金涉及額外的風險，包括：(i)波動風險 — FDIs或會十分波動；(ii)管理風險 — 效果取決於投資管理人在通行市場條件下所作投資決定是否成功；(iii)市場風險 — 其有因FDIs的市值改變而遭受的風險；(iv)信用風險 — 子基金有因交易對手未能履行其財務義務而遭受損失的風險；及(v)變現風險 — 有關的投資難於迅速購買或出售時存在的風險。上述任何風險的發生會對子基金的資產淨值有不利影響。在不利的情況下，子基金為有效管理投資組合或對沖所使用的FDIs可能會無效，而子基金亦可能因此遭受重大損失。
8. 有關從資本撥付股息的風險：	宏利環球基金的董事會可酌情從子基金AA收益類別股份的收益、已變現資本收益及／或資本撥付股息。從子基金資本中撥付的股息（如有）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，可能導致子基金AA收益類別的每股資產淨值即時減少。在獲得香港證券及期貨事務監察委員會的事先批准下，宏利環球基金的董事會可透過向相關股東發出一個月的事先通知隨時修訂子基金的股息政策。

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 類別總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：2007年1月29日
- AA 類別^發行日：2007年1月29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.manulifefunds.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）	最高為贖回款總額的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。由於它們減少了 閣下的投資所得回報，所以會影響 閣下。

	年費率（子基金資產淨值的百分數）
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三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.4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

- 閣下一般按宏利資產管理（香港）有限公司於某一交易日香港時間下午四時（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AA 類別及AA 收益類別的股份。提交 閣下的指示（認購、轉換或贖回指示）前，請向 閣下的經銷商查詢該經銷商內部的截止交易時間（其可能與宏利環球基金的截止交易時間不同）。

- 子基金AA 類別及AA 收益類別股份的資產淨值，將每日刊登於 http://www.manulifefunds.com.hk，並可於宏利環球基金的註冊辦事處索閱。

- 過去12 個月（或倘子基金推出不足12 個月，則自推出日期起計）就子基金的AA 收益類別股份支付的股息（如有）組成（即從可分派淨收入與資本撥付的相對金額），可要求宏利環球基金提供或在其網站www.manulifefunds.com.hk 上查閱。

重要提示

閣下如有疑問，應諮詢專業意見。

香港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

American Growth Fund
March 2018

- ***This statement provides you with key information about Manulife Global Fund – American 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

Investment Manager:	**Manulife Asset Management (US) LLC**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class A**	**1.67%[1]**
	Class AA	**1.92%[1]**
	Class AA (HKD)	**1.90%[1]**
Base currency:	**USD**	
Currency of denomination:	**Class**	**Currency**
	A / AA	**USD**
	AA (HKD)	**HKD**
Dividend policy: (Distribution policy)	**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.)**	
Financial year end:	**30 June**	
Minimum investment:	**Class A** **For subscription made before 29 December 2007:** **Initial – HK$5,000 (or the equivalent in any other major currency)** **Subsequent – HK$1,000 (or the equivalent in any other major currency)** **For subscription made on or after 29 December 2007:** **Initial – HK$1,560,000 (or the equivalent in any other major currency)** **Subsequent – HK$1,000 (or the equivalent in any other major currency)** **Classes AA / AA (HKD)** **Initial – HK$20,000 (or the equivalent in any other major currency)** **Subsequent – HK$1,000 (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] This figure is based on the expenses for the period from 1 January 2017 to 31 December 2017.

What is this product?

American 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

American Growth 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 does not use financial derivative instruments ("**FDIs**") extensively to achieve its investment objective or for investment purposes, but may from time to time, under normal circumstances, use FDIs for efficient portfolio management and hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but not limited to, warrants, options, futures, swaps and forwards.

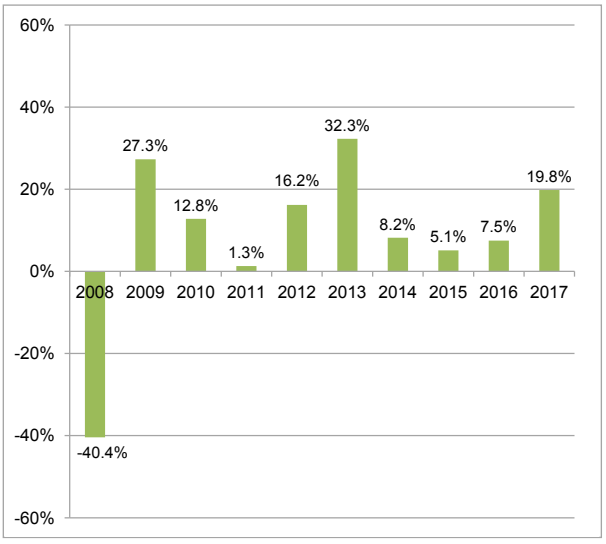
What are the key risks?

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.	**Non-Investment Use of FDIs:**	The extensive use of FDIs does not form part of the investment strategy of the Sub-Fund, but the Investment Manager may from time to time utilize FDIs for efficient portfolio management and hedging purposes. The use of derivatives exposes the Sub-Fund to additional risks, including: (i) volatility risk – FDIs may be highly volatile; (ii) management risk – the results are reliant upon the success of the Investment Manager in making investment decisions in the prevailing market conditions; (iii) market risk – there is a risk from exposures to changes in market value of FDIs; (iv) credit risk – the Sub-Fund is exposed to the risk of loss resulting from a counterparty's failure to meet its financial obligations; and (v) liquidity risk – which exists when particular investments are difficult to be purchased or sold quickly. The eventuation of any of the above risks could have an adverse effect on the net asset value of the Sub-Fund. In adverse situations, the Sub-Fund's use of FDIs may become ineffective in efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.

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 A 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 A^ launch date: 10 September 1987

^ 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.manulifefunds.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong.

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	
	Class A	**Classes AA / AA (HKD)**
Subscription fee (Initial charge)	**N/A**	**Up to 5% of the subscription amount**
Switching fee (Switching charge)	**Up to 1% of the total redemption amount**	**Up to 1% of the total redemption amount**
Redemption fee (Redemption charge)	**Up to 1% of the redemption amount within the first two years of subscription**	**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)	
	Class A	**Classes AA / AA (HKD)**
Management fee	**1.5%***	**1.75%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**	**N/A**
Administration fee	**Up to 0.5%**	**Up to 0.5%**

* This fee may be increased up to a maximum of 6% by giving the affected shareholders not less than three months' prior notice. Please see section 9.4 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 Class A, Class AA and Class AA (HKD) Shares at the Sub-Fund's next-determined net asset value after Manulife Asset Management (Hong Kong) Limited receives your request in good order on or before 4:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. Before placing your orders (subscription, switching or redemption), please check with your distributor for the distributor's internal dealing cut-off time (which may be different from Manulife Global Fund's dealing cut-off time).
- The net asset value of Class A, Class AA and Class AA (HKD) Shares of this Sub-Fund is published daily at www.manulifefunds.com.hk and are also available at the registered office of Manulife Global Fund.

Important

If you are in doubt, you should seek professional advice.

The Securities and Futures Commission in Hong Kong 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 Value Dividend Equity Fund
March 2018

- ***This statement provides you with key information about Manulife Global Fund – Asia Value Dividend 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

Investment Manager:	**Sensible Asset Management Limited**	
Sub-Investment Manager:	**Value Partners Limited**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**4.32%[1] (including performance fees)** **2.46%[1] (excluding performance fees)**
	Class AA Inc	**3.46%[1] (including performance fees)** **2.46%[1] (excluding performance fees)**
Base currency:	**USD**	
Currency of Denomination:	**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 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.**	
Financial year end:	**30 June**	
Minimum investment:	**Initial – HK$20,000 (or the equivalent in any other major currency)** **Subsequent – HK$1,000 (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] This figure is based on the expenses for the period from 1 January 2017 to 31 December 2017.

What is this product?

Asia Value Dividend 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

Asia Value Dividend Equity Fund aims to achieve capital appreciation through investing at least 70% of its net assets in a portfolio of equity and equity-related securities of companies that distribute dividends, and are domiciled in, derive significant income from, or have significant operations in the Far East ex-Japan region ("Far East" in this context bears the same meaning as MSCI ascribes to its index universe under the MSCI AC Far East ex-Japan Index – it comprises countries or markets including Thailand, Taiwan, South Korea, Singapore, Philippines, Malaysia, Indonesia, Hong Kong and China). These companies are listed or traded on the stock exchanges of the Far East ex-Japan region. Such equity and equity related securities include common stocks, preferred stocks, China A-Shares Access Products (as defined below) and depositary receipts.

The underlying investment philosophy for the Sub-Fund is based on the belief that, while markets are inefficient and discrepancies exist in the short-run, prices in the long-run ultimately reflect fundamental values. The Sub-Fund seeks to identify under-valued securities comprising the MSCI AC Far East ex-Japan Index that will benefit from the upside correction between the market's short-term inefficiency and long-term efficiency.

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 China and Hong Kong, 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 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**"). 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 Institutional Investor ("**QFII**") and/or Renminbi Qualified Foreign Institutional Investor ("**RQFII**") licences from China Securities Regulatory Commission (the "**CSRC**") within a certain investment limit ("**Quota**") as approved by the State Administration of Foreign Exchange (the "**SAFE**"). 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) more than 30% of its net assets, in aggregate, 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 does not use financial derivative instruments ("**FDIs**") extensively to achieve its investment objective or for investment purpose, but may from time to time, under normal circumstances, use FDIs for efficient portfolio management and 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.

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.

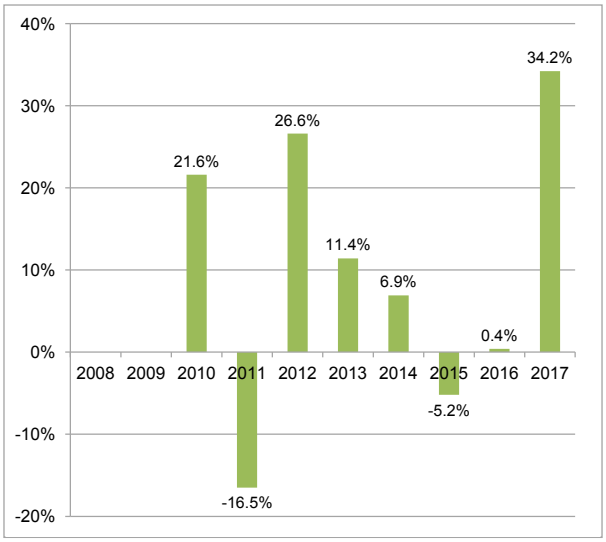
1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Equity Market Risk:**	The Sub-Fund's investment in equity securities 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 China 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 those regions.
4.	**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.
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:**	With effect from November 17, 2014, PRC-sourced gains on disposal of shares and other equity investments (including A shares) derived by QFIIs or RQFIIs (without an establishment or place of business in the PRC or having an establishment or place in the PRC but the income so derived in the PRC is not effectively connected with such establishment or place) would be exempt from PRC corporate income tax. Value-added tax and other surtaxes have not been actively imposed on QFIIs and RQFIIs by the PRC tax authorities. 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. In addition, investments in A shares through Stock Connect would be exempt from PRC corporate income tax and business tax on gains on disposal of the A shares. 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.	**Investments in China A-Shares Access Products:**	QFIIs or RQFIIs may not be able to fulfil investment requests from the Investment Manager in relation to China A-Shares Access Products, or to process redemption requests in a timely manner. Any risk or restriction in relation to the licences (such as licence revocation) of QFIIs and RQFIIs will constitute a risk or restriction for the Sub-Fund. The Sub-Fund may also incur additional cost in investing in China A-Shares Access Products due to the limited availability of such products and the high demand for such products in the market. The Sub-Fund, which relies on the PRC custodians and PRC brokers to execute or settle transactions for China A-Shares Access Products, will be exposed to the less developed custody and settlement system in Mainland China. In addition, QFII and RQFII investment restrictions and the illiquidity of the Chinese securities market may further limit the Sub-Fund's investment capabilities. An investment in China A-Shares Access Products is not a direct investment in China A-Shares and thus does not entitle the Sub-Fund to any direct beneficial interest in China A-Shares or to any direct claim against the issuers of China A-Shares. Issuers of China A-Shares Access Products may deduct various charges, expenses or potential liabilities from the prices of the products. Accordingly, investing in China A-Shares Access Products may lead to a dilution of performance of the Sub-Fund when compared to a direct investment in the underlying China A-Shares. Access by the Sub-Fund to its profits generated through investments in China A-Shares Access Products is subject to repatriation capabilities of QFIIs and/or RQFIIs under the prevailing foreign exchange rules applicable to QFIIs and/or RQFIIs. Any fluctuation in the exchange rate between the Renminbi and the denomination currency of China A-Shares Access Products may have an adverse impact on the value of the China A-Shares Access Products. In addition, as China A-Shares Access Products constitute a type of FDIs, investments in such products may also subject the Sub-Fund to risks associated with investments in FDIs, which include, but without limitation to, credit risk, valuation risk and volatility risk.

8. Investments via Stock Connect:	Stock Connect is a new programme and there is no certainty as to how the relevant regulations will be applied. The current Stock Connect regulations are subject to change, which may take retrospective effect. A stock may be recalled from the scope of eligible SSE shares or SZSE shares, as the case may be, for trading via Stock Connect, and in such event the stock can only be sold and is restricted from being bought by the Sub-Fund. During the settlement process for SSE shares and SZSE shares, such shares are held by Hong Kong Securities Clearing Company as nominee on behalf of the executing brokers. The Sub-Fund will have only a beneficial interest in the shares and the status of such beneficial interest is untested. The Sub-Fund would also be exposed to the counterparty risk with respect to China Securities Depository and Clearing Corporation Limited. Under extreme market conditions, Stock Connect may be available only on a limited basis, if at all. Each of Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect is subject to a daily quota measuring total trading volume via the relevant Stock Connect. As these quotas are not particular to either the Sub-Fund or the Investment Manager, the Investment Manager will not be able to control the use or availability of the quota. Trading in SSE shares or SZSE shares and carrying out corporate actions in respect of such shares held by the Sub-Fund are subject to local regulations, rules and practice. The risks and restrictions associated with investments via Stock Connect may affect the Investment Manager's ability to implement the Sub-Fund's investment strategy. In addition, when the Sub-Fund invests in SZSE shares through Shenzhen-Hong Kong Stock Connect, it will be subject to the risk associated with the Small and Medium Enterprise Board and/or ChiNext Board of the SZSE.
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. 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.
11. Liquidity and Volatility Risks:	The Sub-Fund may invest in companies which are less well established in their early stages of development. These companies may often experience significant price volatility and potential lack of liquidity due to the low trading volume of their securities. The absence of adequate liquidity may also arise when a particular securities is difficult to sell at the desired moment during particular periods or in particular market conditions.

12. Non-Investment Use of FDIs:	The extensive use of FDIs does not form part of the investment strategy of the Sub-Fund, but the Investment Manager may from time to time utilize FDIs for efficient portfolio management and hedging purposes. The use of derivatives exposes the Sub-Fund to additional risks, including: (i) volatility risk – FDIs may be highly volatile; (ii) management risk – the results are reliant upon the success of the Investment Manager in making investment decisions in the prevailing market conditions; (iii) market risk – there is a risk from exposures to changes in market value of FDIs; (iv) credit risk – the Sub-Fund is exposed to the risk of loss resulting from a counterparty's failure to meet its financial obligations; and (v) liquidity risk – which exists when particular investments are difficult to be purchased or sold quickly. The eventuation of any of the above risks could have an adverse effect on the net asset value of the Sub-Fund. In adverse situations, the Sub-Fund's use of FDIs may become ineffective and the Sub-Fund may suffer significant losses.
13. Performance Fee Risk:	A shareholder redeeming shares may still be subject to the performance fee charge in respect of such shares, even though he/she suffered a loss in investment capital.
14. Risks relating to Dividends Paid out of Capital:	The Directors of Manulife Global Fund may, at their discretion, pay dividends out of income, realized capital gains and/or capital, of the Sub-Fund in respect of Class AA Inc Shares. Dividends paid out of capital of the Sub-Fund (if any) amounts 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 net asset value per Class AA Inc Share of the Sub-Fund. The Directors of Manulife Global Fund may, at any time, amend the dividend policy of the Sub-Fund, subject to the prior approval of the Securities and Futures Commission of Hong Kong and one month's prior notice to the relevant Shareholders.

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 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 August 2009
- Class AA^ launch date: 24 August 2009

^ 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.manulifefunds.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong.

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 total redemption amount**
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 fee	**1.75%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**15%** of the Excess Return with a Low Tide Mark** **where** **"Excess Return" means, as at the end of the relevant performance period, the excess of (a) the net asset value per share over (b) the Target Net Asset Value per share;** **"performance period" means the financial year of Manulife Global Fund;** **"Target Net Asset Value per share" means (a) in relation to the first performance period, 110% (adjusted proportionally for any period of less than 12 months) of its initial public offering price per share; and (b) in relation to subsequent performance periods, the higher of (i) the Target Net Asset Value per share for the immediately preceding performance period; and (ii) the net asset value per share as at the close of business on the last business day in the immediately preceding performance period ("Low Tide Mark").**
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 three months' prior notice. Please see section 9.4 of the Prospectus for details.

** This fee may be increased up to a maximum of 20% by giving the affected shareholders not less than one month's prior notice. Please see section 9.4 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 Class AA and Class AA Inc Shares at the Sub-Fund's next-determined net asset value after Manulife Asset Management (Hong Kong) Limited receives your request in good order on or before 4:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. Before placing your orders (subscription, switching or redemption), please check with your distributor for the distributor's internal dealing cut-off time (which may be different from Manulife Global Fund's dealing cut-off time).

- The net asset value of Class AA and Class AA Inc Shares of this Sub-Fund is published daily at www.manulifefunds.com.hk and are also available at the registered office of Manulife Global Fund.

- The composition of dividends (i.e. the relative amounts paid out of net distributable income and capital) (if any) paid on the Class AA Inc Shares of the Sub-Fund 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 its website www.manulifefunds.com.hk.

Important

If you are in doubt, you should seek professional advice.

The Securities and Futures Commission in Hong Kong 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 Equity Fund
March 2018

- ***This statement provides you with key information about Manulife Global Fund – Asian 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

Investment Manager:	**Manulife Asset Management (Hong Kong) Limited**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class A**	**1.77%[1]**
	Class AA	**2.02%[1]**
Base currency:	**USD**	
Currency of Denomination:	**USD**	
Dividend policy: (Distribution policy)	**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.)**	
Financial year end:	**30 June**	
Minimum investment:	**<u>Class A</u>** **For subscription made before 29 December 2007:** **Initial – HK$5,000 (or the equivalent in any other major currency)** **Subsequent – HK$1,000 (or the equivalent in any other major currency)** **For subscription made on or after 29 December 2007:** **Initial – HK$1,560,000 (or the equivalent in any other major currency)** **Subsequent – HK$1,000 (or the equivalent in any other major currency)** **<u>Class AA</u>** **Initial – HK$20,000 (or the equivalent in any other major currency)** **Subsequent – HK$1,000 (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] This figure is based on the expenses for the period from 1 January 2017 to 31 December 2017.

What is this product?

Asian 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

Asian Equity 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 companies listed on stock markets throughout Asia, including those in Australia, Hong Kong, Indonesia, Malaysia, New Zealand, the PRC, the Philippines, Singapore, South Korea, Taiwan and Thailand, but not any of the stock exchanges in Japan. 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 PRC, South Korea and Taiwan. 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 more than 30% 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.

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 does not use financial derivative instruments ("**FDIs**") extensively to achieve its investment objective or for investment purpose, but may from time to time, under normal circumstances, use FDIs for efficient portfolio management and 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.

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.

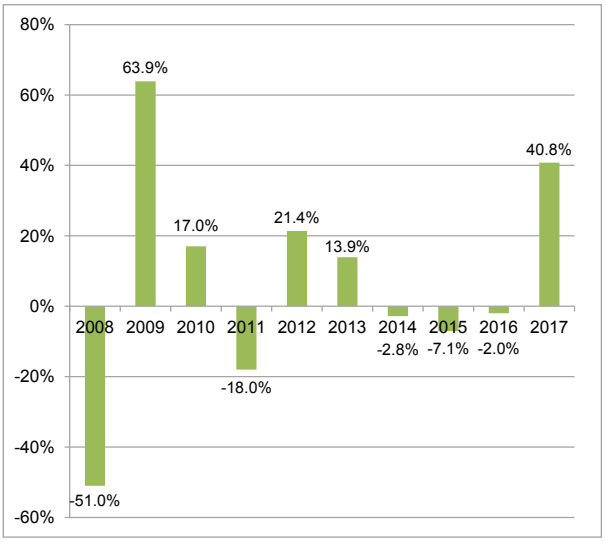
1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Equity Market Risk:**	The Sub-Fund's investment in equity securities 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 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.
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:**	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.
6.	**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.

7.	**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.
8.	**Investments via Stock Connect:**	Stock Connect is a new programme and there is no certainty as to how the relevant regulations will be applied. The current Stock Connect regulations are subject to change, which may take retrospective effect. A stock may be recalled from the scope of eligible SSE shares or SZSE shares, as the case may be, for trading via Stock Connect, and in such event the stock can only be sold and is restricted from being bought by the Sub-Fund. During the settlement process for SSE shares and SZSE shares, such shares are held by Hong Kong Securities Clearing Company as nominee on behalf of the executing brokers. The Sub-Fund will have only a beneficial interest in the shares and the status of such beneficial interest is untested. The Sub-Fund would also be exposed to the counterparty risk with respect to China Securities Depository and Clearing Corporation Limited. Under extreme market conditions, Stock Connect may be available only on a limited basis, if at all. Each of Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect is subject to a daily quota measuring total trading volume via the relevant Stock Connect. As these quotas are not particular to either the Sub-Fund or the Investment Manager, the Investment Manager will not be able to control the use or availability of the quota. Trading in SSE shares or SZSE shares and carrying out corporate actions in respect of such shares held by the Sub-Fund are subject to local regulations, rules and practice. The risks and restrictions associated with investments via Stock Connect may affect the Investment Manager's ability to implement the Sub-Fund's investment strategy. In addition, when the Sub-Fund invests in SZSE shares through Shenzhen-Hong Kong Stock Connect, it will be subject to the risk associated with the Small and Medium Enterprise Board and/or ChiNext Board of the SZSE.

9.	**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.
10.	**Liquidity and Volatility Risks:**	The Sub-Fund may invest in companies which are less well established in their early stages of development. These companies may often experience significant price volatility and potential lack of liquidity due to the low trading volume of their securities. The absence of adequate liquidity may also arise when a particular securities is difficult to sell at the desired moment during particular periods or in particular market conditions.
11.	**Non-Investment Use of FDIs:**	The extensive use of FDIs does not form part of the investment strategy of the Sub-Fund, but the Investment Manager may from time to time utilize FDIs for efficient portfolio management and hedging purposes. The use of derivatives exposes the Sub-Fund to additional risks, including: (i) volatility risk – FDIs may be highly volatile; (ii) management risk – the results are reliant upon the success of the Investment Manager in making investment decisions in the prevailing market conditions; (iii) market risk – there is a risk from exposures to changes in market value of FDIs; (iv) credit risk – the Sub-Fund is exposed to the risk of loss resulting from a counterparty's failure to meet its financial obligations; and (v) liquidity risk – which exists when particular investments are difficult to be purchased or sold quickly. The eventuation of any of the above risks could have an adverse effect on the net asset value of the Sub-Fund. In adverse situations, the Sub-Fund's use of FDIs may become ineffective in efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.

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 A 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 A^ launch date: 19 March 1993

^ 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.manulifefunds.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong.

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	
	Class A	**Class AA**
Subscription fee (Initial charge)	**N/A**	**Up to 5% of subscription amount**
Switching fee (Switching charge)	**Up to 1% of the total redemption amount**	**Up to 1% of the total redemption amount**
Redemption fee (Redemption charge)	**Up to 1% of the redemption amount within the first two years of subscription**	**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)	
	Class A	**Class AA**
Management fee	**1.5%***	**1.75%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**	**N/A**
Administration fee	**Up to 0.5%**	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than three months' prior notice. Please see section 9.4 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 Class A and Class AA Shares at the Sub-Fund's next-determined net asset value after Manulife Asset Management (Hong Kong) Limited receives your request in good order on or before 4:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. Before placing your orders (subscription, switching or redemption), please check with your distributor for the distributor's internal dealing cut-off time (which may be different from Manulife Global Fund's dealing cut-off time).

- The net asset value of Class A and Class AA Shares of this Sub-Fund is published daily at www.manulifefunds.com.hk and are also available at the registered office of Manulife Global Fund.

Important

If you are in doubt, you should seek professional advice.

The Securities and Futures Commission in Hong Kong 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 Small Cap Equity Fund
March 2018

- ***This statement provides you with key information about Manulife Global Fund – Asian Small Cap 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

Investment Manager:	**Manulife Asset Management (Hong Kong) Limited**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**2.00%[1]**
	Class AA (HKD)	**2.00%[1]**
	Class AA (AUD Hedged)	**2.00%[2]**
	Class AA (CAD Hedged)	**2.00%[2]**
Base Currency:	**USD**	
Currency of Denomination:	**Class**	**Currency**
	AA	**USD**
	AA (AUD Hedged)	**AUD**
	AA (CAD Hedged)	**CAD**
	AA (HKD)	**HKD**
Dividend policy: (Distribution policy)	**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.)**	
Financial year end:	**30 June**	
Minimum investment:	**Initial – HK$20,000 (or the equivalent in any other major currency)** **Subsequent – HK$1,000 (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] This figure is based on the expenses for the period from 1 January 2017 to 31 December 2017.

[2] As the first issue of Shares of the share class has not yet occurred at the time of publication of this statement, this figure is estimated on the basis of the expenses of Class AA Shares of the Sub-Fund.

What is this product?

Asian Small Cap 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

Asian Small Cap 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.

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 investments of smaller capitalisation companies in the Asian and/or Pacific region. 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. 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**"), South Korea, Australia, Taiwan 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 more than 30% 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 does not use financial derivative instruments ("**FDIs**") extensively to achieve its investment objective or for investment purpose, but may from time to time, under normal circumstances, use FDIs for efficient portfolio management and 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.

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.

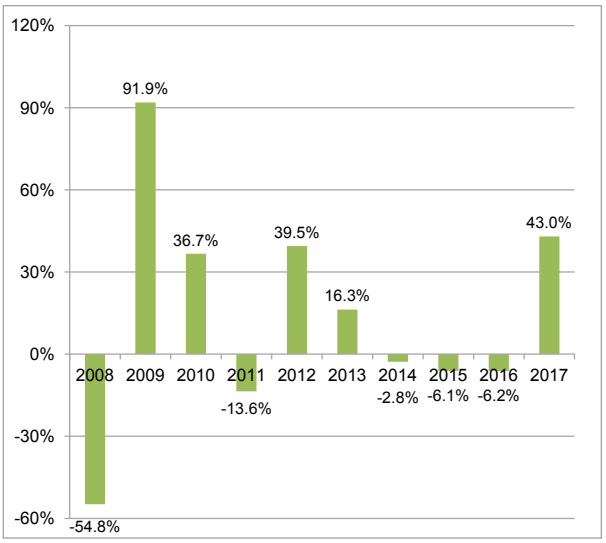
2. **Equity Market Risk:** The Sub-Fund's investment in equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.

3.	**Geographical Concentration Risk:**	The concentration of the Sub-Fund's investments in equity securities of companies related to the PRC, South Korea, Australia, Taiwan 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 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.	**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.
6.	**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.
7.	**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.

8. Investments via Stock Connect:	Stock Connect is a new programme and there is no certainty as to how the relevant regulations will be applied. The current Stock Connect regulations are subject to change, which may take retrospective effect. A stock may be recalled from the scope of eligible SSE shares or SZSE shares, as the case may be, for trading via Stock Connect, and in such event the stock can only be sold and is restricted from being bought by the Sub-Fund. During the settlement process for SSE shares and SZSE shares, such shares are held by Hong Kong Securities Clearing Company as nominee on behalf of the executing brokers. The Sub-Fund will have only a beneficial interest in the shares and the status of such beneficial interest is untested. The Sub-Fund would also be exposed to the counterparty risk with respect to China Securities Depository and Clearing Corporation Limited. Under extreme market conditions, Stock Connect may be available only on a limited basis, if at all. Each of Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect is subject to a daily quota measuring total trading volume via the relevant Stock Connect. As these quotas are not particular to either the Sub-Fund or the Investment Manager, the Investment Manager will not be able to control the use or availability of the quota. Trading in SSE shares or SZSE shares and carrying out corporate actions in respect of such shares held by the Sub-Fund are subject to local regulations, rules and practice. The risks and restrictions associated with investments via Stock Connect may affect the Investment Manager's ability to implement the Sub-Fund's investment strategy. In addition, when the Sub-Fund invests in SZSE shares through Shenzhen-Hong Kong Stock Connect, it will be subject to the risk associated with the Small and Medium Enterprise Board and/or ChiNext Board of the SZSE.
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. 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.
11. Liquidity and Volatility Risks:	The Sub-Fund may invest in companies which are less well established in their early stages of development. These companies may often experience significant price volatility and potential lack of liquidity due to the low trading volume of their securities. The absence of adequate liquidity may also arise when a particular securities is difficult to sell at the desired moment during particular periods or in particular market conditions.

12. Non-Investment Use of FDIs:	The extensive use of FDIs does not form part of the investment strategy of the Sub-Fund, but the Investment Manager may from time to time utilize FDIs for efficient portfolio management and hedging purposes. The use of derivatives exposes the Sub-Fund to additional risks, including: (i) volatility risk – FDIs may be highly volatile; (ii) management risk – the results are reliant upon the success of the Investment Manager in making investment decisions in the prevailing market conditions; (iii) market risk – there is a risk from exposures to changes in market value of FDIs; (iv) credit risk – the Sub-Fund is exposed to the risk of loss resulting from a counterparty's failure to meet its financial obligations; and (v) liquidity risk – which exists when particular investments are difficult to be purchased or sold quickly. The eventuation of any of the above risks could have an adverse effect on the net asset value of the Sub-Fund. In adverse situations, the Sub-Fund's use of FDIs may become ineffective in efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.

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 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: 30 November 2006
- Class AA^ launch date: 30 November 2006

^ 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.manulifefunds.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong.

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 total redemption amount**
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 fee	**1.75%***
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 three months' prior notice. Please see section 9.4 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 Class AA, Class AA (AUD Hedged), Class AA (CAD Hedged) and Class AA (HKD) Shares at the Sub-Fund's next-determined net asset value after Manulife Asset Management (Hong Kong) Limited receives your request in good order on or before 4:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. Before placing your orders (subscription, switching or redemption), please check with your distributor for the distributor's internal dealing cut-off time (which may be different from Manulife Global Fund's dealing cut-off time).

- The net asset value of the Class AA, Class AA (AUD Hedged), Class AA (CAD Hedged) and Class AA (HKD) Shares of this Sub-Fund is published daily at www.manulifefunds.com.hk and are also available at the registered office of Manulife Global Fund.

Important

If you are in doubt, you should seek professional advice.

The Securities and Futures Commission in Hong Kong 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

China Value Fund
March 2018

- ***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

Investment Manager:	**Manulife Asset Management (Hong Kong) Limited**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class A**	**1.70%[1,2]**
	Class AA	**1.92%[1,2]**
Base currency:	**USD**	
Currency of denomination:	**USD**	
Dividend policy: (Distribution policy)	**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.)**	
Financial year end:	**30 June**	
Minimum investment:	**Class A** **Initial – HK$1,560,000 (or the equivalent in any other major currency)** **Subsequent – HK$1,000 (or the equivalent in any other major currency)**	
	Class AA **Initial – HK$20,000 (or the equivalent in any other major currency)** **Subsequent – HK$1,000 (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] This figure is based on the expenses for the period from 1 January 2017 to 31 December 2017.

[2] No performance fee is accrued or payable in respect of the share class for the period ended 31 December 2017. Please note that the share class is no longer subject to a performance fee since 17 November 2017.

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 Institutional Investor ("**QFII**") and/or Renminbi Qualified Foreign Institutional Investor ("**RQFII**") licences from China Securities Regulatory Commission (the "**CSRC**") within a certain investment limit ("**Quota**") as approved by the State Administration of Foreign Exchange (the "**SAFE**"). 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) more than 30% 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, 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 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 this Sub-Fund, Manulife Global Fund will seek to differentiate this 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.

The Sub-Fund will be permitted, within applicable restrictions, to use derivatives for the purpose of efficient portfolio management and hedging of portfolio risk and may, from time to time, do so through the use of index/equity options or futures contracts if determined to be appropriate by the Investment Manager.

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 does not use financial derivative instruments ("**FDIs**") extensively to achieve its investment objective or for investment purpose, but may from time to time, under normal circumstances, use FDIs for efficient portfolio management and 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.

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.

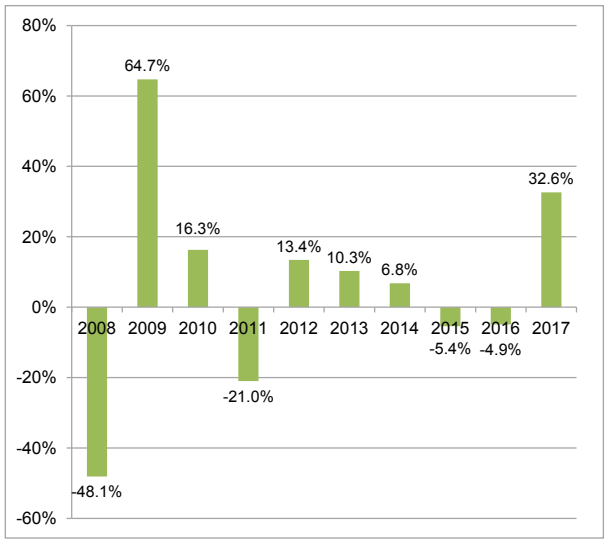
5.	**Mainland China Investment Risk:**	Investing in the securities markets in Mainland China is subject to the risks of investing in emerging markets generally as well as to specific risks relating to the Mainland China market. Investing in Mainland China-related companies involves certain risks and 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:**	With effect from November 17, 2014, PRC-sourced gains on disposal of shares and other equity investments (including A shares) derived by QFIIs or RQFIIs (without an establishment or place of business in the PRC or having an establishment or place in the PRC but the income so derived in the PRC is not effectively connected with such establishment or place) would be exempt from PRC corporate income tax. Value-added tax and other surtaxes have not been actively imposed on QFIIs and RQFIIs by the PRC tax authorities. 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. In addition, 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 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.	**Investments in China A-Shares Access Products:**	QFIIs or RQFIIs may not be able to fulfil investment requests from the Investment Manager in relation to China A-Shares Access Products, or to process redemption requests in a timely manner. Any risk or restriction in relation to the licences (such as licence revocation) of QFIIs and RQFIIs will constitute a risk or restriction for the Sub-Fund. The Sub-Fund may also incur additional cost in investing in China A-Shares Access Products due to the limited availability of such products and the high demand for such products in the market. The Sub-Fund, which relies on the PRC custodians and PRC brokers to execute or settle transactions for China A-Shares Access Products, will be exposed to the less developed custody and settlement system in Mainland China. In addition, QFII and RQFII investment restrictions and the illiquidity of the Chinese securities market may further limit the Sub-Fund's investment capabilities. An investment in China A-Shares Access Products is not a direct investment in China A-Shares and thus does not entitle the Sub-Fund to any direct beneficial interest in China A-Shares or to any direct claim against the issuers of China A-Shares. Issuers of China A-Shares Access Products may deduct various charges, expenses or potential liabilities from the prices of the products. Accordingly, investing in China A-Shares Access Products may lead to a dilution of performance of the Sub-Fund when compared to a direct investment in the underlying China A-Shares. Access by the Sub-Fund to its profits generated through investments in China A-Shares Access Products is subject to repatriation capabilities of QFIIs and/or RQFIIs under the prevailing foreign exchange rules applicable to QFIIs and/or RQFIIs. Any fluctuation in the exchange rate between the Renminbi and the denomination currency of China A-Shares Access Products may have an adverse impact on the value of the China A-Shares Access Products. In addition, as China A-Shares Access Products constitute a type of FDIs, investments in such products may also subject the Sub-Fund to risks associated with investments in FDIs, which include, but without limitation to, credit risk, valuation risk and volatility risk.

8. Investments via Stock Connect:	Stock Connect is a new programme and there is no certainty as to how the relevant regulations will be applied. The current Stock Connect regulations are subject to change, which may take retrospective effect. A stock may be recalled from the scope of eligible SSE shares or SZSE shares, as the case may be, for trading via Stock Connect, and in such event the stock can only be sold and is restricted from being bought by the Sub-Fund. During the settlement process for SSE shares and SZSE shares, such shares are held by Hong Kong Securities Clearing Company as nominee on behalf of the executing brokers. The Sub-Fund will have only a beneficial interest in the shares and the status of such beneficial interest is untested. The Sub-Fund would also be exposed to the counterparty risk with respect to China Securities Depository and Clearing Corporation Limited. Under extreme market conditions, Stock Connect may be available only on a limited basis, if at all. Each of Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect is subject to a daily quota measuring total trading volume via the relevant Stock Connect. As these quotas are not particular to either the Sub-Fund or the Investment Manager, the Investment Manager will not be able to control the use or availability of the quota. Trading in SSE shares or SZSE shares and carrying out corporate actions in respect of such shares held by the Sub-Fund are subject to local regulations, rules and practice. The risks and restrictions associated with investments via Stock Connect may affect the Investment Manager's ability to implement the Sub-Fund's investment strategy. In addition, when the Sub-Fund invests in SZSE shares through Shenzhen-Hong Kong Stock Connect, it will be subject to the risk associated with the Small and Medium Enterprise Board and/or ChiNext Board of the SZSE.
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 Sub-Fund may invest in companies which are less well established in their early stages of development. These companies may often experience significant price volatility and potential lack of liquidity due to the low trading volume of their securities. The absence of adequate liquidity may also arise when a particular securities is difficult to sell at the desired moment during particular periods or in particular market conditions.

11. 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.
12. Non-Investment Use of FDIs:	The Sub-Fund does not use FDIs extensively to achieve its investment objective or for investment purpose, but may from time to time, under normal circumstances, use FDIs for efficient portfolio management and hedging purposes. The use of derivatives exposes the Sub-Fund to additional risks, including: (i) volatility risk – FDIs may be highly volatile; (ii) management risk – the results are reliant upon the success of the Investment Manager in making investment decisions in the prevailing market conditions; (iii) market risk – there is a risk from exposure to changes in market value of FDIs; (iv) credit risk – the Sub-Fund is exposed to the risk of loss resulting from a counterparty's failure to meet its financial obligations; and (v) liquidity risk – which exists when particular investments are difficult to be purchased or sold quickly. The eventuation of any of the above risks could have an adverse effect on the net asset value of the Sub-Fund. In adverse situations, the Sub-Fund's use of FDIs may become ineffective and the Sub-Fund may suffer significant losses.

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 A 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 A^ launch date: 1 April 1998

^ 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.manulifefunds.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong.

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 Class A	Class AA
Subscription fee (Initial charge)	**N/A**	**Up to 5% of subscription amount**
Switching fee (Switching charge)	**Up to 1% of the total redemption amount**	**Up to 1% of the total redemption amount**
Redemption fee (Redemption charge)	**Up to 1% of the redemption amount within the first two years of subscription**	**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) Class A	Class AA
Management fee	**1.5%***	**1.5%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Administration fee	**Up to 0.5%**	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than three months' prior notice. Please see section 9.4 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 Class A and Class AA Shares at the Sub-Fund's next-determined net asset value after Manulife Asset Management (Hong Kong) Limited receives your request in good order on or before 4:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. Before placing your orders (subscription, switching or redemption), please check with your distributor for the distributor's internal dealing cut-off time (which may be different from Manulife Global Fund's dealing cut-off time).
- The net asset value of Class A and Class AA Shares of this Sub-Fund is published daily at www.manulifefunds.com.hk and are also available at the registered office of Manulife Global Fund.

Important

If you are in doubt, you should seek professional advice.

The Securities and Futures Commission in Hong Kong 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
March 2018

- ***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

Investment Manager:	**Manulife Asset Management (Hong Kong) Limited**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class A**	**1.70%[1]**
	Class AA	**1.95%[1]**
	Class AA (HKD)	**1.95%[1]**
Base currency:	**USD**	
Currency of denomination:	**Class**	**Currency**
	A	**USD**
	AA	**USD**
	AA (HKD)	**HKD**
Dividend policy: (Distribution policy)	**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.)**	
Financial year end:	**30 June**	
Minimum investment:	**Class A** **For subscription made before 29 December 2007:** **Initial – HK$5,000 (or the equivalent in any other major currency)** **Subsequent – HK$1,000 (or the equivalent in any other major currency)** **For subscription made on or after 29 December 2007:** **Initial – HK$1,560,000 (or the equivalent in any other major currency)** **Subsequent – HK$1,000 (or the equivalent in any other major currency)** **Class AA** **Initial – HK$20,000 (or the equivalent in any other major currency)** **Subsequent – HK$1,000 (or the equivalent in any other major currency)** **Class AA (HKD)** **Initial – HK$20,000 (or the equivalent in any other major currency)** **Subsequent – HK$1,000 (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] This figure is based on the expenses for the period from 1 January 2017 to 31 December 2017.

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 on The Stock Exchange of Hong Kong Limited and/or the Growth Enterprise Market of The Stock Exchange of Hong Kong Limited ("**GEM**") and/or, although not incorporated or listed on either stock exchange in Hong Kong, are incorporated or listed on a stock exchange in any other jurisdiction and have substantial business interests in Hong Kong and/or derive a substantial portion of their revenue from their business carried in Hong Kong. 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, 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 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 more than 30% 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 does not use financial derivative instruments ("**FDIs**") extensively to achieve its investment objective or for investment purpose, but may from time to time, under normal circumstances, use FDIs for efficient portfolio management and 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.

What are the key risks?

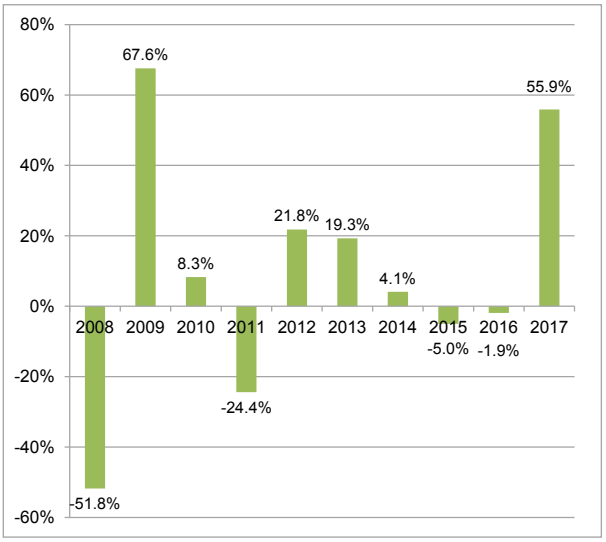
Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

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.	**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.
5.	**Risk of GEM:**	The GEM has been established as a market designed to accommodate companies to which a high investment risk may be attached. Companies may list on the GEM with neither a track record of profitability nor any obligation to forecast future profitability. There are potential risks of investing in such companies. Investment in GEM stocks is more suited to professional and other sophisticated investors. This risk disclosure statement does not purport to disclose all the risks and other significant aspects of the GEM.
6.	**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.

7.	**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.
8.	**Investments via Stock Connect:**	Stock Connect is a new programme and there is no certainty as to how the relevant regulations will be applied. The current Stock Connect regulations are subject to change, which may take retrospective effect. A stock may be recalled from the scope of eligible SSE shares or SZSE shares, as the case may be, for trading via Stock Connect, and in such event the stock can only be sold and is restricted from being bought by the Sub-Fund. During the settlement process for SSE shares and SZSE shares, such shares are held by Hong Kong Securities Clearing Company as nominee on behalf of the executing brokers. The Sub-Fund will have only a beneficial interest in the shares and the status of such beneficial interest is untested. The Sub-Fund would also be exposed to the counterparty risk with respect to China Securities Depository and Clearing Corporation Limited. Under extreme market conditions, Stock Connect may be available only on a limited basis, if at all. Each of Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect is subject to a daily quota measuring total trading volume via the relevant Stock Connect. As these quotas are not particular to either the Sub-Fund or the Investment Manager, the Investment Manager will not be able to control the use or availability of the quota. Trading in SSE shares or SZSE shares and carrying out corporate actions in respect of such shares held by the Sub-Fund are subject to local regulations, rules and practice. The risks and restrictions associated with investments via Stock Connect may affect the Investment Manager's ability to implement the Sub-Fund's investment strategy. In addition, when the Sub-Fund invests in SZSE shares through Shenzhen-Hong Kong Stock Connect, it will be subject to the risk associated with the Small and Medium Enterprise Board and/or ChiNext Board of the SZSE.

9.	**Liquidity and Volatility Risks:**	The Sub-Fund may invest in companies which are less well established in their early stages of development. These companies may often experience significant price volatility and potential lack of liquidity due to the low trading volume of their securities. The absence of adequate liquidity may also arise when a particular securities is difficult to sell at the desired moment during particular periods or in particular market conditions.
10.	**Non-Investment Use of FDIs:**	The extensive use of FDIs does not form part of the investment strategy of the Sub-Fund, but the Investment Manager may from time to time utilize FDIs for efficient portfolio management and hedging purposes. The use of derivatives exposes the Sub-Fund to additional risks, including: (i) volatility risk – FDIs may be highly volatile; (ii) management risk – the results are reliant upon the success of the Investment Manager in making investment decisions in the prevailing market conditions; (iii) market risk – there is a risk from exposures to changes in market value of FDIs; (iv) credit risk – the Sub-Fund is exposed to the risk of loss resulting from a counterparty's failure to meet its financial obligations; and (v) liquidity risk – which exists when particular investments are difficult to be purchased or sold quickly. The eventuation of any of the above risks could have an adverse effect on the net asset value of the Sub-Fund. In adverse situations, the Sub-Fund's use of FDIs may become ineffective in efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.

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 A 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 A^ launch date: 20 December 1996

^ 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.manulifefunds.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong.

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	
	Class A	**Class AA/AA (HKD)**
Subscription fee (Initial charge)	**N/A**	**Up to 5% of subscription amount**
Switching fee (Switching charge)	**Up to 1% of the total redemption amount**	**Up to 1% of the total redemption amount**
Redemption fee (Redemption charge)	**Up to 1% of the redemption amount within the first two years of subscription**	**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)	
	Class A	**Class AA/AA (HKD)**
Management fee	**1.5%***	**1.75%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**	**N/A**
Administration fee	**Up to 0.5%**	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than three months' prior notice. Please see section 9.4 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 Class A, Class AA and Class AA (HKD) Shares at the Sub-Fund's next-determined net asset value after Manulife Asset Management (Hong Kong) Limited receives your request in good order on or before 4:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. Before placing your orders (subscription, switching or redemption), please check with your distributor for the distributor's internal dealing cut-off time (which may be different from Manulife Global Fund's dealing cut-off time).
- The net asset value of Class A, Class AA and Class AA (HKD) Shares of this Sub-Fund is published daily at www.manulifefunds.com.hk and are also available at the registered office of Manulife Global Fund.

Important

If you are in doubt, you should seek professional advice.

The Securities and Futures Commission in Hong Kong 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 — Emerging Eastern Europe Fund
March 2018

- ***This statement provides you with key information about Manulife Global Fund – Emerging Eastern Europe 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

Investment Manager:	**Fiera Capital (UK) Limited**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class A**	**1.94%[1,2]**
	Class AA	**2.17%[1,2]**
Base currency:	**USD**	
Currency of denomination:	**USD**	
Dividend policy: (Distribution policy)	**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.)**	
Financial year end:	**30 June**	
Minimum investment:	**<u>Class A</u>** **Initial – HK$1,560,000 (or the equivalent in any other major currency)** **Subsequent – HK$1,000 (or the equivalent in any other major currency)** **<u>Class AA</u>** **Initial – HK$20,000 (or the equivalent in any other major currency)** **Subsequent – HK$1,000 (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] This figure is based on the expenses for the period from 1 January 2017 to 31 December 2017.

[2] No performance fee is accrued or payable in respect of the share class for the period ended 31 December 2017. Please note that the share class may charge a performance fee in the next financial year, depending on the performance of the share class.

What is this product?

Emerging Eastern Europe 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

Emerging Eastern Europe Fund aims to achieve capital growth through investing at least 70% of its net assets in equity and equity related securities which are listed or traded on the stock exchanges of Central and Eastern European countries, including, without limitation, those in Austria, Bulgaria, Croatia, Czech Republic, Estonia, Greece, Hungary, Latvia, Lithuania, Poland, Romania, Russia, Slovak Republic, Slovenia, and Turkey. Such equity and equity related securities include common stocks, preferred stocks and depositary receipts.

Investment in Russian securities which are traded only in Russia (other than those listed or traded on either the Russian Trading Stock Exchange or the Moscow Interbank Currency Exchange) will, at no time, represent more than 10% of the Sub-Fund's net assets. 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 Russia and Turkey, 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.

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 does not use financial derivative instruments ("**FDIs**") extensively to achieve its investment objective or for investment purpose, but may from time to time, under normal circumstances, use FDIs for efficient portfolio management and 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.

What are the key risks?

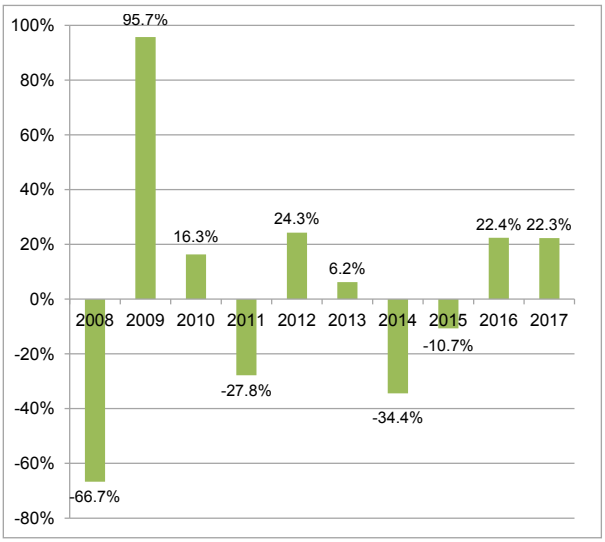
Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

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 Russia or Turkey 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.	**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.
6.	**Taxation Risk in Russia:**	The Sub-Fund may invest in the Russian market, either directly or indirectly, through a wholly-owned subsidiary incorporated in Cyprus, the Cyprus Subsidiary, in order to benefit from the existing favourable double taxation treaty between Cyprus and Russia. However, there can be no guarantee that this treaty will benefit the Sub-Fund throughout its existence.
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.	**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.
9.	**Liquidity and Volatility Risks:**	The Sub-Fund may invest in companies which are less well established in their early stages of development. These companies may often experience significant price volatility and potential lack of liquidity due to the low trading volume of their securities. The absence of adequate liquidity may also arise when a particular securities is difficult to sell at the desired moment during particular periods or in particular market conditions.
10.	**Non-Investment Use of FDIs:**	The extensive use of FDIs does not form part of the investment strategy of the Sub-Fund, but the Investment Manager may from time to time utilize FDIs for efficient portfolio management and hedging purposes. The use of derivatives exposes the Sub-Fund to additional risks, including: (i) volatility risk – FDIs may be highly volatile; (ii) management risk – the results are reliant upon the success of the Investment Manager in making investment decisions in the prevailing market conditions; (iii) market risk – there is a risk from exposure to changes in market value of FDIs; (iv) credit risk – the Sub-Fund is exposed to the risk of loss resulting from a counterparty's failure to meet its financial obligations; and (v) liquidity risk – which exists when particular investments are difficult to be purchased or sold quickly. The eventuation of any of the above risks could have an adverse effect on the net asset value of the Sub-Fund. In adverse situations, the Sub-Fund's use of FDIs may become ineffective in efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.
11.	**Performance Fee Risk:**	A shareholder redeeming shares may still be subject to the performance fee charge in respect of such shares, even though he/she suffered a loss in investment capital.

How has the Sub-Fund performed?



The performance of these years were achieved under circumstances that no longer apply, as the Sub-Fund's investment objective was changed in April 2011.

- 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 A 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: 2 May 1997
- Class A^ launch date: 2 May 1997

^ 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.manulifefunds.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong.

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 Class A	Class AA
Subscription fee (Initial charge)	**N/A**	**Up to 5% of subscription amount**
Switching fee (Switching charge)	**Up to 1% of the total redemption amount**	**Up to 1% of the total redemption amount**
Redemption fee (Redemption charge)	**Up to 1% of the redemption amount within the first two years of subscription**	**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) Class A	Class AA
Management fee	**1.5%***	**1.75%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**8%** of the Excess Return with a 10% Hurdle Return where "Excess Return" means, as at the end of the relevant performance period, the excess of (a) the net asset value per share over (b) the Target Net Asset Value per share; "performance period" means the financial year of Manulife Global Fund; "Target Net Asset Value per share" means, (a) in relation to the first performance period, 110% (adjusted proportionally for any period of less than 12 months) of the initial public offering price per share; and (b) in relation to subsequent performance periods, 110% of the Low Tide Mark ("10% Hurdle Return"); "Low Tide Mark" means the higher of (a) the Target Net Asset Value per share for the immediately preceding performance period; and (b) the net asset value per share as at the close of business on the last business day in the immediately preceding performance period.**	**8%** of the Excess Return with a 10% Hurdle Return**
Administration fee	**Up to 0.5%**	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than three months' prior notice. Please see section 9.4 of the Prospectus for details.

** This fee may be increased up to a maximum of 20% by giving the affected shareholders not less than one month's prior notice. Please see section 9.4 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 Class A and Class AA Shares at the Sub-Fund's next-determined net asset value after Manulife Asset Management (Hong Kong) Limited receives your request in good order on or before 4:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. Before placing your orders (subscription, switching or redemption), please check with your distributor for the distributor's internal dealing cut-off time (which may be different from Manulife Global Fund's dealing cut-off time).
- The net asset value of Class A and Class AA Shares of this Sub-Fund is published daily at www.manulifefunds.com.hk and are also available at the registered office of Manulife Global Fund.

Important

If you are in doubt, you should seek professional advice.

The Securities and Futures Commission in Hong Kong 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

European Growth Fund
March 2018

- ***This statement provides you with key information about Manulife Global Fund – European 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

Investment Manager:	**Manulife Asset Management (Europe) Limited**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class A** **Class AA**	**1.75%[1]** **2.01%[1]**
Base currency:	**USD**	
Currency of denomination:	**USD**	
Dividend policy: (Distribution policy)	**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.)**	
Financial year end:	**30 June**	
Minimum investment:	**<u>Class A</u>** **For subscription made before 29 December 2007:** **Initial – HK$5,000 (or the equivalent in any other major currency)** **Subsequent – HK$1,000 (or the equivalent in any other major currency)** **For subscription made on or after 29 December 2007:** **Initial – HK$1,560,000 (or the equivalent in any other major currency)** **Subsequent – HK$1,000 (or the equivalent in any other major currency)** **<u>Class AA</u>** **Initial – HK$20,000 (or the equivalent in any other major currency)** **Subsequent – HK$1,000 (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] This figure is based on the expenses for the period from 1 January 2017 to 31 December 2017.

What is this product?

European 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

European Growth Fund aims to achieve capital growth from investing at least 70% of its net assets in a diversified portfolio of equity and equity related securities in large capitalisation companies quoted on stock markets in Europe (including in the United Kingdom), or companies that have substantial business interests in Europe.

The main emphasis of the investment strategy of the Sub-Fund is on the assessment and selection of individual stocks within the European markets.

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 Kingdom. 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 does not use financial derivative instruments ("**FDIs**") extensively to achieve its investment objective or for investment purpose, but may from time to time, under normal circumstances, use FDIs for efficient portfolio management and 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.

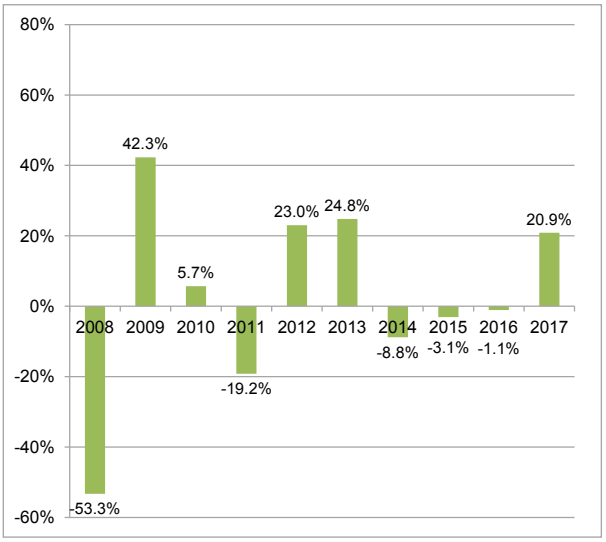
What are the key risks?

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 Europe (in particular, the United Kingdom ("UK")) 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.	**Risk relating to the UK's exit from the EU:**	The Sub-Fund has significant investments in equity securities of companies related to the UK. The UK officially commenced the process of leaving the EU on 29 March 2017, since which the UK and the EU have entered into a period of regulatory uncertainty, as new trade and other agreements are negotiated during a two-year transition period. This change and changes in the legal and regulatory environment may adversely affect the UK-related and EU-related companies that the Sub-Fund has invested in. The UK's exit from the UK may also increase the likelihood of other EU members leaving the EU and therefore cause additional market disruptions to the EU market.
5.	**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.
6.	**Non-Investment Use of FDIs:**	The extensive use of FDIs does not form part of the investment strategy of the Sub-Fund, but the Investment Manager may from time to time utilize FDIs for efficient portfolio management and hedging purposes. The use of derivatives exposes the Sub-Fund to additional risks, including: (i) volatility risk – FDIs may be highly volatile; (ii) management risk – the results are reliant upon the success of the Investment Manager in making investment decisions in the prevailing market conditions; (iii) market risk – there is a risk from exposures to changes in market value of FDIs; (iv) credit risk – the Sub-Fund is exposed to the risk of loss resulting from a counterparty's failure to meet its financial obligations; and (v) liquidity risk – which exists when particular investments are difficult to be purchased or sold quickly. The eventuation of any of the above risks could have an adverse effect on the net asset value of the Sub-Fund. In adverse situations, the Sub-Fund's use of FDIs may become ineffective in efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.

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 A 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 A^ launch date: 10 September 1987

^ 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.manulifefunds.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong.

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 Class A	 Class AA
Subscription fee (Initial charge)	**N/A**	**Up to 5% of subscription amount**
Switching fee (Switching charge)	**Up to 1% of the total redemption amount**	**Up to 1% of the total redemption amount**
Redemption fee (Redemption charge)	**Up to 1% of the redemption amount within the first two years of subscription**	**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) Class A	 Class AA
Management fee	**1.5%***	**1.75%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**	**N/A**
Administration fee	**Up to 0.5%**	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than three months' prior notice. Please see section 9.4 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 Class A and Class AA Shares at the Sub-Fund's next-determined net asset value after Manulife Asset Management (Hong Kong) Limited receives your request in good order on or before 4:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. Before placing your orders (subscription, switching or redemption), please check with your distributor for the distributor's internal dealing cut-off time (which may be different from Manulife Global Fund's dealing cut-off time).

- The net asset value of Class A and Class AA Shares of this Sub-Fund is published daily at www.manulifefunds.com.hk and are also available at the registered office of Manulife Global Fund.

Important

If you are in doubt, you should seek professional advice.

The Securities and Futures Commission in Hong Kong 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 Contrarian Fund
March 2018

- ***This statement provides you with key information about Manulife Global Fund – Global Contrarian 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

Investment Manager:	**Manulife Asset Management (US) LLC**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**2.30%[1]**
	Class AA (HKD)	**2.30%[2]**
	Class AA (AUD Hedged)	**2.30%[3]**
	Class AA (CAD Hedged)	**2.30%[3]**
Base currency:	**USD**	
Currency of denomination:	**Class**	**Currency**
	AA	**USD**
	AA (AUD Hedged)	**AUD**
	AA (CAD Hedged)	**CAD**
	AA (HKD)	**HKD**
Dividend policy: (Distribution policy)	**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.)**	
Financial year end:	**30 June**	
Minimum investment:	**Initial – HK$20,000 (or the equivalent in any other major currency)** **Subsequent – HK$1,000 (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] This figure is based on the expenses for the period from 1 January 2017 to 31 December 2017.

[2] As the share class has been launched for less than a year, this figure is estimated on the basis of the expenses of Class AA Shares of the Sub-Fund.

[3] As the first issue of Shares of the share class has not yet occurred at the time of publication of this statement, this figure is estimated on the basis of the expenses of Class AA Shares of the Sub-Fund.

What is this product?

Global Contrarian 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 Contrarian Fund aims to generate long-term returns which exceed those of broad market indexes, such as the MSCI World Index and the S&P 500 Index, by investing in "overlooked and misunderstood companies". The expression "overlooked and misunderstood companies" as used herein refers generally to specific companies which may be temporarily out-of-favour with or unattractive to investors (for whatever reason) and could, therefore, present value opportunities to be exploited. These companies may also include companies going through corporate restructuring, bankruptcy, spin-outs or industry consolidation. It may also include taking advantage of opportunities which present themselves in the markets arising from short-term irrationality in prices or psychological biases of market participants as demonstrated by some of the principles of behavioural finance. The Sub-Fund takes a global, unconstrained approach which combines a contrarian view with rigorous fundamental analysis and a valuation discipline. There are no inherent style biases in the investment approach. Regional and sector weights are a residual of the bottom-up stock selection process.

The Sub-Fund invests at least 80% of its net assets in equity and equity related securities of issuers in countries around the world including, but not limited to, common stocks, preferred stocks, depositary receipts, real estate investment trusts and similar liquid equity equivalents.

The Sub-Fund may hold transferable securities such as, but not limited to, warrants, securities acquired through PIPE transactions*, private placements, 144A transactions and initial public offerings as well as high-yield fixed income securities, convertibles, and listed closed-end funds. Cash will be held on an ancillary basis. The holding of the transferable securities listed above does not prevent the Sub-Fund from honouring any redemption requests.

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 does not use financial derivative instruments ("**FDIs**") extensively to achieve its investment objective or for investment purpose, but may from time to time, under normal circumstances, use FDIs for efficient portfolio management and 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.

* "PIPE transactions" are a private investment firm's, mutual fund's or other qualified investors' purchase of stock in a company at a discount to the current market value per share for the purpose of raising capital. There are two main types of PIPEs – traditional and structured. A traditional PIPE is one in which stock, either common or preferred, is issued at a set price to raise capital for the issuer. A structured PIPE issues convertible debt (common or preferred shares).

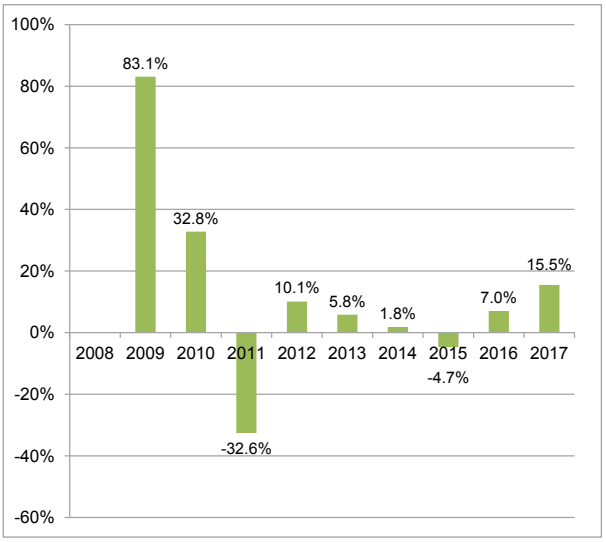
What are the key risks?

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.	**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.
5.	**REITs Risk:**	The Sub-Fund may have significant investments in real estate investment trusts ("REITs") and will be subject to risks associated with real estate, including, without limitation, a decline in real estate values, environmental liability, and rise of interest rates. The underlying REITs may not necessarily be authorised by the Securities and Futures Commission in Hong Kong and the dividend policy/payout policy of the Sub-Fund is not representative of the dividend policy/payout policy of the underlying REITs.

6.	**Liquidity and Volatility Risk:**	The Sub-Fund may invest in companies which are less well established in their early stages of development. These companies may often experience significant price volatility and potential lack of liquidity due to the low trading volume of their securities. The absence of adequate liquidity may also arise when a particular securities is difficult to sell at the desired moment during particular periods or in particular market conditions.
7.	**Risk of Capital Depreciation:**	The Sub-Fund focuses on investing in companies that are overlooked/misunderstood by the market and gains capital growth from those companies when their values are publicly recognized. Such companies may incur market capital depreciation if they are not favoured by the financial market at times under any economic situation. Investors may lose their investments if redemptions are made during such periods.
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.
9.	**Non-Investment Use of FDIs:**	The extensive use of FDIs does not form part of the investment strategy of the Sub-Fund, but the Investment Manager may from time to time utilize FDIs for efficient portfolio management and hedging purposes. The use of derivatives exposes the Sub-Fund to additional risks, including: (i) volatility risk – FDIs may be highly volatile; (ii) management risk – the results are reliant upon the success of the Investment Manager in making investment decisions in the prevailing market conditions; (iii) market risk – there is a risk from exposures to changes in market value of FDIs; (iv) credit risk – the Sub-Fund is exposed to the risk of loss resulting from a counterparty's failure to meet its financial obligations; and (v) liquidity risk – which exists when particular investments are difficult to be purchased or sold quickly. The eventuation of any of the above risks could have an adverse effect on the net asset value of the Sub-Fund. In adverse situations, the Sub-Fund's use of FDIs may become ineffective in efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.

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 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: 27 June 2008
- Class AA^ launch date: 27 June 2008

^ 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.manulifefunds.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong.

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 total redemption amount**
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 fee	**1.75%***
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 three months' prior notice. Please see section 9.4 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 Class AA, Class AA (AUD Hedged), Class AA (CAD Hedged) and Class AA (HKD) Shares at the Sub-Fund's next-determined net asset value after Manulife Asset Management (Hong Kong) Limited receives your request in good order on or before 4:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. Before placing your orders (subscription, switching or redemption), please check with your distributor for the distributor's internal dealing cut-off time (which may be different from Manulife Global Fund's dealing cut-off time).
- The net asset value of the Class AA, Class AA (AUD Hedged), Class AA (CAD Hedged) and Class AA (HKD) Shares of this Sub-Fund is published daily at www.manulifefunds.com.hk and are also available at the registered office of Manulife Global Fund.

Important

If you are in doubt, you should seek professional advice.

The Securities and Futures Commission in Hong Kong 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
March 2018

- ***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

Investment Manager:	**Manulife Asset Management (US) LLC**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class A**	**1.68%[1]**
	Class AA	**1.93%[1]**
Base currency:	**USD**	
Currency of denomination:	**USD**	
Dividend policy: (Distribution policy)	**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.)**	
Financial year end:	**30 June**	
Minimum investment:	**Class A** **For subscription made before 29 December 2007:** **Initial – HK$5,000 (or the equivalent in any other major currency)** **Subsequent – HK$1,000 (or the equivalent in any other major currency)** **For subscription made on or after 29 December 2007:** **Initial – HK$1,560,000 (or the equivalent in any other major currency)** **Subsequent – HK$1,000 (or the equivalent in any other major currency)** **Class AA** **Initial – HK$20,000 (or the equivalent in any other major currency)** **Subsequent – HK$1,000 (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] This figure is based on the expenses for the period from 1 January 2017 to 31 December 2017.

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 does not use financial derivative instruments ("**FDIs**") extensively to achieve its investment objective or for investment purpose, but may from time to time, under normal circumstances, use FDIs for efficient portfolio management and 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.

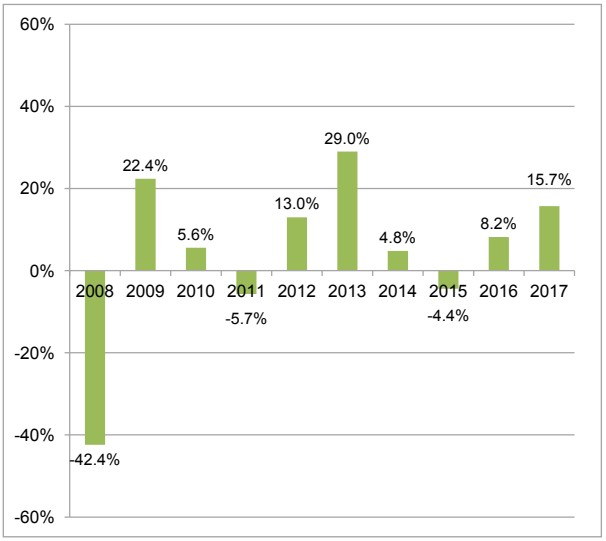
What are the key risks?

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.	**Non-Investment Use of FDIs:**	The extensive use of FDIs does not form part of the investment strategy of the Sub-Fund, but the Investment Manager may from time to time utilize FDIs for efficient portfolio management and hedging purposes. The use of derivatives exposes the Sub-Fund to additional risks, including: (i) volatility risk – FDIs may be highly volatile; (ii) management risk – the results are reliant upon the success of the Investment Manager in making investment decisions in the prevailing market conditions; (iii) market risk – there is a risk from exposures to changes in market value of FDIs; (iv) credit risk – the Sub-Fund is exposed to the risk of loss resulting from a counterparty's failure to meet its financial obligations; and (v) liquidity risk – which exists when particular investments are difficult to be purchased or sold quickly. The eventuation of any of the above risks could have an adverse effect on the net asset value of the Sub-Fund. In adverse situations, the Sub-Fund's use of FDIs may become ineffective in efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.

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 A 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 A^ launch date: 10 September 1987

^ 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.manulifefunds.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong.

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 Class A	Class AA
Subscription fee (Initial charge)	**N/A**	**Up to 5% of subscription amount**
Switching fee (Switching charge)	**Up to 1% of the total redemption amount**	**Up to 1% of the total redemption amount**
Redemption fee (Redemption charge)	**Up to 1% of the redemption amount within the first two years of subscription**	**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) Class A	Class AA
Management fee	**1.5%***	**1.75%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**	**N/A**
Administration fee	**Up to 0.5%**	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than three months' prior notice. Please see section 9.4 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 Class A and Class AA Shares at the Sub-Fund's next-determined net asset value after Manulife Asset Management (Hong Kong) Limited receives your request in good order on or before 4:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. Before placing your orders (subscription, switching or redemption), please check with your distributor for the distributor's internal dealing cut-off time (which may be different from Manulife Global Fund's dealing cut-off time).
- The net asset value of Class A and Class AA Shares of this Sub-Fund is published daily at www.manulifefunds.com.hk and are also available at the registered office of Manulife Global Fund.

Important

If you are in doubt, you should seek professional advice.

The Securities and Futures Commission in Hong Kong 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 Property Fund
March 2018

- ***This statement provides you with key information about Manulife Global Fund – Global Property 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

Investment Manager:	**Manulife Asset Management (US) LLC**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**2.32%[1]**
	Class AA (AUD Hedged)	**2.32%[2]**
	Class AA (CAD Hedged)	**2.32%[2]**
	Class AA (HKD)	**2.35%[1]**
Base currency:	**USD**	
Currency of denomination:	**Class**	**Currency**
	AA	**USD**
	AA (AUD Hedged)	**AUD**
	AA (CAD Hedged)	**CAD**
	AA (HKD)	**HKD**
Dividend policy: (Distribution policy)	**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.)**	
Financial year end:	**30 June**	
Minimum investment:	**Initial – HK$20,000 (or the equivalent in any other major currency)** **Subsequent – HK$1,000 (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] This figure is based on the expenses for the period from 1 January 2017 to 31 December 2017.

[2] As the first issue of Shares of the share class has not yet occurred at the time of publication of this statement, this figure is estimated on the basis of the expenses of Class AA Shares of the Sub-Fund.

What is this product?

Global Property 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 Property Fund is an equity fund which is primarily designed to provide medium to long term capital growth with the secondary goal of generating income. 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 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 real estate securities (as described below), primarily real estate investment trusts ("**REITs**") of U.S. and non-U.S. companies. Real estate securities refer to securities of companies which derive a significant portion of their earnings from the development or management of real estate situated in the U.S. and non-U.S. countries.

The investment instruments of the portfolio include, but not limited to, North American REITs (in the U.S. and Canada), non-U.S. REITs, equity and equity related securities of real estate companies and non-real estate companies (including sponsored and unsponsored American Depository Receipts), corporate bonds (as described below), short-term debt securities, cash and deposits.

The Sub-Fund may invest up to 20% of its net assets in corporate bonds of any maturity, including corporate bonds that are below investment grade (i.e. below Baa3 by Moody's or BBB- by Standard & Poor's or Fitch) and are rated as low as 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. Hence, the Sub-Fund may invest more than 30% of its net assets in issuers located in the United States, 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 focus is on REITs which hold real estate and mortgages. The Investment Manager identifies companies that are considered fundamentally undervalued due to changing economic conditions, regional economic factors or industry consolidation. These include U.S. and non-U.S. companies in the businesses of owning, managing or marketing real estate; companies in related industries, such as financing or construction; and companies in other businesses that have at least half their assets in real estate holdings.

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.

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 does not use financial derivative instruments ("**FDIs**") extensively to achieve its investment objective or for investment purpose, but may from time to time, under normal circumstances, use FDIs for efficient portfolio management and 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.

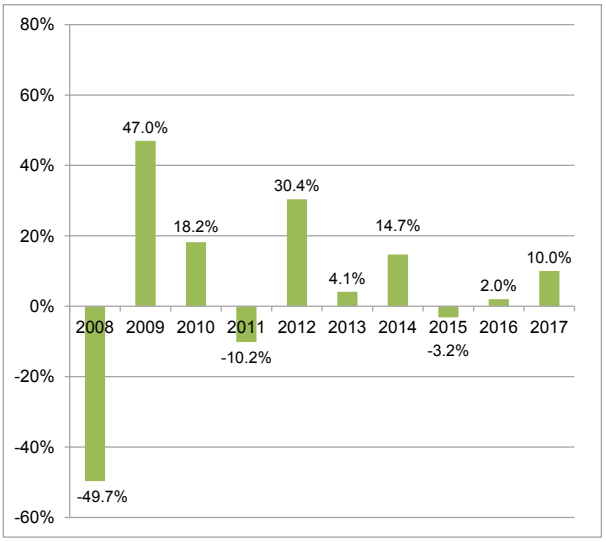
What are the key risks?

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, 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 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 Securities and Futures Commission in Hong Kong 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 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.

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 Sub-Fund may invest in companies which are less well established in their early stages of development. These companies may often experience significant price volatility and potential lack of liquidity due to the low trading volume of their securities. The absence of adequate liquidity may also arise when a particular securities is difficult to sell at the desired moment during particular periods or in particular market conditions.
9.	**Non-Investment Use of FDIs:**	The extensive use of FDIs does not form part of the investment strategy of the Sub-Fund, but the Investment Manager may from time to time utilize FDIs for efficient portfolio management and hedging purposes. The use of derivatives exposes the Sub-Fund to additional risks, including: (i) volatility risk – FDIs may be highly volatile; (ii) management risk – the results are reliant upon the success of the Investment Manager in making investment decisions in the prevailing market conditions; (iii) market risk – there is a risk from exposures to changes in market value of FDIs; (iv) credit risk – the Sub-Fund is exposed to the risk of loss resulting from a counterparty's failure to meet its financial obligations; and (v) liquidity risk – which exists when particular investments are difficult to be purchased or sold quickly. The eventuation of any of the above risks could have an adverse effect on the net asset value of the Sub-Fund. In adverse situations, the Sub-Fund's use of FDIs may become ineffective in efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.

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 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: 29 January 2007
- Class AA^ launch date: 29 January 2007

^ 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.manulifefunds.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong.

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 total redemption amount**
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 fee	**1.75%***
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 three months' prior notice. Please see section 9.4 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 Class AA, Class AA (AUD Hedged), Class AA (CAD Hedged) and Class AA (HKD) Shares at the Sub-Fund's next-determined net asset value after Manulife Asset Management (Hong Kong) Limited receives your request in good order on or before 4:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. Before placing your orders (subscription, switching or redemption), please check with your distributor for the distributor's internal dealing cut-off time (which may be different from Manulife Global Fund's dealing cut-off time).
- The net asset value of the Class AA, Class AA (AUD Hedged), Class AA (CAD Hedged) and Class AA (HKD) Shares of this Sub-Fund is published daily at www.manulifefunds.com.hk and are also available at the registered office of Manulife Global Fund.

Important

If you are in doubt, you should seek professional advice.

The Securities and Futures Commission in Hong Kong 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 Resources Fund
March 2018

- ***This statement provides you with key information about Manulife Global Fund – Global Resources 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

Investment Manager:	**Manulife Asset Management (US) LLC**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**2.02%[1]**
Base currency:	**USD**	
Currency of denomination:	**USD**	
Dividend policy: (Distribution policy)	**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.)**	
Financial year end:	**30 June**	
Minimum investment:	**Initial – HK$20,000 (or the equivalent in any other major currency) Subsequent – HK$1,000 (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] This figure is based on the expenses for the period from 1 January 2017 to 31 December 2017.

What is this product?

Global Resources 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 Resources Fund has, as its primary objective, the provision of long term capital growth for those who hold a long term investment view and who are prepared to accept significant fluctuations in the value of their investments in order to achieve long term returns. It is intended that the investments will be made on a diversified basis. The underlying investment portfolio will mainly consist of equity and equity-related securities of companies involved in global resources such as gas, oil, coffee, sugar and related industries throughout the world and which are listed on any stock exchange. The Sub-Fund may invest in companies which derive a significant portion of their earnings from business activities in global resources sectors. The remaining assets of the Sub-Fund may include bonds and deposits.

The Global Resources Fund normally invests at least 70% of its net assets in the equity and equity related securities of companies within the natural resources sector. Consistent with its investment objective, the Sub-Fund may invest internationally in the various industries of the natural resource sector, such as hydrocarbon, precious metals, and basic products. Such equity and equity related securities include common stocks, preferred stocks and depositary receipts.

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 any of the United States and Canada. The Sub-Fund's investments may be denominated in any currency.

In selecting investments, the Investment Manager applies a "top-down" approach to look for the optimal sector allocation and a "bottom-up" approach to look for companies with sound fundamentals. As part of the top-down approach, the Investment Manager evaluates the global macro-economic environment, including current natural resources supply and demand fundamentals; short-term opportunities or risks; and the development and application of new technologies in the medium-term. For its bottom-up selection strategy, the Investment Manager looks at a company's management and strategy, cost structure, growth potential and geographic presence. Additionally, the Investment Manager also considers historical, current and forecasted valuation, valuation multiples to earnings and cash flow, current and expected net-asset-value, balance sheet quality, working capital needs and overall profitability measured by returns on invested capital.

As the Investment Manager puts these two processes together, it can select securities that it believes meet the Sub-Fund's investment objective. The Investment Manager will regularly review its security selection process and its forecast to keep current with changing market conditions.

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 does not use financial derivative instruments ("**FDIs**") extensively to achieve its investment objective or for investment purpose, but may from time to time, under normal circumstances, use FDIs for efficient portfolio management and 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.

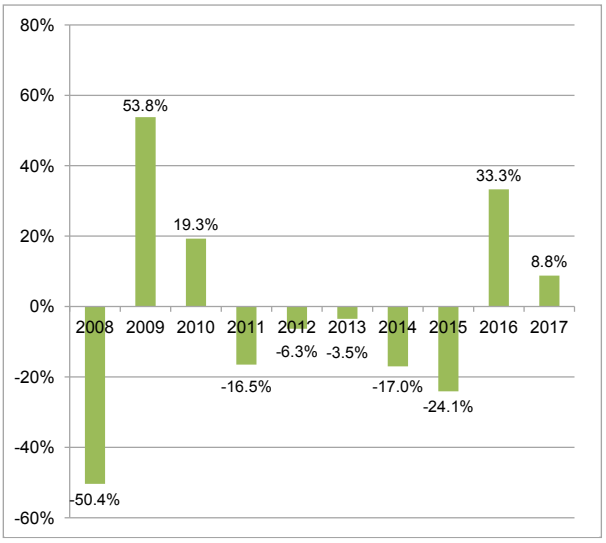
What are the key risks?

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, natural resources) 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 natural resources sector.
4.	**Risk of investing in natural resources:**	The Sub-Fund focuses on natural resources industries and could be could be significantly affected by events relating to those industries, such as international political and economic developments, energy conservation, the success of exploration projects, tax and other government regulations.
5.	**Geographical Concentration Risk:**	The concentration of the Sub-Fund's investments in equity securities of companies related to the United States and Canada 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.

6.	**Non-Investment Use of FDIs:**	The extensive use of FDIs does not form part of the investment strategy of the Sub-Fund, but the Investment Manager may from time to time utilize FDIs for efficient portfolio management and hedging purposes. The use of derivatives exposes the Sub-Fund to additional risks, including: (i) volatility risk – FDIs may be highly volatile; (ii) management risk – the results are reliant upon the success of the Investment Manager in making investment decisions in the prevailing market conditions; (iii) market risk – there is a risk from exposures to changes in market value of FDIs; (iv) credit risk – the Sub-Fund is exposed to the risk of loss resulting from a counterparty's failure to meet its financial obligations; and (v) liquidity risk – which exists when particular investments are difficult to be purchased or sold quickly. The eventuation of any of the above risks could have an adverse effect on the net asset value of the Sub-Fund. In adverse situations, the Sub-Fund's use of FDIs may become ineffective in efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.

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 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: 29 January 2007
- Class AA launch date: 29 January 2007

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 total redemption amount**
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 fee	**1.75%***
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 three months' prior notice. Please see section 9.4 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 Class AA Shares at the Sub-Fund's next-determined net asset value after Manulife Asset Management (Hong Kong) Limited receives your request in good order on or before 4:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. Before placing your orders (subscription, switching or redemption), please check with your distributor for the distributor's internal dealing cut-off time (which may be different from Manulife Global Fund's dealing cut-off time).
- The net asset value of Class AA Shares of this Sub-Fund is published daily at www.manulifefunds.com.hk and are also available at the registered office of Manulife Global Fund.

Important

If you are in doubt, you should seek professional advice.

The Securities and Futures Commission in Hong Kong 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 — Greater China Opportunities Fund
March 2018

- ***This statement provides you with key information about Manulife Global Fund – Greater China 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

Investment Manager:	**Manulife Asset Management (Hong Kong) Limited**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**2.38%[1]**
Base currency:	**USD**	
Currency of denomination:	**USD**	
Dividend policy: (Distribution policy)	**Dividend (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.)**	
Financial year end:	**30 June**	
Minimum investment:	**Class AA** **Initial – HK$20,000 (or the equivalent in any other major currency)** **Subsequent – HK$1,000 (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] This figure is based on the expenses for the period from 1 January 2017 to 31 December 2017.

What is this product?

Greater China 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

Greater China Opportunities Fund aims to achieve long-term capital growth by investing primarily in companies from Mainland China, Hong Kong and Taiwan ("**Greater China**").

The Sub-Fund invests at least 70% of its net assets in equity and equity related securities of companies in Greater China including companies that are listed in Greater China or which derive a significant amount of their revenue from goods produced or sold, or investments made or services performed, in Mainland 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 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, more than 30% of the net assets of the Sub-Fund. The Sub-Fund's investments may be denominated in any currency.

Investments of the Sub-Fund may also include A-Shares and B-Shares listed on the Shanghai Stock 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 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 more than 30% of its net assets in China A shares.

The Investment Manager of the Sub-Fund employs a multi-disciplined bottom-up research process for stock selection which 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. It seeks 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 investment process of the Sub-Fund is driven by the investment philosophy that companies which 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.

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 does not intend to enter into any securities lending, repurchase / reverse repurchase or similar over-the-counter transactions.

The Sub-Fund does not use financial derivative instruments ("**FDIs**") extensively to achieve its investment objective or for investment purpose, but may from time to time, under normal circumstances, use FDIs for efficient portfolio management and 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.

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.

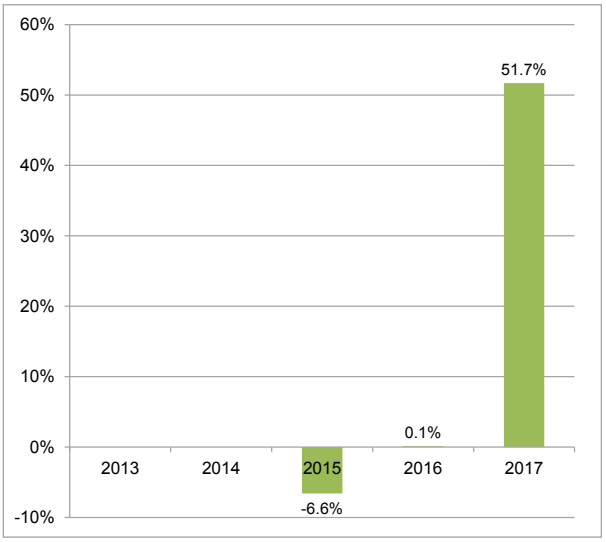
1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Equity Market Risk:**	The Sub-Fund's investment in equity securities 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 the Greater China 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:**	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.
6.	**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.
7.	**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.

8. Investments via Stock Connect:	Stock Connect is a new programme and there is no certainty as to how the relevant regulations will be applied. The current Stock Connect regulations are subject to change, which may take retrospective effect. A stock may be recalled from the scope of eligible SSE shares or SZSE shares, as the case may be, for trading via Stock Connect, and in such event the stock can only be sold and is restricted from being bought by the Sub-Fund. During the settlement process for SSE shares and SZSE shares, such shares are held by Hong Kong Securities Clearing Company as nominee on behalf of the executing brokers. The Sub-Fund will have only a beneficial interest in the shares and the status of such beneficial interest is untested. The Sub-Fund would also be exposed to the counterparty risk with respect to China Securities Depository and Clearing Corporation Limited. Under extreme market conditions, Stock Connect may be available only on a limited basis, if at all. Each of Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect is subject to a daily quota measuring total trading volume via the relevant Stock Connect. As these quotas are not particular to either the Sub-Fund or the Investment Manager, the Investment Manager will not be able to control the use or availability of the quota. Trading in SSE shares or SZSE shares and carrying out corporate actions in respect of such shares held by the Sub-Fund are subject to local regulations, rules and practice. The risks and restrictions associated with investments via Stock Connect may affect the Investment Manager's ability to implement the Sub-Fund's investment strategy. In addition, when the Sub-Fund invests in SZSE shares through Shenzhen-Hong Kong Stock Connect, it will be subject to the risk associated with the Small and Medium Enterprise Board and/or ChiNext Board of the SZSE.
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. 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.

11. Liquidity and Volatility Risks:	The Sub-Fund may invest in companies which are less well established in their early stages of development. These companies may often experience significant price volatility and potential lack of liquidity due to the low trading volume of their securities. The absence of adequate liquidity may also arise when a particular securities is difficult to sell at the desired moment during particular periods or in particular market conditions.
12. Non-Investment Use of FDIs:	The extensive use of FDIs does not form part of the investment strategy of the Sub-Fund, but the Investment Manager may from time to time utilize FDIs for efficient portfolio management and hedging purposes. The use of derivatives exposes the Sub-Fund to additional risks, including: (i) volatility risk – FDIs may be highly volatile; (ii) management risk – the results are reliant upon the success of the Investment Manager in making investment decisions in the prevailing market conditions; (iii) market risk – there is a risk from exposures to changes in market value of FDIs; (iv) credit risk – the Sub-Fund is exposed to the risk of loss resulting from a counterparty's failure to meet its financial obligations; and (v) liquidity risk – which exists when particular investments are difficult to be purchased or sold quickly. The eventuation of any of the above risks could have an adverse effect on the net asset value of the Sub-Fund. In adverse situations, the Sub-Fund's use of FDIs may become ineffective in efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.

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 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: 17 November 2008
- Class AA launch date: 16 June 2014

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 total redemption amount**
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 fee	**1.75%***
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 three months' prior notice. Please see section 9.4 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 Class AA Shares at the Sub-Fund's next-determined net asset value after Manulife Asset Management (Hong Kong) Limited receives your request in good order on or before 4:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. Before placing your orders (subscription, switching or redemption), please check with your distributor for the distributor's internal dealing cut-off time (which may be different from Manulife Global Fund's dealing cut-off time).
- The net asset value of Class AA Shares of this Sub-Fund is published daily at www.manulifefunds.com.hk and are also available at the registered office of Manulife Global Fund.

Important

If you are in doubt, you should seek professional advice.

The Securities and Futures Commission in Hong Kong 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
March 2018

- ***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

Investment Manager:	**Manulife Asset Management (US) LLC**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.90%[1]**
Base currency:	**USD**	
Currency of denomination:	**USD**	
Dividend policy: (Distribution policy)	**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.)**	
Financial year end:	**30 June**	
Minimum investment:	**Initial – HK$20,000 (or the equivalent in any other major currency)** **Subsequent – HK$1,000 (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] This figure is based on the expenses for the period from 1 January 2017 to 31 December 2017.

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 does not use financial derivative instruments ("**FDIs**") extensively to achieve its investment objective or for investment purpose, but may from time to time, under normal circumstances, use FDIs for efficient portfolio management and 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.

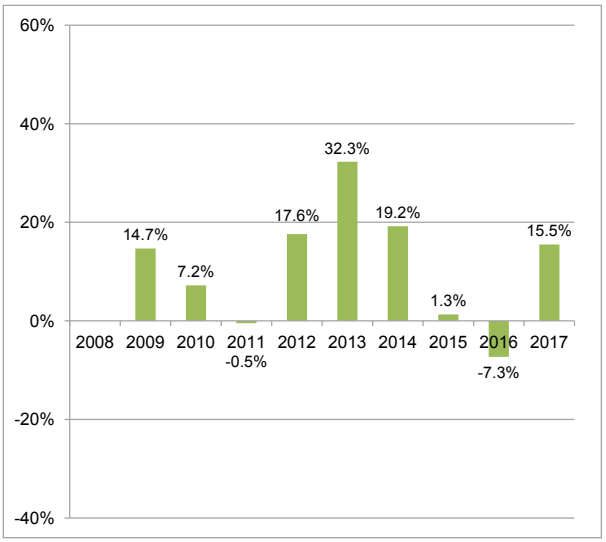
What are the key risks?

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, heath 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.	**Non-Investment Use of FDIs:**	The extensive use of FDIs does not form part of the investment strategy of the Sub-Fund, but the Investment Manager may from time to time utilize FDIs for efficient portfolio management and hedging purposes. The use of derivatives exposes the Sub-Fund to additional risks, including: (i) volatility risk – FDIs may be highly volatile; (ii) management risk – the results are reliant upon the success of the Investment Manager in making investment decisions in the prevailing market conditions; (iii) market risk – there is a risk from exposures to changes in market value of FDIs; (iv) credit risk – the Sub-Fund is exposed to the risk of loss resulting from a counterparty's failure to meet its financial obligations; and (v) liquidity risk – which exists when particular investments are difficult to be purchased or sold quickly. The eventuation of any of the above risks could have an adverse effect on the net asset value of the Sub-Fund. In adverse situations, the Sub-Fund's use of FDIs may become ineffective in efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.

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 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: 27 June 2008
- Class AA launch date: 27 June 2008

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 total redemption amount**
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 fee	**1.75%***
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 three months' prior notice. Please see section 9.4 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 Class AA Shares at the Sub-Fund's next-determined net asset value after Manulife Asset Management (Hong Kong) Limited receives your request in good order on or before 4:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. Before placing your orders (subscription, switching or redemption), please check with your distributor for the distributor's internal dealing cut-off time (which may be different from Manulife Global Fund's dealing cut-off time).

- The net asset value of Class AA Shares of this Sub-Fund is published daily at www.manulifefunds.com.hk and are also available at the registered office of Manulife Global Fund.

Important

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PRODUCT KEY FACTS

Manulife Global Fund

India Equity Fund
March 2018

- ***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

Investment Manager:	**Manulife Asset Management (Hong Kong) Limited**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**2.11%[1]**
Base currency:	**USD**	
Currency of denomination:	**USD**	
Dividend policy: (Distribution policy)	**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.)**	
Financial year end:	**30 June**	
Minimum investment:	**Initial – HK$20,000 (or the equivalent in any other major currency)** **Subsequent – HK$1,000 (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] This figure is based on the expenses for the period from 1 January 2017 to 31 December 2017.

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 or the 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 does not use financial derivative instruments ("**FDIs**") extensively to achieve its investment objective or for investment purposes, but may from time to time, under normal circumstances, use FDIs for efficient portfolio management and hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but not limited to, warrants, options, futures, swaps and forwards.

What are the key risks?

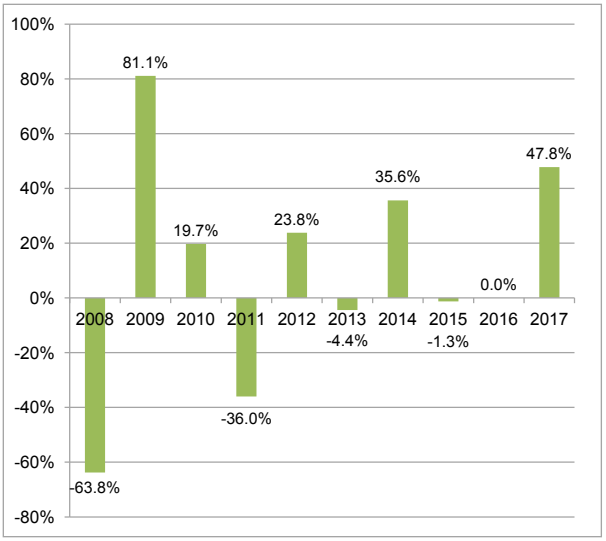
Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

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:**	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.
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.
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 Sub-Fund may invest in companies which are less well established in their early stages of development. These companies may often experience significant price volatility and potential lack of liquidity due to the low trading volume of their securities. The absence of adequate liquidity may also arise when a particular securities is difficult to sell at the desired moment during particular periods or in particular market conditions.

11. Non-Investment Use of FDIs:	The extensive use of FDIs does not form part of the investment strategy of the Sub-Fund, but the Investment Manager may from time to time utilize FDIs for efficient portfolio management and hedging purposes. The use of derivatives exposes the Sub-Fund to additional risks, including: (i) volatility risk – FDIs may be highly volatile; (ii) management risk – the results are reliant upon the success of the Investment Manager in making investment decisions in the prevailing market conditions; (iii) market risk – there is a risk from exposures to changes in market value of FDIs; (iv) credit risk – a Sub-Fund is exposed to the risk of loss resulting from a counterparty's failure to meet its financial obligations; and (v) liquidity risk – exists when particular investments are difficult to be purchased or sold quickly. The eventuation of any of the above risks could have an adverse effect on the net asset value of the Sub-Fund. In adverse situations, the Sub-Fund's use of FDIs may become ineffective in efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.

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 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: 30 November 2006
- Class AA launch date: 30 November 2006

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 total redemption amount**
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 fee	**1.75%***
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 three months' prior notice. Please see section 9.4 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 Class AA Shares at the Sub-Fund's next-determined net asset value after Manulife Asset Management (Hong Kong) Limited receives your request in good order on or before 4:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. Before placing your orders (subscription, switching or redemption), please check with your distributor for the distributor's internal dealing cut-off time (which may be different from Manulife Global Fund's dealing cut-off time).

- The net asset value of Class AA Shares of this Sub-Fund is published daily at www.manulifefunds.com.hk and are also available at the registered office of Manulife Global Fund.

Important

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PRODUCT KEY FACTS

Manulife Global Fund

Japanese Growth Fund
March 2018

- ***This statement provides you with key information about Manulife Global Fund – Japanese 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

Investment Manager:	**Manulife Asset Management (Hong Kong) Limited**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class A**	**1.81%[1]**
	Class AA	**2.06%[1]**
Base currency:	**USD**	
Currency of denomination:	**USD**	
Dividend policy: (Distribution policy)	**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.)**	
Financial year end:	**30 June**	
Minimum investment:	**Class A** **For subscription made before 29 December 2007:** **Initial – HK$5,000 (or the equivalent in any other major currency)** **Subsequent – HK$1,000 (or the equivalent in any other major currency)** **For subscription made on or after 29 December 2007:** **Initial – HK$1,560,000 (or the equivalent in any other major currency)** **Subsequent – HK$1,000 (or the equivalent in any other major currency)** **Class AA** **Initial – HK$20,000 (or the equivalent in any other major currency)** **Subsequent – HK$1,000 (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] This figure is based on the expenses for the period from 1 January 2017 to 31 December 2017.

What is this product?

Japanese 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

Japanese Growth 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 does not use financial derivative instruments ("**FDIs**") extensively to achieve its investment objective or for investment purposes, but may from time to time, under normal circumstances, use FDIs for efficient portfolio management and hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but not limited to, warrants, options, futures, swaps and forwards.

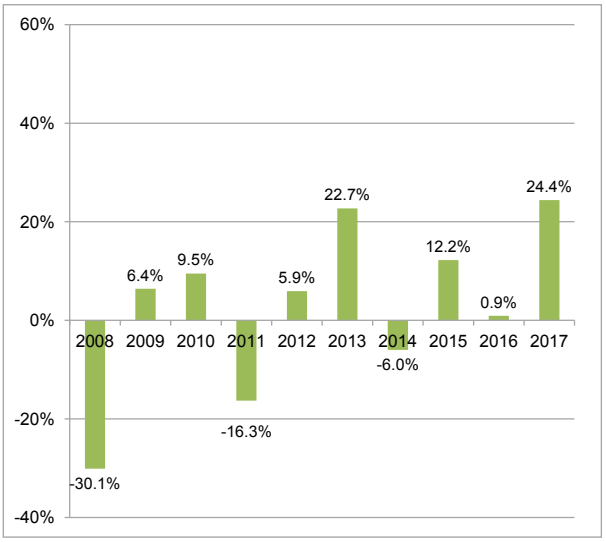
What are the key risks?

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 Sub-Fund may invest in companies which are less well established in their early stages of development. These companies may often experience significant price volatility and potential lack of liquidity due to the low trading volume of their securities. The absence of adequate liquidity may also arise when a particular securities is difficult to sell at the desired moment during particular periods or in particular market conditions.
7.	**Non-Investment Use of FDIs:**	The extensive use of FDIs does not form part of the investment strategy of the Sub-Fund, but the Investment Manager may from time to time utilize FDIs for efficient portfolio management and hedging purposes. The use of derivatives exposes the Sub-Fund to additional risks, including: (i) volatility risk – FDIs may be highly volatile; (ii) management risk – the results are reliant upon the success of the Investment Manager in making investment decisions in the prevailing market conditions; (iii) market risk – there is a risk from exposures to changes in market value of FDIs; (iv) credit risk – a Sub-Fund is exposed to the risk of loss resulting from a counterparty's failure to meet its financial obligations; and (v) liquidity risk – exists when particular investments are difficult to be purchased or sold quickly. The eventuation of any of the above risks could have an adverse effect on the net asset value of the Sub-Fund. In adverse situations, the Sub-Fund's use of FDIs may become ineffective in efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.

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 A 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 A^ launch date: 10 September 1987

^ 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.manulifefunds.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong.

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	
	Class A	Class AA
Subscription fee (Initial charge)	N/A	Up to 5% of subscription amount
Switching fee (Switching charge)	Up to 1% of the total redemption amount	Up to 1% of the total redemption amount
Redemption fee (Redemption charge)	Up to 1% of the redemption amount within the first two years of subscription	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)	
	Class A	Class AA
Management fee	1.5%*	1.75%*
Depositary fee	Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)	Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)
Performance fee	N/A	N/A
Administration fee	Up to 0.5%	Up to 0.5%

* This fee may be increased up to a maximum of 6% by giving the affected shareholders not less than three months' prior notice. Please see section 9.4 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 Class A and Class AA Shares at the Sub-Fund's next-determined net asset value after Manulife Asset Management (Hong Kong) Limited receives your request in good order on or before 4:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. Before placing your orders (subscription, switching or redemption), please check with your distributor for the distributor's internal dealing cut-off time (which may be different from Manulife Global Fund's dealing cut-off time).

- The net asset value of Class A and Class AA Shares of this Sub-Fund is published daily at www.manulifefunds.com.hk and are also available at the registered office of Manulife Global Fund.

Important

If you are in doubt, you should seek professional advice.

The Securities and Futures Commission in Hong Kong 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

Latin America Equity Fund
March 2018

- ***This statement provides you with key information about Manulife Global Fund – Latin America 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

Investment Manager:	**Fiera Capital (UK) Limited**
Depositary:	**Citibank Europe plc, Luxembourg Branch**
Dealing frequency:	**Daily**
Ongoing charges over a year[#]:	**Class AA 2.07%[1,2]**
Base currency:	**USD**
Currency of denomination:	**USD**
Dividend policy: (Distribution policy)	**Dividend (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.)**
Financial year end:	**30 June**
Minimum investment:	**Initial – HK$20,000 (or the equivalent in any other major currency)** **Subsequent – HK$1,000 (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] This figure is based on the expenses for the period from 1 January 2017 to 31 December 2017.

[2] No performance fee is accrued or payable in respect of the share class for the period ended 31 December 2017. Please note that the share class may charge a performance fee in the next financial year, depending on the performance of the share class.

What is this product?

Latin America 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

Latin America Equity Fund aims to make investments on a diversified basis to achieve long term capital growth for those who 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 different sectors of the Latin American economy, including but not limited to Brazil, Chile, Colombia, Mexico and Argentina and which are listed 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 (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.

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 Brazil and Mexico, 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.

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 does not use financial derivative instruments ("**FDIs**") extensively to achieve its investment objective or for investment purposes, but may from time to time, under normal circumstances, use FDIs for efficient portfolio management and hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but not limited to, warrants, options, futures, swaps and forwards.

What are the key risks?

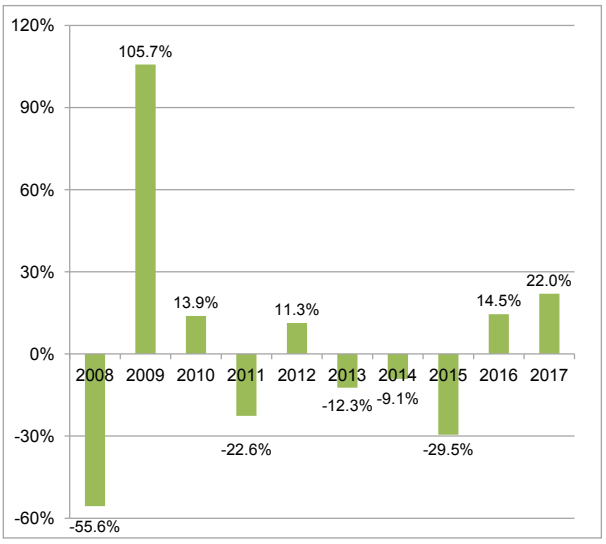
Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

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 Brazil or Mexico 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.	**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.
6.	**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.
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 from these investments in those currencies, some of which may fall in value against U.S. Dollars.
8.	**Liquidity and Volatility Risks:**	The Sub-Fund may invest in companies which are less well established in their early stages of development. These companies may often experience significant price volatility and potential lack of liquidity due to the low trading volume of their securities. The absence of adequate liquidity may also arise when a particular securities is difficult to sell at the desired moment during particular periods or in particular market conditions.

9.	**Non-Investment Use of FDIs:**	The extensive use of FDIs does not form part of the investment strategy of the Sub-Fund, but the Investment Manager may from time to time utilize FDIs for efficient portfolio management and hedging purposes. The use of derivatives exposes the Sub-Fund to additional risks, including: (i) volatility risk – FDIs may be highly volatile; (ii) management risk – the results are reliant upon the success of the Investment Manager in making investment decisions in the prevailing market conditions; (iii) market risk – there is a risk from exposures to changes in market value of FDIs; (iv) credit risk – a Sub-Fund is exposed to the risk of loss resulting from a counterparty's failure to meet its financial obligations; and (v) liquidity risk – exists when particular investments are difficult to be purchased or sold quickly. The eventuation of any of the above risks could have an adverse effect on the net asset value of the Sub-Fund. In adverse situations, the Sub-Fund's use of FDIs may become ineffective in efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.
10.	**Performance Fee Risk:**	A shareholder redeeming shares may still be subject to the performance fee charge in respect of such shares, even though he/she suffered a loss in investment capital.

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 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: 30 November 2006
- Class AA launch date: 30 November 2006

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 total redemption amount**
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 fee	**1.75%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**8%** of the Excess Return with a 10% Hurdle Return where "Excess Return" means, at the end of the relevant performance period, the excess of (a) the net asset value per share over (b) the Target Net Asset Value per share; "performance period" means the financial year of Manulife Global Fund; "Target Net Asset Value per share" means (a) in relation to the first performance period, 110% (adjusted proportionally for any period of less than 12 months) of its initial public offering price per share; and (b) in relation to subsequent performance periods, 110% of the Low Tide Mark ("10% Hurdle Return"); "Low Tide Mark" means the higher of (a) the Target Net Asset Value per share for the immediately preceding performance period; and (b) the net asset value per share as at the close of business on the last business day in the immediately preceding performance period.**
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 three months' prior notice. Please see section 9.4 of the Prospectus for details.

** This fee may be increased up to a maximum of 20% by giving the affected shareholders not less than one month's prior notice. Please see section 9.4 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 Class AA Shares at the Sub-Fund's next-determined net asset value after Manulife Asset Management (Hong Kong) Limited receives your request in good order on or before 4:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. Before placing your orders (subscription, switching or redemption), please check with your distributor for the distributor's internal dealing cut-off time (which may be different from Manulife Global Fund's dealing cut-off time).

- The net asset value of Class AA Shares of this Sub-Fund is published daily at www.manulifefunds.com.hk and are also available at the registered office of Manulife Global Fund.

Important

If you are in doubt, you should seek professional advice.

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PRODUCT KEY FACTS

Manulife Global Fund

Russia Equity Fund
March 2018

- ***This statement provides you with key information about Manulife Global Fund – Russia 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

Investment Manager:	**Fiera Capital (UK) Limited**
Depositary:	**Citibank Europe plc, Luxembourg Branch**
Dealing frequency:	**Daily**
Ongoing charges over a year[#]:	**Class AA 2.24%[1,2]**
Base currency:	**USD**
Currency of denomination:	**USD**
Dividend policy: (Distribution policy)	**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.)**
Financial year end:	**30 June**
Minimum investment:	**Initial – HK$20,000 (or the equivalent in any other major currency) Subsequent – HK$1,000 (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] This figure is based on the expenses for the period from 1 January 2017 to 31 December 2017.

[2] No performance fee is accrued or payable in respect of the share class for the period ended 31 December 2017. Please note that the share class may charge a performance fee in the next financial year, depending on the performance of the share class.

What is this product?

Russia 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

Russia 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 located in Russia and other companies located outside Russia whose income is predominantly derived from Russia, all of which in accordance with the regulations, are listed or traded on regulated markets. Such equity and equity related securities include common stocks, preferred stocks and depositary receipts. The Sub-Fund may also invest in other countries in the Commonwealth of Independent States*. 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 Russia Equity Fund focuses on equities in Russia. The Investment Manager identifies company by the disciplined implementation through a rigorous bottom-up investment process – an active research-based process.

The portfolio is constructed subject to the investment restrictions after taking into account of risk factors such as liquidity, qualitative risk (i.e. the quality of a particular investment or the management of an investee company), market risk, statistical risk (i.e. the overall risk relative to the benchmark, as measured by the tracking error using the Barra model/the composition of risk between, for example, stock selection and sector selection).

For funds investing directly in Russia, investment in securities listed on either the Russian Trading Stock Exchange or the Moscow Interbank Currency Exchange is considered to be an investment in regulated markets not falling within the 10% limit referred to in the Prospectus. The Directors shall verify whether the markets on which the pre-mentioned securities are listed or traded qualify as regulated markets. While the Sub-Fund will invest in accordance with its investment objective and strategy, save for the foregoing and 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 does not use financial derivative instruments ("**FDIs**") extensively to achieve its investment objective or for investment purpose, but may from time to time, under normal circumstances, use FDIs for efficient portfolio management and 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.

* Current members as at the date of this Product Key Facts Statement are Azerbaijan, Armenia, Belarus, Georgia, Kazakhstan, Kyrgyzstan, Moldova, Russia, Tajikistan, Turkmenistan, Uzbekistan and Ukraine.

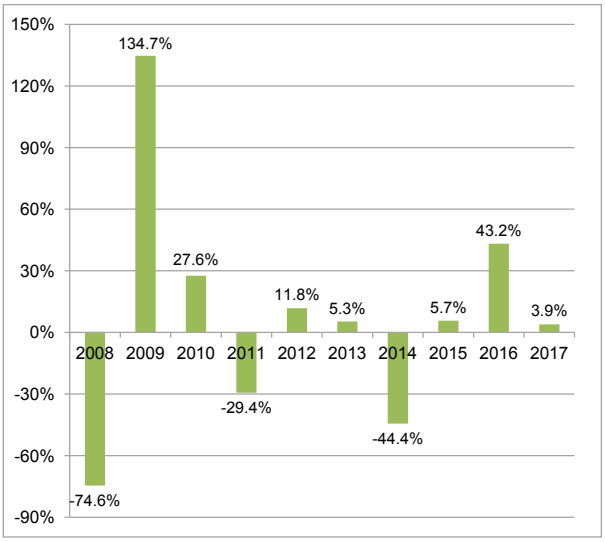
What are the key risks?

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 Russia-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 Economic Factors in Russia:**	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. Some previous political regimes in Russia, had centrally planned, socialist economies and authoritarian systems of government. During the 1990's Russia and the Commonwealth of Independent States have undergone substantial political and social transformation. These factors may adversely affect the overall investment climate and, in particular, investment opportunities for the Sub-Fund. The consequences, however, are profound, and investors should take into account the unpredictability of their eventual outcome.
5.	**Illiquid Securities:**	Certain of the Sub-Fund's investments in Russia may, from time to time be illiquid, and may have an adverse effect on market price and the Sub-Fund's ability to dispose of particular instruments to meet its liquidity requirements or in response to specific events such as deterioration in the creditworthiness of any particular issue.
6.	**Taxation Risk in Russia:**	The Sub-Fund may invest in the Russian market, either directly or indirectly, through a wholly-owned subsidiary incorporated in Cyprus, in order to benefit from the existing favourable double taxation treaty between Cyprus and Russia. However, there can be no guarantee that this treaty will benefit the Sub-Fund throughout its existence.
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.	**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.
9.	**Liquidity and Volatility Risks:**	The Sub-Fund may invest in companies which are less well established in their early stages of development. These companies may often experience significant price volatility and potential lack of liquidity due to the low trading volume of their securities. The absence of adequate liquidity may also arise when a particular securities is difficult to sell at the desired moment during particular periods or in particular market conditions.
10.	**Non-Investment Use of FDIs:**	The extensive use of FDIs does not form part of the investment strategy of the Sub-Fund, but the Investment Manager may from time to time utilize FDIs for efficient portfolio management and hedging purposes. The use of derivatives exposes the Sub-Fund to additional risks, including: (i) volatility risk – FDIs may be highly volatile; (ii) management risk – the results are reliant upon the success of the Investment Manager in making investment decisions in the prevailing market conditions; (iii) market risk – there is a risk from exposure to changes in market value of FDIs; (iv) credit risk – the Sub-Fund is exposed to the risk of loss resulting from a counterparty's failure to meet its financial obligations; and (v) liquidity risk – which exists when particular investments are difficult to be purchased or sold quickly. The eventuation of any of the above risks could have an adverse effect on the net asset value of the Sub-Fund. In adverse situations, the Sub-Fund's use of FDIs may become ineffective in efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.
11.	**Performance Fee Risk:**	A shareholder redeeming shares may still be subject to the performance fee charge in respect of such shares, even though he/she suffered a loss in investment capital.

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 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: 19 November 2007
- Class AA launch date: 19 November 2007

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 total redemption amount**
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 fee	**1.75%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**8%** of the Excess Return with a 10% Hurdle Return** **where** **"Excess Return" means, as at the end of the relevant performance period, the excess of (a) the net asset value per share over (b) the Target Net Asset Value per share;** **"performance period" means the financial year of Manulife Global Fund;** **"Target Net Asset Value per share" means, (a) in relation to the first performance period, 110% (adjusted proportionally for any period of less than 12 months) of the initial public offering price per share; and (b) in relation to subsequent performance periods, 110% of the Low Tide Mark ("10% Hurdle Return");** **"Low Tide Mark" means the higher of (a) the Target Net Asset Value per share for the immediately preceding performance period; and (b) the net asset value per share as at the close of business on the last business day in the immediately preceding performance period.**
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 three months' prior notice. Please see section 9.4 of the Prospectus for details.

** This fee may be increased up to a maximum of 20% by giving the affected shareholders not less than one month's prior notice. Please see section 9.4 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 Class AA Shares at the Sub-Fund's next-determined net asset value after Manulife Asset Management (Hong Kong) Limited receives your request in good order on or before 4:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. Before placing your orders (subscription, switching or redemption), please check with your distributor for the distributor's internal dealing cut-off time (which may be different from Manulife Global Fund's dealing cut-off time).

- The net asset value of Class AA Shares of this Sub-Fund is published daily at www.manulifefunds.com.hk and are also available at the registered office of Manulife Global Fund.

Important

If you are in doubt, you should seek professional advice.

The Securities and Futures Commission in Hong Kong 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
March 2018

- ***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

Investment Manager:	**Manulife Asset Management (Hong Kong) Limited**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**2.11%[1]**
Base currency:	**USD**	
Currency of denomination:	**USD**	
Dividend policy: (Distribution policy)	**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.)**	
Financial year end:	**30 June**	
Minimum investment:	**Initial – HK$20,000 (or the equivalent in any other major currency)** **Subsequent – HK$1,000 (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] This figure is based on the expenses for the period from 1 January 2017 to 31 December 2017.

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 does not use financial derivative instruments ("**FDIs**") extensively to achieve its investment objective or for investment purpose, but may from time to time, under normal circumstances, use FDIs for efficient portfolio management and 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.

What are the key risks?

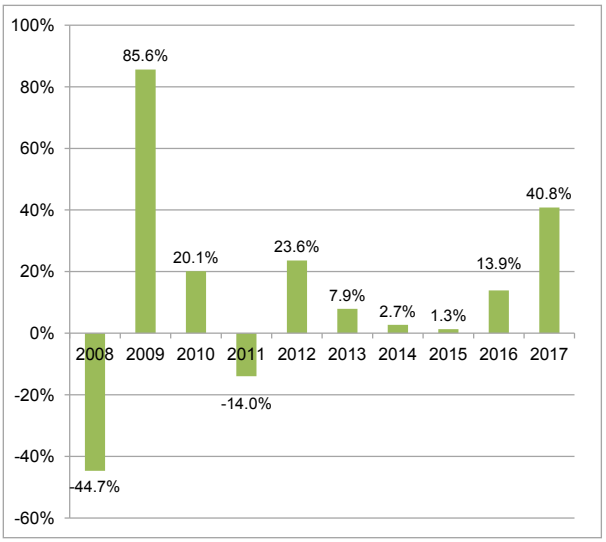
Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

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 Sub-Fund may invest in companies which are less well established in their early stages of development. These companies may often experience significant price volatility and potential lack of liquidity due to the low trading volume of their securities. The absence of adequate liquidity may also arise when a particular securities 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.	**Non-Investment Use of FDIs:**	The extensive use of FDIs does not form part of the investment strategy of the Sub-Fund, but the Investment Manager may from time to time utilize FDIs for efficient portfolio management and hedging purposes. The use of derivatives exposes the Sub-Fund to additional risks, including: (i) volatility risk – FDIs may be highly volatile; (ii) management risk – the results are reliant upon the success of the Investment Manager in making investment decisions in the prevailing market conditions; (iii) market risk – there is a risk from exposures to changes in market value of FDIs; (iv) credit risk – the Sub-Fund is exposed to the risk of loss resulting from a counterparty's failure to meet its financial obligations; and (v) liquidity risk – which exists when particular investments are difficult to be purchased or sold quickly. The eventuation of any of the above risks could have an adverse effect on the net asset value of the Sub-Fund. In adverse situations, the Sub-Fund's use of FDIs may become ineffective in efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.

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 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: 29 January 2007
- Class AA launch date: 29 January 2007

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 total redemption amount**
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 fee	**1.75%***
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 three months' prior notice. Please see section 9.4 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 Class AA Shares at the Sub-Fund's next-determined net asset value after Manulife Asset Management (Hong Kong) Limited receives your request in good order on or before 4:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. Before placing your orders (subscription, switching or redemption), please check with your distributor for the distributor's internal dealing cut-off time (which may be different from Manulife Global Fund's dealing cut-off time).

- The net asset value of Class AA Shares of this Sub-Fund is published daily at www.manulifefunds.com.hk and are also available at the registered office of Manulife Global Fund.

Important

If you are in doubt, you should seek professional advice.

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PRODUCT KEY FACTS

Manulife Global Fund

Turkey Equity Fund
March 2018

- ***This statement provides you with key information about Manulife Global Fund – Turkey 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

Investment Manager:	**Fiera Capital (UK) Limited**
Depositary:	**Citibank Europe plc, Luxembourg Branch**
Dealing frequency:	**Daily**
Ongoing charges over a year[#]:	**Class AA 2.27%[1,2]**
Base currency:	**USD**
Currency of denomination:	**USD**
Dividend policy: (Distribution policy)	**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.)**
Financial year end:	**30 June**
Minimum investment:	**Initial – HK$20,000 (or the equivalent in any other major currency) Subsequent – HK$1,000 (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] This figure is based on the expenses for the period from 1 January 2017 to 31 December 2017.

[2] No performance fee is accrued or payable in respect of the share class for the period ended 31 December 2017. Please note that the share class may charge a performance fee in the next financial year, depending on the performance of the share class.

What is this product?

Turkey 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

Turkey 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 located in Turkey and other companies located outside Turkey whose income is predominantly derived from Turkey, all of which in accordance with the regulations, will be listed or traded on regulated markets. Such equity and equity related securities include common stocks, preferred stocks and depositary receipts.

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 focuses on equities in Turkey. The Investment Manager identifies company by the disciplined implementation through a rigorous bottom-up investment process – an active research-based process.

The portfolio is constructed subject to the investment restrictions after taking into account of risk factors such as liquidity, qualitative risk (i.e. the quality of a particular investment or the management of an investee company), market risk, statistical risk (i.e. the overall risk relative to the benchmark, as measured by the tracking error using the Barra model/the composition of risk between, for example, stock selection and sector selection).

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 asset 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 does not use financial derivative instruments ("**FDIs**") extensively to achieve its investment objective or for investment purpose, but may from time to time, under normal circumstances, use FDIs for efficient portfolio management and 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.

What are the key risks?

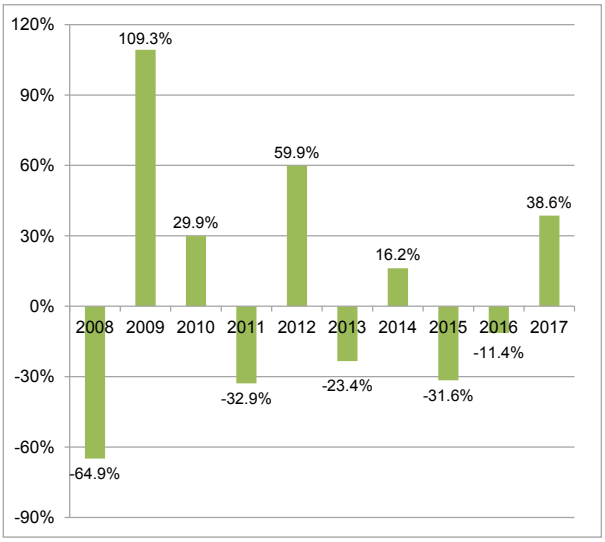
Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

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 Turkey-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 or realization proceeds from these investments in those currencies, some of which may fall in value against U.S. Dollars.
5.	**Political and Economic Factors in Turkey:**	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. Turkey is currently undergoing substantial changes in its efforts to join the European Union. The availability of investment opportunities and the ability to liquidate investments profitably may depend on the continued pursuit by government of certain current economic liberalisation policies. Political climates may change, sometimes swiftly. There is no assurance that government will continue with such policies in their present form. The Sub-Fund's investments may also be subject to risks of expropriation, nationalisation or confiscatory taxation.
6.	**Market Characteristics of Turkey:**	Investing in equities and fixed income obligations in Turkey involves certain considerations not usually associated with investing in securities in more developed markets. The securities markets in such countries are substantially smaller, less liquid and significantly more volatile than securities in more developed markets. Consequently, the Sub-Fund's investment portfolios may experience greater price volatility and significantly lower liquidity than portfolios invested in public and private debt and other fixed income obligations of more developed countries. There is also less state regulation and supervision of the securities markets and less reliable information available to brokers and investors in Turkey than is the case in more developed markets. Consequently, there is less investor protection. Disclosure, accounting and regulatory standards are in most respects less comprehensive and stringent than in developed markets. In addition, brokerage commissions and other transaction costs and related taxes on securities transactions in Turkey are generally higher than those in more developed markets.
7.	**Illiquid Securities:**	Certain of the Sub-Fund's investments in Turkey may, from time to time be illiquid, and may have an adverse effect on market price and the Sub-Fund's ability to dispose of particular instruments to meet its liquidity requirements or in response to specific events such as deterioration in the creditworthiness of any particular issue.

8.	**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.
9.	**Liquidity and Volatility Risks:**	The Sub-Fund may invest in companies which are less well established in their early stages of development. These companies may often experience significant price volatility and potential lack of liquidity due to the low trading volume of their securities. The absence of adequate liquidity may also arise when a particular securities is difficult to sell at the desired moment during particular periods or in particular market conditions.
10.	**Non-Investment Use of FDIs:**	The extensive use of FDIs does not form part of the investment strategy of the Sub-Fund, but the Investment Manager may from time to time utilize FDIs for efficient portfolio management and hedging purposes. The use of derivatives exposes the Sub-Fund to additional risks, including: (i) volatility risk – FDIs may be highly volatile; (ii) management risk – the results are reliant upon the success of the Investment Manager in making investment decisions in the prevailing market conditions; (iii) market risk – there is a risk from exposure to changes in market value of FDIs; (iv) credit risk – the Sub-Fund is exposed to the risk of loss resulting from a counterparty's failure to meet its financial obligations; and (v) liquidity risk – which exists when particular investments are difficult to be purchased or sold quickly. The eventuation of any of the above risks could have an adverse effect on the net asset value of the Sub-Fund. In adverse situations, the Sub-Fund's use of FDIs may become ineffective in efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.
11.	**Performance Fee Risk:**	A shareholder redeeming shares may still be subject to the performance fee charge in respect of such shares, even though he/she suffered a loss in investment capital.

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 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: 19 November 2007
- Class AA launch date: 19 November 2007

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 total redemption amount**
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 fee	**1.75%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**8%** of the Excess Return with a 10% Hurdle Return** **where** **"Excess Return" means, as at the end of the relevant performance period, the excess of (a) the net asset value per share over (b) the Target Net Asset Value per share;** **"performance period" means the financial year of Manulife Global Fund;** **"Target Net Asset Value per share" means, (a) in relation to the first performance period, 110% (adjusted proportionally for any period of less than 12 months) of the initial public offering price per share; and (b) in relation to subsequent performance periods, 110% of the Low Tide Mark ("10% Hurdle Return");** **"Low Tide Mark" means the higher of (a) the Target Net Asset Value per share for the immediately preceding performance period; and (b) the net asset value per share as at the close of business on the last business day in the immediately preceding performance period.**
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 three months' prior notice. Please see section 9.4 of the Prospectus for details.

** This fee may be increased up to a maximum of 20% by giving the affected shareholders not less than one month's prior notice. Please see section 9.4 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 Class AA Shares at the Sub-Fund's next-determined net asset value after Manulife Asset Management (Hong Kong) Limited receives your request in good order on or before 4:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. Before placing your orders (subscription, switching or redemption), please check with your distributor for the distributor's internal dealing cut-off time (which may be different from Manulife Global Fund's dealing cut-off time).

- The net asset value of Class AA Shares of this Sub-Fund is published daily at www.manulifefunds.com.hk and are also available at the registered office of Manulife Global Fund.

Important

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PRODUCT KEY FACTS

Manulife Global Fund — U.S. Small Cap Equity Fund
March 2018

- ***This statement provides you with key information about Manulife Global Fund – U.S. Small Cap 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

Investment Manager:	**Manulife Asset Management (US) LLC**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**2.00%[1]**
Base currency:	**USD**	
Currency of denomination:	**USD**	
Dividend policy: (Distribution policy)	**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.)**	
Financial year end:	**30 June**	
Minimum investment:	**Initial – HK$20,000 (or the equivalent in any other major currency) Subsequent – HK$1,000 (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] This figure is based on the expenses for the period from 1 January 2017 to 31 December 2017.

What is this product?

U.S. Small Cap 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. Small Cap Equity Fund aims to make diversified investments by investing at least 70% of its net assets in equity and equity related securities of smaller capitalisation companies covering different sectors of the economy in the U.S. and which are listed 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 (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.

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 does not use financial derivative instruments ("**FDIs**") extensively to achieve its investment objective or for investment purpose, but may from time to time, under normal circumstances, use FDIs for efficient portfolio management and 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.

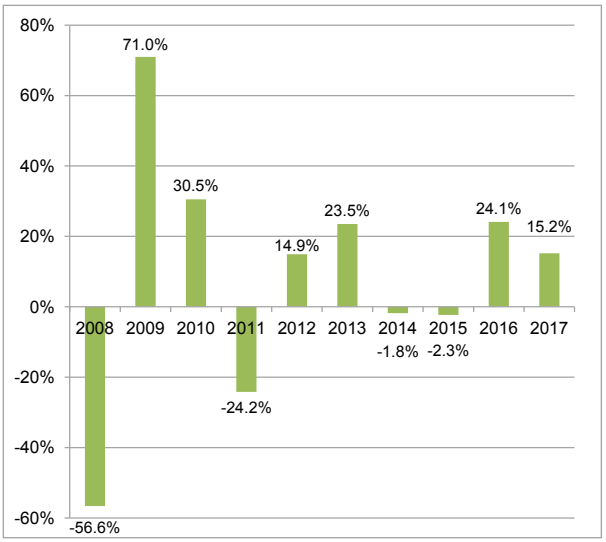
What are the key risks?

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 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.
4.	**Liquidity and Volatility Risks:**	The Sub-Fund may invest in companies which are less well established in their early stages of development. These companies may often experience significant price volatility and potential lack of liquidity due to the low trading volume of their securities. The absence of adequate liquidity may also arise when a particular securities is difficult to sell at the desired moment during particular periods or in particular market conditions.
5.	**Geographical Concentration Risk:**	The concentration of the Sub-Fund's investments in US-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.

6.	**Non-Investment Use of FDIs:**	The extensive use of FDIs does not form part of the investment strategy of the Sub-Fund, but the Investment Manager may from time to time utilize FDIs for efficient portfolio management and hedging purposes. The use of derivatives exposes the Sub-Fund to additional risks, including: (i) volatility risk – FDIs may be highly volatile; (ii) management risk – the results are reliant upon the success of the Investment Manager in making investment decisions in the prevailing market conditions; (iii) market risk – there is a risk from exposures to changes in market value of FDIs; (iv) credit risk – the Sub-Fund is exposed to the risk of loss resulting from a counterparty's failure to meet its financial obligations; and (v) liquidity risk – which exists when particular investments are difficult to be purchased or sold quickly. The eventuation of any of the above risks could have an adverse effect on the net asset value of the Sub-Fund. In adverse situations, the Sub-Fund's use of FDIs may become ineffective in efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.

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 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: 30 November 2006
- Class AA launch date: 30 November 2006

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 total redemption amount**
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 fee	**1.75%***
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 three months' prior notice. Please see section 9.4 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 Class AA Shares at the Sub-Fund's next-determined net asset value after Manulife Asset Management (Hong Kong) Limited receives your request in good order on or before 4:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. Before placing your orders (subscription, switching or redemption), please check with your distributor for the distributor's internal dealing cut-off time (which may be different from Manulife Global Fund's dealing cut-off time).

- The net asset value of Class AA Shares of this Sub-Fund is published daily at www.manulifefunds.com.hk and are also available at the registered office of Manulife Global Fund.

Important

If you are in doubt, you should seek professional advice.

The Securities and Futures Commission in Hong Kong 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
March 2018

- ***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

Investment Manager:	**Manulife Asset Management (Hong Kong) Limited**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.45%[1]**
	Class AA Inc	**1.51%[1]**
	Class AA (HKD)	**1.51%[1]**
	Class AA (HKD) Inc	**1.51%[1]**
	Class AA (AUD Hedged)	**1.51%[2]**
	Class AA (AUD Hedged) Inc	**1.51%[2]**
	Class AA (CAD Hedged)	**1.51%[2]**
	Class AA (CAD Hedged) Inc	**1.51%[2]**
Base currency:	**USD**	
Currency of denomination:	**Class**	**Currency**
	AA / AA Inc	**USD**
	AA (AUD Hedged) / AA (AUD Hedged) Inc	**AUD**
	AA (CAD Hedged) / AA (CAD Hedged) Inc	**CAD**
	AA (HKD) / AA (HKD) Inc	**HKD**
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** **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.**	
Financial year end:	**30 June**	
Minimum investment:	**Initial – HK$20,000 (or the equivalent in any other major currency)** **Subsequent – HK$1,000 (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] This figure is based on the expenses for the period from 1 January 2017 to 31 December 2017.

[2] As the first issue of Shares of the share class has not yet occurred at the time of publication of this statement, this figure is estimated on the basis of the expenses of Class AA Inc Shares of the Sub-Fund.

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. 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.

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 does not use financial derivative instruments ("**FDIs**") extensively to achieve its investment objective or for investment purpose, but may from time to time, under normal circumstances, use FDIs for efficient portfolio management and 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.

What are the key risks?

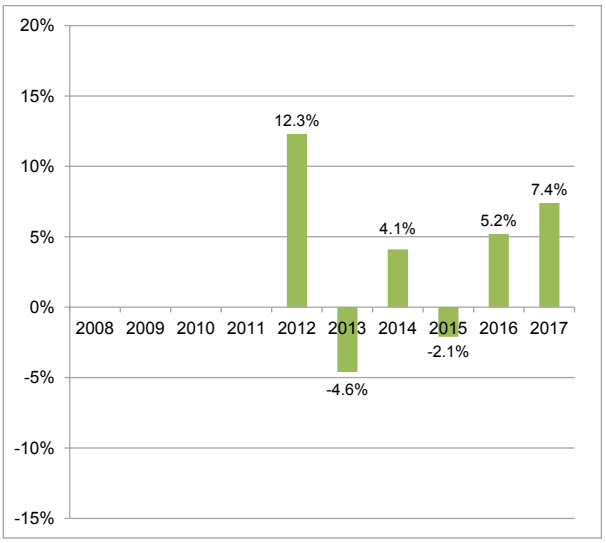
Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

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.	**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.
4.	**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.
5.	**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.
6.	**Volatility and Liquidity Risk:**	The debt securities in Asian markets may be subject to higher volatility and lower liquidity compared to more developed markets. The prices of securities traded in such markets may be subject to fluctuations. The bid and offer spreads of the price of such securities may be large and the Sub-Fund may incur significant trading costs.
7.	**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.
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. 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. Collateralised / Securitised Products Risk:	The Sub-Fund may invest in collateralised and securitised structured products, including asset-backed securities and mortgage-backed securities. These securities provide exposure to underlying assets and the risk/return profile is determined by the cash flows derived from such assets. In a volatile market, these securities may display heightened price sensitivity to market fluctuations and have higher liquidity and credit downgrading risks.
12. Non-Investment Use of FDIs:	The extensive use of FDIs does not form part of the investment strategy of the Sub-Fund, but the Investment Manager may from time to time utilize FDIs for efficient portfolio management and hedging purposes. The use of derivatives exposes the Sub-Fund to additional risks, including: (i) volatility risk – FDIs may be highly volatile; (ii) management risk – the results are reliant upon the success of the Investment Manager in making investment decisions in the prevailing market conditions; (iii) market risk – there is a risk from exposures to changes in market value of FDIs; (iv) credit risk – the Sub-Fund is exposed to the risk of loss resulting from a counterparty's failure to meet its financial obligations; and (v) liquidity risk – which exists when particular investments are difficult to be purchased or sold quickly. The eventuation of any of the above risks could have an adverse effect on the net asset value of the Sub-Fund. In adverse situations, the Sub-Fund's use of FDIs may become ineffective in efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.

13. Risks relating to Dividends Paid out of Capital:	The Directors of Manulife Global Fund may, at their discretion, pay dividends out of income, realized capital gains and/or capital, of the Sub-Fund in respect of Class AA Inc, Class AA (AUD Hedged) Inc, Class AA (CAD Hedged) Inc and Class AA (HKD) Inc Shares. Dividends paid out of capital of the Sub-Fund (if any) 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 net asset value per Share of the above Classes of the Sub-Fund. The Directors of Manulife Global Fund may, at any time, amend the dividend policy of the Sub-Fund, subject to the prior approval of the Securities and Futures Commission of Hong Kong and one month's prior notice to the relevant Shareholders.

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 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.
- Where no past performance is shown there was insufficient data available in that year to provide performance.
- Sub-Fund launch date: 28 September 2009
- Class AA Inc^ launch date: 4 May 2011

^ 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.manulifefunds.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong.

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 total redemption amount**
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 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 three months' prior notice. Please see section 9.4 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 Class AA, Class AA (AUD Hedged), Class AA (CAD Hedged), Class AA (HKD), Class AA Inc, Class AA (AUD Hedged) Inc, Class AA (CAD Hedged) Inc and Class AA (HKD) Inc Shares at the Sub-Fund's next-determined net asset value after Manulife Asset Management (Hong Kong) Limited receives your request in good order on or before 4:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. Before placing your orders (subscription, switching or redemption), please check with your distributor for the distributor's internal dealing cut-off time (which may be different from Manulife Global Fund's dealing cut-off time).
- The net asset value of Class AA, Class AA (AUD Hedged), Class AA (CAD Hedged), Class AA (HKD), Class AA Inc, Class AA (AUD Hedged) Inc, Class AA (CAD Hedged) Inc and Class AA (HKD) Inc Shares of this Sub-Fund is published daily at www.manulifefunds.com.hk and are also available at the registered office of Manulife Global Fund.
- The composition of dividends (i.e. the relative amounts paid out of net distributable income and capital) (if any) paid on the Class AA Inc, Class AA (AUD Hedged) Inc, Class AA (CAD Hedged) Inc and Class AA (HKD) Inc Shares of the Sub-Fund 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 its website www.manulifefunds.com.hk.

Important

If you are in doubt, you should seek professional advice.

The Securities and Futures Commission in Hong Kong 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

Strategic Income Fund
March 2018

- ***This statement provides you with key information about Manulife Global Fund – Strategic 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

Investment Manager:	**Manulife Asset Management (US) LLC**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.54%[1]**
	Class AA Inc	**1.54%[2]**
	Class AA (HKD)	**1.54%[2]**
	Class AA (HKD) Inc	**1.54%[2]**
	Class AA (AUD Hedged)	**1.54%[2]**
	Class AA (AUD Hedged) Inc	**1.54%[2]**
	Class AA (CAD Hedged)	**1.54%[2]**
	Class AA (CAD Hedged) Inc	**1.54%[2]**
Base currency:	**USD**	
Currency of denomination:	**Class**	**Currency**
	AA / AA Inc	**USD**
	AA (AUD Hedged) / AA (AUD Hedged) Inc	**AUD**
	AA (CAD Hedged) / AA (CAD Hedged) Inc	**CAD**
	AA (HKD) / AA (HKD) Inc	**HKD**
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** **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.**	
Financial year end:	**30 June**	
Minimum investment:	**Initial – HK$20,000 (or the equivalent in any other major currency)** **Subsequent – HK$1,000 (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] This figure is based on the expenses for the period from 1 January 2017 to 31 December 2017.

[2] As the first issue of Shares of the share class has not yet occurred at the time of publication of this statement, this figure is estimated on the basis of the expenses of Class AA Shares of the Sub-Fund.

What is this product?

Strategic 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**").

The Sub-Fund is a "sophisticated fund" which intends to utilize the expanded investment powers and range of permissible investments permitted, including the use of financial derivative instruments ("**FDIs**") for investment purposes.

Objective and Investment Strategy

Strategic Income Fund seeks a high level of current income. In pursuing this goal, the Sub-Fund invests at least 70% of its net assets in the following types of securities:

(i) non-U.S. government and corporate debt securities from developed and emerging markets (up to 50% of the Sub-Fund's net assets);
(ii) U.S. government and agency debt securities (up to 100% of the Sub-Fund's net assets); and
(iii) U.S. high yield bonds (up to 75% of the Sub-Fund's net assets).

The Sub-Fund may also invest its remaining assets in U.S. corporate debt securities rated investment grade (i.e. at least Baa3 by Moody's or BBB- by Standard & Poor's or Fitch) and U.S. or foreign stocks (up to 10% of the Sub-Fund's net assets).

Although the Sub-Fund may invest up to 75% 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), including up to 10% of its net assets in securities rated in default by Standard & Poor's or Moody's rating agencies (the expression "in default" in this context refers to securities that have missed one or more scheduled payments of interest or principal or have a rating of "D" by the rating agencies), it generally intends to keep its average credit quality in the investment grade range (i.e. at least Baa3 by Moody's or BBB- by Standard & Poor's or Fitch). There is no limit on the Sub-Fund's average maturity.

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.

In managing the Strategic Income Fund, the Investment Manager allocates assets among the three major sectors referred to above based on analysis of economic factors, such as projected international interest rate movements, industry cycles and political trends. However, the Investment Manager may invest up to 100% of the Sub-Fund's net assets in any one sector.

Within each sector, the Investment Manager looks for securities that are appropriate for the overall portfolio in terms of yield, credit quality, structure and industry distribution. In selecting securities, relative yields and risk/reward ratios are the primary considerations.

In accordance with its investment restrictions, the Sub-Fund may use certain higher-risk investments, including FDIs (investments whose value is based on indexes, securities or currencies) and, for up to 10% of its net assets, restricted or illiquid securities.

The Sub-Fund may trade securities actively, which could increase its transaction costs (thus lowering performance) and increase the investor's taxable distributions.

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 FDIs extensively or primarily for investment purposes and not merely for efficient portfolio management and 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. The expected level of leverage as a result of the use of FDIs is 120% of the Sub-Fund's net assets based on the sum of notionals of open FDIs in the investment portfolio, including those held for risk reduction purposes. Using the commitment approach, the expected level of leverage is 25% of the Sub-Fund's net assets. There is no particular investment strategy employed by the Sub-Fund in use of FDIs. Instead, the Sub-Fund may, as the Investment Manager considers appropriate, use FDIs to achieve its investment objective as is set out in the proceeding paragraphs of this section.

What are the key risks?

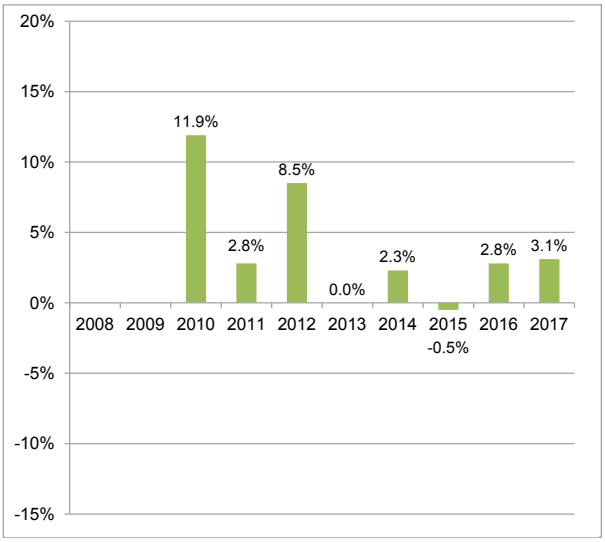
Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

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.	**Use of FDIs:**	The Sub-Fund is a "sophisticated fund" which intends to utilise the expanded investment powers and range of permissible investments permitted, including the use of FDIs for investment purposes. FDIs involve risks which differ from, and are, possibly, greater than the risks associated with traditional securities investments, including: (i) volatility risk – FDIs may be highly volatile; (ii) leverage risk – the use of leverage for active investment purposes may cause loss; (iii) management risk – the results are reliant upon the success of the Investment Manager in making investment decisions in the prevailing market conditions; (iv) market risk – there is a risk from exposure to changes in market value of FDIs; (v) counterparty risk – the Sub-Fund is exposed to the risk of loss resulting from a counterparty's failure to meet its financial obligations; and (vi) liquidity risk – which exists when particular investments are difficult to be purchased or sold quickly. The eventuation of any of the above risks could have an adverse effect on the net asset value of the Sub-Fund. Extensive use of FDIs for investment purposes may expose the Sub-Fund to the risk of significant or total loss. In adverse situations, the Sub-Fund's use of FDIs may become ineffective in investment, efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.

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.	**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 Risk:**	The Sub-Fund may maintain up to 10% of its net assets in illiquid securities. Securities that have legal or contractual restrictions on resale but have a readily available market are not deemed illiquid. If the Sub-Fund invests in illiquid securities, it may not be able to sell such securities and may not be able to realise their full value upon sale.
6.	**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.
7.	**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.
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. 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.
9.	**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.
10.	**Collateralised/ Securitised Products Risk:**	The Sub-Fund may invest in collateralised and/or securitised products, including asset-backed securities and mortgage-backed securities. These securities provide exposure to underlying assets and the risk/return profile is determined by the cash flows derived from such assets. In a volatile market, these securities may display heightened price sensitivity to market fluctuations and have higher liquidity and credit downgrading risks.

11. 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.
12. 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.
13. Risks relating to Dividends Paid out of Capital:	The Directors of Manulife Global Fund may, at their discretion, pay dividends out of income, realized capital gains and/or capital, of the Sub-Fund in respect of Class AA Inc, Class AA (AUD Hedged) Inc, Class AA (CAD Hedged) Inc and Class AA (HKD) Inc Shares. Dividends paid out of capital of the Sub-Fund (if any) amounts 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 net asset value per Share of the above Classes of the Sub-Fund. The Directors of Manulife Global Fund may, at any time, amend the dividend policy of the Sub-Fund, subject to the prior approval of the Securities and Futures Commission of Hong Kong and one month's prior notice to the relevant Shareholders.

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 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: 19 September 2008
- Class AA^ launch date: 14 December 2009

^ 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.manulifefunds.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong.

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 total redemption amount**
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 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 three months' prior notice. Please see section 9.4 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 Class AA, Class AA (AUD Hedged), Class AA (CAD Hedged), Class AA (HKD), Class AA Inc, Class AA (AUD Hedged) Inc, Class AA (CAD Hedged) Inc and Class AA (HKD) Inc Shares at the Sub-Fund's next-determined net asset value after Manulife Asset Management (Hong Kong) Limited receives your request in good order on or before 4:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. Before placing your orders (subscription, switching or redemption), please check with your distributor for the distributor's internal dealing cut-off time (which may be different from Manulife Global Fund's dealing cut-off time).

- The net asset value of Class AA, Class AA (AUD Hedged), Class AA (CAD Hedged), Class AA (HKD), Class AA Inc, Class AA (AUD Hedged) Inc, Class AA (CAD Hedged) Inc and Class AA (HKD) Inc Shares of this Sub-Fund is published daily at www.manulifefunds.com.hk and are also available at the registered office of Manulife Global Fund.

- The composition of dividends (i.e. the relative amounts paid out of net distributable income and capital) (if any) paid on the Class AA Inc, Class AA (AUD Hedged) Inc, Class AA (CAD Hedged) Inc and Class AA (HKD) Inc Shares of the Sub-Fund for the preceding 12 months (or if the Sub-Fund was launched less than 12 months ago, since its inception) is available from the Fund upon request as well as on its website www.manulifefunds.com.hk.

- The summary of the risk management process is made available to Hong Kong investors upon written request.

Important

If you are in doubt, you should seek professional advice.

The Securities and Futures Commission in Hong Kong 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. Bond Fund
March 2018

- ***This statement provides you with key information about Manulife Global Fund – U.S. 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

Investment Manager:	**Manulife Asset Management (US) LLC**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.47%[1]**
	Class AA Inc	**1.48%[1]**
	Class AA (HKD)	**1.47%[1]**
	Class AA (HKD) Inc	**1.47%[1]**
	Class AA (AUD Hedged)	**1.47%[2]**
	Class AA (AUD Hedged) Inc	**1.47%[2]**
	Class AA (CAD Hedged)	**1.47%[2]**
	Class AA (CAD Hedged) Inc	**1.47%[2]**
Base currency:	**USD**	
Currency of denomination:	**Class**	**Currency**
	AA / AA Inc	**USD**
	AA (AUD Hedged) / AA (AUD Hedged) Inc	**AUD**
	AA (CAD Hedged) / AA (CAD Hedged) Inc	**CAD**
	AA (HKD) / AA (HKD) Inc	**HKD**
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** **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.**	
Financial year end:	**30 June**	
Minimum investment:	**Initial – HK$20,000 (or the equivalent in any other major currency)** **Subsequent – HK$1,000 (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] This figure is based on the expenses for the period from 1 January 2017 to 31 December 2017.

[2] As the first issue of Shares of the share class has not yet occurred at the time of publication of this statement, this figure is estimated on the basis of the expenses of Class AA Shares of the Sub-Fund.

What is this product?

U.S. 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

U.S. Bond 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 normally invest at least 75% of its net assets in U.S. Dollars denominated fixed-income securities with an intended average credit rating of A and above. Such fixed-income securities may be issued by governments, agencies, supra-nationals and corporate issuers.

The Sub-Fund may invest up to 25% 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).

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 will invest at least 70% of its net assets in issuers located in the United States.

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 does not use financial derivative instruments ("**FDIs**") extensively to achieve its investment objective or for investment purpose, but may from time to time, under normal circumstances, use FDIs for efficient portfolio management and 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.

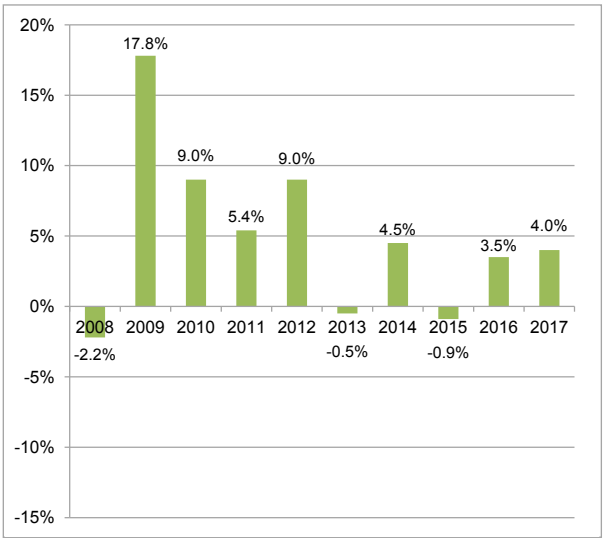
What are the key risks?

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.
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.	**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.
7.	**Collateralised/ Securitised Products Risk:**	The Sub-Fund may invest in collateralised and/or securitised products, including asset-backed securities and mortgage-backed securities. These securities provide exposure to underlying assets and the risk/return profile is determined by the cash flows derived from such assets. In a volatile market, these securities may display heightened price sensitivity to market fluctuations and have higher liquidity and credit downgrading risks.

8.	**Non-Investment Use of FDIs:**	The extensive use of FDIs does not form part of the investment strategy of the Sub-Fund, but the Investment Manager may from time to time utilize FDIs for efficient portfolio management and hedging purposes. The use of derivatives exposes the Sub-Fund to additional risks, including: (i) volatility risk – FDIs may be highly volatile; (ii) management risk – the results are reliant upon the success of the Investment Manager in making investment decisions in the prevailing market conditions; (iii) market risk – there is a risk from exposures to changes in market value of FDIs; (iv) credit risk – the Sub-Fund is exposed to the risk of loss resulting from a counterparty's failure to meet its financial obligations; and (v) liquidity risk – which exists when particular investments are difficult to be purchased or sold quickly. The eventuation of any of the above risks could have an adverse effect on the net asset value of the Sub-Fund. In adverse situations, the Sub-Fund's use of FDIs may become ineffective in efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.
9.	**Risks relating to Dividends Paid out of Capital:**	The Directors of Manulife Global Fund may, at their discretion, pay dividends out of income, realized capital gains and/or out of capital, of the Sub-Fund in respect of Class AA Inc, Class AA (AUD Hedged) Inc, Class AA (CAD Hedged) Inc and Class AA (HKD) Inc Shares. Dividends paid out of capital of the Sub-Fund (if any) amounts 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 net asset value per Share of the above Classes of the Sub-Fund. The Directors of Manulife Global Fund may, at any time, amend the dividend policy of the Sub-Fund, subject to the prior approval of the Securities and Futures Commission of Hong Kong and one month's prior notice to the relevant Shareholders.

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 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: 29 January 2007
- Class AA^ launch date: 29 January 2007

^ 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.manulifefunds.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong.

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 total redemption amount**
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 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 three months' prior notice. Please see section 9.4 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 Class AA, Class AA (AUD Hedged), Class AA (CAD Hedged), Class AA (HKD), Class AA Inc, Class AA (AUD Hedged) Inc, Class AA (CAD Hedged) Inc and Class AA (HKD) Inc Shares at the Sub-Fund's next-determined net asset value after Manulife Asset Management (Hong Kong) Limited receives your request in good order on or before 4:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. Before placing your orders (subscription, switching or redemption), please check with your distributor for the distributor's internal dealing cut-off time (which may be different from Manulife Global Fund's dealing cut-off time).

- The net asset value of Class AA, Class AA (AUD Hedged), Class AA (CAD Hedged), Class AA (HKD), Class AA Inc, Class AA (AUD Hedged) Inc, Class AA (CAD Hedged) Inc and Class AA (HKD) Inc Shares of this Sub-Fund is published daily at www.manulifefunds.com.hk and are also available at the registered office of Manulife Global Fund.

- The composition of dividends (i.e. the relative amounts paid out of net distributable income and capital) (if any) paid on the Class AA Inc, Class AA (AUD Hedged) Inc, Class AA (CAD Hedged) Inc and Class AA (HKD) Inc Shares of the Sub-Fund 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 its website www.manulifefunds.com.hk.

Important

If you are in doubt, you should seek professional advice.

The Securities and Futures Commission in Hong Kong 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. Special Opportunities Fund
March 2018

- ***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

Investment Manager:	**Manulife Asset Management (US) LLC**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.50%[1]**
	Class AA Inc	**1.48%[1]**
	Class AA (HKD)	**1.50%[2]**
	Class AA (HKD) Inc	**1.50%[4]**
	Class AA (AUD Hedged)	**1.50%[3]**
	Class AA (AUD Hedged) Inc	**1.50%[3]**
	Class AA (CAD Hedged)	**1.50%[3]**
	Class AA (CAD Hedged) Inc	**1.50%[3]**
Base currency:	**USD**	
Currency of denomination:	**Class**	**Currency**
	AA / AA Inc	**USD**
	AA (AUD Hedged) / AA (AUD Hedged) Inc	**AUD**
	AA (CAD Hedged) / AA (CAD Hedged) Inc	**CAD**
	AA (HKD) / AA (HKD) Inc	**HKD**
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 **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.**	
Financial year end:	**30 June**	
Minimum investment:	**Initial – HK$20,000 (or the equivalent in any other major currency)** **Subsequent – HK$1,000 (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] This figure is based on the expenses for the period from 1 January 2017 to 31 December 2017.

[2] As the share class did not have attributable expenses and assets for 12 consecutive months as at 31 December 2017, this figure is estimated on the basis of the expenses of Class AA Shares of the Sub-Fund.

[3] As the first issue of Shares of the share class has not yet occurred at the time of publication of this statement, this figure is estimated on the basis of the expenses of Class AA Shares of the Sub-Fund.

[4] As the share class has been launched for less than a year, this figure is estimated on the basis of the expenses of Class AA Shares of the Sub-Fund.

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.

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 does not use financial derivative instruments ("**FDIs**") extensively to achieve its investment objective or for investment purpose, but may from time to time, under normal circumstances, use FDIs for efficient portfolio management and 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.

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.

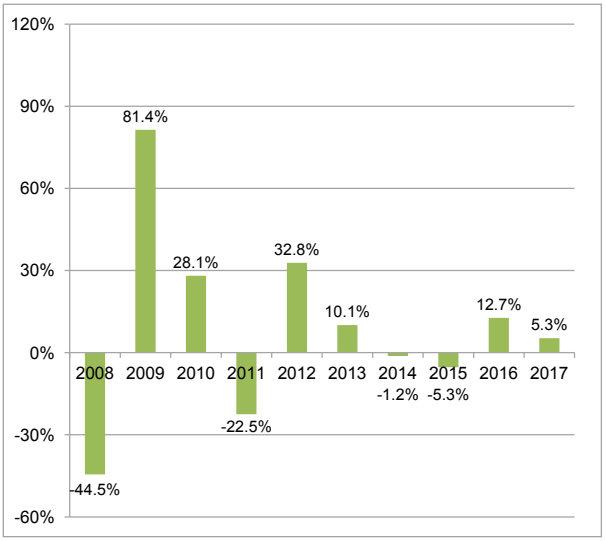
1. **Investment Risk:** The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.

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.
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.
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.	**Non-Investment Use of FDIs:**	The extensive use of FDIs does not form part of the investment strategy of the Sub-Fund, but the Investment Manager may from time to time utilize FDIs for efficient portfolio management and hedging purposes. The use of derivatives exposes the Sub-Fund to additional risks, including: (i) volatility risk – FDIs may be highly volatile; (ii) management risk – the results are reliant upon the success of the Investment Manager in making investment decisions in the prevailing market conditions; (iii) market risk – there is a risk from exposures to changes in market value of FDIs; (iv) credit risk – the Sub-Fund is exposed to the risk of loss resulting from a counterparty's failure to meet its financial obligations; and (v) liquidity risk – which exists when particular investments are difficult to be purchased or sold quickly. The eventuation of any of the above risks could have an adverse effect on the net asset value of the Sub-Fund. In adverse situations, the Sub-Fund's use of FDIs may become ineffective in efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.

9.	**Risks relating to Dividends Paid out of Capital:**	The Directors of Manulife Global Fund may, at their discretion, pay dividends out of income, realized capital gains and/or capital, of the Sub-Fund in respect of Class AA Inc, Class AA (AUD Hedged) Inc, Class AA (CAD Hedged) Inc and Class AA (HKD) Inc Shares. Dividends paid out of capital of the Sub-Fund (if any) amounts 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 net asset value per Share of the above Classes of the Sub-Fund. The Directors of Manulife Global Fund may, at any time, amend the dividend policy of the Sub-Fund, subject to the prior approval of the Securities and Futures Commission of Hong Kong and one month's prior notice to the relevant Shareholders.

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 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: 29 January 2007
- Class AA^ launch date: 29 January 2007

^ 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.manulifefunds.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong.

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 total redemption amount**
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 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 three months' prior notice. Please see section 9.4 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 Class AA, Class AA (AUD Hedged), Class AA (CAD Hedged), Class AA (HKD), Class AA Inc, Class AA (AUD Hedged) Inc, Class AA (CAD Hedged) Inc and Class AA (HKD) Inc Shares at the Sub-Fund's next-determined net asset value after Manulife Asset Management (Hong Kong) Limited receives your request in good order on or before 4:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. Before placing your orders (subscription, switching or redemption), please check with your distributor for the distributor's internal dealing cut-off time (which may be different from Manulife Global Fund's dealing cut-off time).

- The net asset value of Class AA, Class AA (AUD Hedged), Class AA (CAD Hedged), Class AA (HKD), Class AA Inc, Class AA (AUD Hedged) Inc, Class AA (CAD Hedged) Inc and Class AA (HKD) Inc Shares of this Sub-Fund is published daily at www.manulifefunds.com.hk and are also available at the registered office of Manulife Global Fund.

- The composition of dividends (i.e. the relative amounts paid out of net distributable income and capital) (if any) paid on the Class AA Inc, Class AA (AUD Hedged) Inc, Class AA (CAD Hedged) Inc and Class AA (HKD) Inc Shares of the Sub-Fund 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 its website www.manulifefunds.com.hk.

Important

If you are in doubt, you should seek professional advice.

The Securities and Futures Commission in Hong Kong 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. Treasury Inflation-Protected Securities Fund
March 2018

- ***This statement provides you with key information about Manulife Global Fund – U.S. Treasury Inflation-Protected Securities 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

Investment Manager:	**Manulife Asset Management (US) LLC**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**2.05%[1]**
	Class AA Inc	**2.05%[1]**
Base currency:	**USD**	
Currency of denomination:	**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 Inc** **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.**	
Financial year end:	**30 June**	
Minimum investment:	**Initial – HK$20,000 (or the equivalent in any other major currency)** **Subsequent – HK$1,000 (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] This figure is based on the expenses for the period from 1 January 2017 to 31 December 2017.

What is this product?

U.S. Treasury Inflation-Protected Securities 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. Treasury Inflation-Protected Securities Fund has, as its primary objective, the maximisation of total returns, consistent with capital preservation, by investing at least 70% of its net assets in U.S. Treasury Inflation Protected Securities. In addition, the Sub-Fund may also invest in other types of inflation-indexed and non-inflation-indexed debt securities issued or guaranteed by the U.S. government, its agencies, instrumentalities and political sub-divisions.

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.

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 does not use financial derivative instruments ("**FDIs**") extensively to achieve its investment objective or for investment purpose, but may from time to time, under normal circumstances, use FDIs for efficient portfolio management and 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.

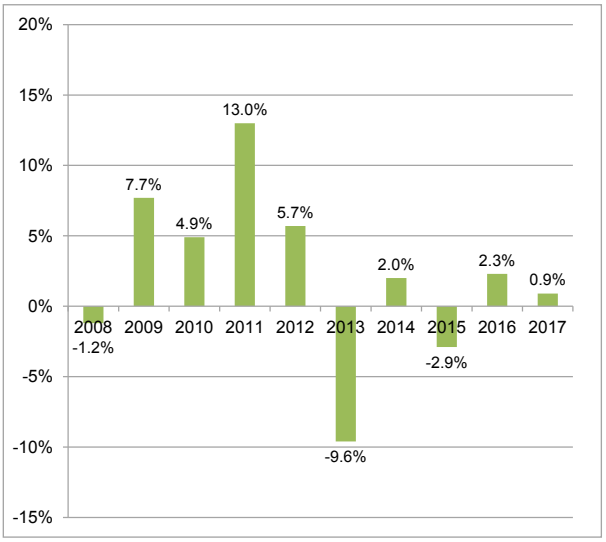
What are the key risks?

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 bonds may reduce, resulting in a lower value for the relevant portfolio.
3.	**Geographical Concentration Risk:**	The concentration of the Sub-Fund's investments in United State-related companies may result in greater volatility than portfolios which comprise broad-based global investments.
4.	**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.

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.	**Collateralised/ Securitised Products Risk:**	The Sub-Fund may invest in collateralised and/or securitised products, including asset-backed securities and mortgage-backed securities. These securities provide exposure to underlying assets and the risk/return profile is determined by the cash flows derived from such assets. In a volatile market, these securities may display heightened price sensitivity to market fluctuations and have higher liquidity and credit downgrading risks.
7.	**Non-Investment Use of FDIs:**	The extensive use of FDIs does not form part of the investment strategy of the Sub-Fund, but the Investment Manager may from time to time utilize FDIs for efficient portfolio management and hedging purposes. The use of derivatives exposes the Sub-Fund to additional risks, including: (i) volatility risk – FDIs may be highly volatile; (ii) management risk – the results are reliant upon the success of the Investment Manager in making investment decisions in the prevailing market conditions; (iii) market risk – there is a risk from exposures to changes in market value of FDIs; (iv) credit risk – the Sub-Fund is exposed to the risk of loss resulting from a counterparty's failure to meet its financial obligations; and (v) liquidity risk – which exists when particular investments are difficult to be purchased or sold quickly. The eventuation of any of the above risks could have an adverse effect on the net asset value of the Sub-Fund. In adverse situations, the Sub-Fund's use of FDIs may become ineffective in efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.
8.	**Risks relating to Dividends Paid out of Capital:**	The Directors of Manulife Global Fund may, at their discretion, pay dividends out of income, realized capital gains and/or capital, of the Sub-Fund in respect of Class AA Inc Shares. Dividends paid out of capital of the Sub-Fund (if any) 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 net asset value per Class AA Inc Share of the Sub-Fund. The Directors of Manulife Global Fund may, at any time, amend the dividend policy of the Sub-Fund, subject to the prior approval of the Securities and Futures Commission of Hong Kong and one month's prior notice to the relevant Shareholders.

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 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: 29 January 2007
- Class AA^ launch date: 29 January 2007

^ 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.manulifefunds.com.hk. This website has not been reviewed by the Securities and Futures Commission of Hong Kong.

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