Manulife Investment Management
宏利投資管理

Manulife Global Fund
宏利環球基金

Product Key Facts
產品資料概要

July 2021
二零二一年七月

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產品資料概要

宏利環球基金 **亞太房地產投資信託產業基金**

2021年7月

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

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**宏利投資管理（香港）有限公司（對內委託，香港）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA 類別**	**1.73%[1]**
	AA 累積類別	**1.73%[3]**
	AA 收益類別	**1.72%[1]**
	AA（美元）每月派息(G)類別	**1.73%[1]**
	AA（澳元對沖）收益類別	**1.73%[2]**
	AA（澳元對沖）每月派息(G)類別	**1.73%[1]**
	AA（加元對沖）收益類別	**1.73%[2]**
	AA（加元對沖）每月派息(G)類別	**1.73%[2]**
	AA（港元）類別	**1.73%[1]**
	AA（港元）收益類別	**1.73%[1]**
	AA（港元）每月派息(G)類別	**1.73%[1]**
	AA（英鎊對沖）每月派息(G)類別	**1.73%[1]**
	AA（人民幣對沖）每月派息(G)類別	**1.72%[1]**
	R（美元）每月派息(G)類別	**1.72%[1]**
	R（港元）每月派息(G)類別	**1.73%[1]**
基礎貨幣：	**美元（USD）**	
結算貨幣：	**<u>類別</u>**	**<u>貨幣</u>**
	AA / AA 累積 / AA 收益 / AA（美元）每月派息(G) / R（美元）每月派息(G)	**美元（USD）**
	AA（澳元對沖）收益 / AA（澳元對沖）每月派息(G)	**澳元（AUD）**
	AA（加元對沖）收益 / AA（加元對沖）每月派息(G)	**加元（CAD）**
	AA（港元）/ AA（港元）收益 / AA（港元）每月派息(G) / R（港元）每月派息(G)	**港元（HKD）**
	AA（英鎊對沖）每月派息(G)	**英鎊（GBP）**
	AA（人民幣對沖）每月派息(G)	**人民幣（RMB）**
派息政策：	**<u>AA / 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款額等於或高於50美元時才適用。）** **<u>AA 收益 / AA（美元）每月派息(G) / AA（澳元對沖）收益 / AA（澳元對沖）每月派息(G) / AA（加元對沖）收益 / AA（加元對沖）每月派息(G) / AA（港元）收益 / AA（港元）每月派息(G) / AA（英鎊對沖）每月派息(G) / AA（人民幣對沖）每月派息(G)類別</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款額等於或高於50美元時才適用。）股息可能以或實際上以資本撥付，若是如此，可能即時減低子基金的資產淨值。就AA（澳元對沖）收益類別、AA（加元對沖）收益類別、AA（澳元對沖）每月派息(G)類別、AA（加元對沖）每月派息(G)類別、AA（英鎊對沖）每月派息(G)類別及AA（人民幣對沖）每月派息(G)類別而言，股息可能會按股份類別結算貨幣與子基金基礎貨幣之間的息差撥付。**	

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

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

AA 累積類別
將不會派發股息。

財政年度截止日： **6月30日**

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

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

[1] 此數字是根據由2020年4月1日至2021年3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。

[3] 由於股份類別僅於2021年5月推出，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？

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

目標及投資策略

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

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

儘管子基金將會在適用法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新加坡及香港的發行機構。子基金的投資可以任何貨幣計價。

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

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

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

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

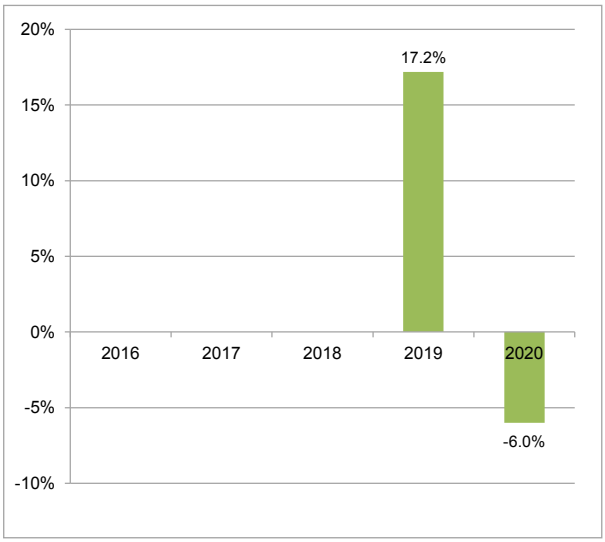
有哪些主要風險?

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

1.	**投資風險：**	子基金投資組合的價值可能因為下文任何主要投資風險而下跌，閣下對本基金的投資或會因此蒙受虧損。並不保證可獲償還本金。
2.	**股票市場風險：**	子基金對REITs及股本證券的投資須承受一般市場風險，其價值可因多項因素（例如投資情緒、政治及經濟狀況以及發行機構相關因素的變動）而波動不定。
3.	**行業集中風險：**	子基金專注於特定行業（即房地產），而缺乏分散風險的安排，因此，與分散投資於各行業的基金相比，子基金價值波動幅度可能較大。由於子基金專注於單一經濟範疇，其表現主要視乎房地產行業表現優劣。
4.	**房地產及REITs相關風險：**	子基金並未獲香港證券及期貨事務監察委員會（「證監會」）根據房地產投資信託守則給予認可。 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、房地產相關證券發行機構作為房地產擁有人因拖欠按揭付款導致失去其產業的可能性、環境責任及利率上升。子基金的價值會因應地產市場走勢而波動。 相關REITs未必獲證監會認可，而子基金的股息政策／分派政策並不代表相關REITs的股息政策／分派政策。
5.	**地域集中風險：**	子基金的投資集中於新加坡及香港相關發行機構的REITs及股本證券，或會令子基金的波動較包含廣泛環球投資的組合劇烈。子基金的價值或會較易受到此等區域的不利事態影響。
6.	**貨幣風險：**	子基金的資產會主要投資於美元以外的貨幣為單位的證券，而子基金將按該等貨幣收取的該等投資的收益或變現收入。其中某些貨幣兑美元可能貶值。另外，股份類別之結算貨幣可能與子基金基礎貨幣不同，若該指定結算貨幣與子基金基礎貨幣之間匯率有波動，該等股份類別的股東或會蒙受不利影響。

7.	**使用FDIs：**	子基金擬使用FDIs作投資、有效管理投資組合及／或對沖目的。使用FDIs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當時市況下所作投資決定是否成功；(iii)市場風險 – 因FDIs市場價值改變而承擔的風險；(iv)信用風險 – 子基金因交易對手未能履行其財務責任而蒙受損失的風險；及(v)變現風險 – 有關的投資難以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可能會失效，而子基金亦可能因此蒙受重大損失。
8.	**有關從資本撥付或實際上撥付股息的風險：**	宏利環球基金的董事會可酌情：(i)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；及(ii)從子基金AA（美元）每月派息(G)類別、AA（澳元對沖）每月派息(G)類別、AA（加元對沖）每月派息(G)類別、AA（港元）每月派息(G)類別、R（美元）每月派息(G)類別、R（港元）每月派息(G)類別、AA（英鎊對沖）每月派息(G)類別及AA（人民幣對沖）每月派息(G)類別股份的已變現資本收益、資本及／或總收益撥付股息，並從資產扣除全部或部分費用及開支。從子基金資本中撥付或實際上撥付的股息（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。 有關AA（澳元對沖）收益類別、AA（加元對沖）收益類別、AA（澳元對沖）每月派息(G)類別、AA（加元對沖）每月派息(G)類別、AA（英鎊對沖）每月派息(G)類別及AA（人民幣對沖）每月派息(G)類別的股息和資產淨值或亦會因有關類別的結算貨幣與子基金基礎貨幣之間的息差並蒙受不利影響，導致從資本撥付的股息款額有所增加，因而與其他股份類別相比的資本流失會更嚴重。
9.	**人民幣兌換及人民幣類別相關風險**	人民幣目前並非可自由兑換的貨幣。人民幣的供應及將外幣兑換為人民幣均受到中國內地當局的外匯管制政策及限制約束，這可能會對子基金兑換為人民幣的能力構成不利影響。在特殊情況下，以人民幣支付贖回款項及／或股息款項可能由於適用於人民幣的匯兑管制及限制而延遲。 由於離岸人民幣（CNH）將用於人民幣計價類別的估價，因此CNH匯率與在岸人民幣（CNY）匯率相比可能存在溢價或折讓，買價或賣價之間並可能存在顯著差價，因此人民幣計價類別的價值將受波動影響。CNH與CNY雖屬同一種貨幣，但卻在不同兼互不相連而且獨立運作的市場上買賣。就此而言，CNH的匯率未必與CNY相同，兩者亦未必向同一方向波動。 以非人民幣為基本貨幣的投資者須承擔外匯風險，亦不保證人民幣兑投資者的基礎貨幣（例如港元）的價值不會貶值。人民幣一旦貶值，有可能對投資者於子基金的人民幣計價類別的投資的價值構成不利影響。

本子基金過往的業績表現如何?



- 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：2018年9月11日
- AA 類別^發行日：2018年9月11日

^ 就本概要而言，此股份類別被指定為該子基金的代表性股份類別，因其有最長的往績記錄。有關其他股份類別表現的進一步資料，請參閱www.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。由於此等費用令 閣下的投資所得回報減少，所以會影響 閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	**不超過0.013%**
管理費	**1.50%***
存管費	**0.003%至0.40%範圍內（不包括交易費及償還墊支）**
業績表現費	**不適用**
執行費	**不超過0.5%**

* 經給予受影響的股東至少三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.5節。

其他收費

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的截止交易時間）或以前收到　閣下妥善的申請後按子基金下一個確定的資產淨值認購或贖回子基金的AA類別、AA累積類別、AA收益類別、AA（美元）每月派息(G)類別、AA（澳元對沖）收益類別、AA（澳元對沖）每月派息(G)類別、AA（加元對沖）收益類別、AA（加元對沖）每月派息(G)類別、AA（港元）類別、AA（港元）收益類別、AA（港元）每月派息(G)類別、R（美元）每月派息(G)類別、R（港元）每月派息(G)類別、AA（英鎊對沖）每月派息(G)類別及AA（人民幣對沖）每月派息(G)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累積類別、AA收益類別、AA（美元）每月派息(G)類別、AA（澳元對沖）收益類別、AA（澳元對沖）每月派息(G)類別、AA（加元對沖）收益類別、AA（加元對沖）每月派息(G)類別、AA（港元）類別、AA（港元）收益類別、AA（港元）每月派息(G)類別、R（美元）每月派息(G)類別、R（港元）每月派息(G)類別、AA（英鎊對沖）每月派息(G)類別及AA（人民幣對沖）每月派息(G)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（美元）每月派息(G)類別、AA（澳元對沖）收益類別、AA（澳元對沖）每月派息(G)類別、AA（加元對沖）收益類別、AA（加元對沖）每月派息(G)類別、AA（港元）收益類別、AA（港元）每月派息(G)類別、R（美元）每月派息(G)類別、R（港元）每月派息(G)類別、AA（英鎊對沖）每月派息(G)類別及AA（人民幣對沖）每月派息(G)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網站www.manulifefunds.com.hk*上查閱。

* 此網站未經香港證監會審閱，並可能載有關係未經香港證監會認可的基金的資料。

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 **亞洲股票基金**
2021年7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

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**宏利投資管理（香港）有限公司（對內委託，香港）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA 類別**	**1.74%[1]**
	AA 累積類別	**1.74%[2]**
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。）** **AA累積類別** **將不會派發股息。**	
財政年度截止日：	**6月30日**	
最低投資額：	**<u>AA / AA累積類別</u>** **初次投資額 – 1,000美元（或其任何其他主要貨幣等值）** **隨後投資額 – 100美元（或其任何其他主要貨幣等值）**	

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

1 此自 2021 年 6 月 30 日（「生效日期」）起，子基金的 A 類別股份已與 AA 類別股份合併。因考慮到 (i) A 類別股份與 AA 類別股份的合併；及 (ii) AA 類別股份每年管理費按子基金的資產淨值於生效日期起由 1.75%下調至 1.50%，此數字乃根據截至 2021 年 3 月 31 日止 12 個月期間 A 類別股份與 AA 類別股份的現時經常性開支總額估計，以同期 A 類別股份與 AA 類別股份的平均資產淨值總額的百分比呈列，並因應自生效日期起的經修訂管理費作出調整及因合併所節省的實付費用。此數字每年均可能有所變動。

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。

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

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險?

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

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

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

3. 地域集中風險： 子基金的投資集中於和中國、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。

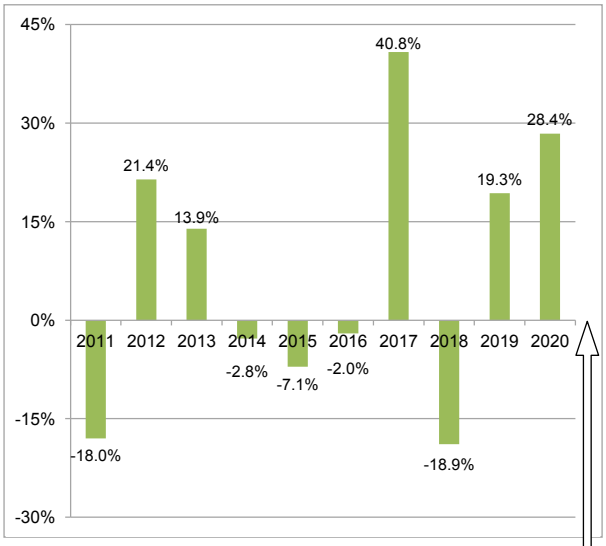
9. 貨幣風險： 子基金的資產可能主要投資於美元以外的貨幣為單位的證券，而子基金會按該等貨幣從該等投資收取收益或變現收入。其中某些貨幣兑美元可能貶值。

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. 使用FDIs：

子基金可使用FDIs作投資、有效管理投資組合及／或對沖目的。使用FDIs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。

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，AA 類別組每年的管理費於 2021 年 6 月 30 日起由 1.75%下調至 1.50%。

- 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。
- 子基金發行日：1993年3月19日
- AA 類別^發行日：2007年11月10日

^ 就本概要而言，自A類別股份與AA類別股份已於2021年6月30日合併後，此股份類別被指定為該子基金的代表性股份類別，因其有最長的往績記錄。有關其他股份類別表現的進一步資料，請參閱www.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** **AA / AA累積類別**
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。由於此等費用令 閣下的投資所得回報減少，所以會影響 閣下。

	年費率（子基金資產淨值的百分數） **AA / AA累積類別**
管理公司收費	**不超過0.013%**
管理費	**1.50%***
存管費	**0.003%至0.40%範圍內** **（不包括交易費及償還墊支）**
業績表現費	**不適用**
執行費	**不超過0.5%**

* 經給予受影響的股東至少三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.5節。

其他收費

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的截止交易時間）或以前收到 閣下妥善的申請後按子基金下一個確定的資產淨值認購或贖回子基金的AA類別及AA累積類別的股份。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累積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**
2021年7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

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**宏利投資管理（香港）有限公司（對內委託，香港）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA 類別**	**1.75%[1]**
	AA 累積類別	**1.75%[2]**
	AA（港元）類別	**1.76%[1]**
	AA（澳元對沖）類別	**1.75%[2]**
	AA（加元對沖）類別	**1.75%[2]**
基礎貨幣：	**美元（USD）**	
結算貨幣：	**類別**	**貨幣**
	AA / AA累積	**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：	**AA / AA（港元）/ AA（澳元對沖）/ AA（加元對沖）類別** **每年派息（如有）一次（除非另有指明，否則股息將自動用作再投資。按子基金各賬戶計，現金派息只有在應付的款額等於或高於50美元時才適用。）** **AA累積類別** **將不會派發股息。**	
財政年度截止日：	**6月30日**	
最低投資額：	**初次投資額 – 1,000美元（或其任何其他主要貨幣等值）** **隨後投資額 – 100美元（或其任何其他主要貨幣等值）**	

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

[1] AA類別股份每年管理費按子基金的資產淨值於2021年6月30日起由1.75%下調至1.50%，此數字乃根據截至2021年3月31日止12個月期間經常性開支總額估計，以同期類別股份的平均資產淨值總額的百分比呈列，並因應自2021年6月30日起的經修訂管理費作出調整。此數字每年均可能有所變動。

[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。

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

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險?

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

1. 投資風險：	子基金投資組合的價值可能因為下文任何主要投資風險而下跌，閣下對本基金的投資或會因此蒙受虧損。並不保證可獲償還本金。
2. 股票市場風險：	子基金對股本證券的投資須承受一般市場風險，其價值可因多項因素（例如投資情緒、政治及經濟狀況以及發行機構相關因素的變動）而波動不定。
3. 地域集中風險：	子基金的投資集中於和中國、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。

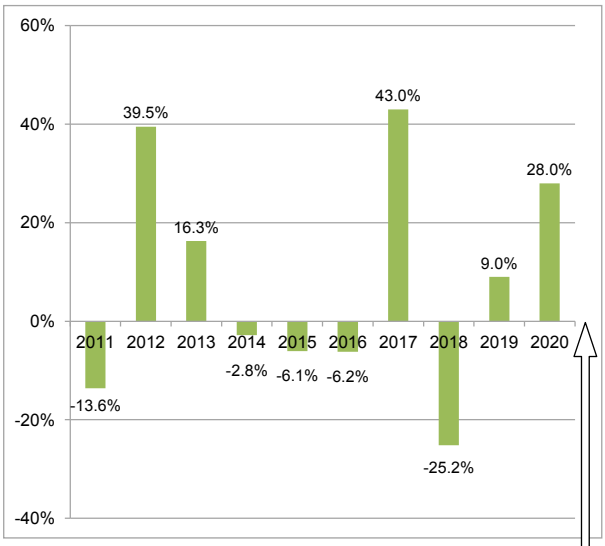
9. 小型公司風險： 較慣常投資於規模較大、基礎較穩之公司投資，對中小型公司證券的投資會涉及更大的風險，特別是較小的公司之生產線、市場或財政資源通常都較有限，可獲得與公司有關的研究資料亦較少，而且公司可能只靠少數主要人士管理。

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

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. 使用FDIs： 子基金擬使用FDIs作投資、有效管理投資組合及／或對沖目的。使用FDIs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 — 有關的投資難以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。

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，AA 類別組每年的管理費於 2021 年 6 月 30 日起由 1.75%下調至 1.50%。

- 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。由於此等費用令 閣下的投資所得回報減少，所以會影響 閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	不超過0.013%
管理費	1.50%*
存管費	0.003%至0.40%範圍內（不包括交易費及償還墊支）
業績表現費	不適用
執行費	不超過0.5%

* 經給予受影響的股東至少三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.5節。

其他收費

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的截止交易時間）或以前收到 閣下妥善的申請後按子基金下一個確定的資產淨值認購或贖回子基金的AA 類別、AA累積類別、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累積類別、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 **中華威力基金**
2021年7月

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

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**宏利投資管理（香港）有限公司（對內委託，香港）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA 類別**	**1.68%[1]**
	AA 累積類別	**1.68%[2]**
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 累積類別</u>** **將不會派發股息。**	
財政年度截止日：	**6月30日**	
最低投資額：	**<u>AA / AA累積類別</u>** **初次投資額 – 1,000美元（或其任何其他主要貨幣等值）** **隨後投資額 – 100美元（或其任何其他主要貨幣等值）**	

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

[1] 自 2021 年 6 月 30 日（「生效日期」）起，子基金的 A 類別股份已與 AA 類別股份合併。因考慮到 A 類別股份與 AA 類別股份於生效日期的合併，此數字乃根據截至 2021 年 3 月 31 日止 12 個月期間 A 類別股份與 AA 類別股份的現時經常性開支總額估計，以同期 A 類別股份與 AA 類別股份的平均資產淨值總額的百分比呈列，並因應自生效日期起的經修訂管理費作出調整及因合併所節省的實付費用。此數字每年均可能有所變動。

[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？

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（「**SAFE**」）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。

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

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險?

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

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

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

3. 地域集中風險： 子基金的投資集中於和中國內地、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。根據所獲得的專業獨立稅務意見，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。

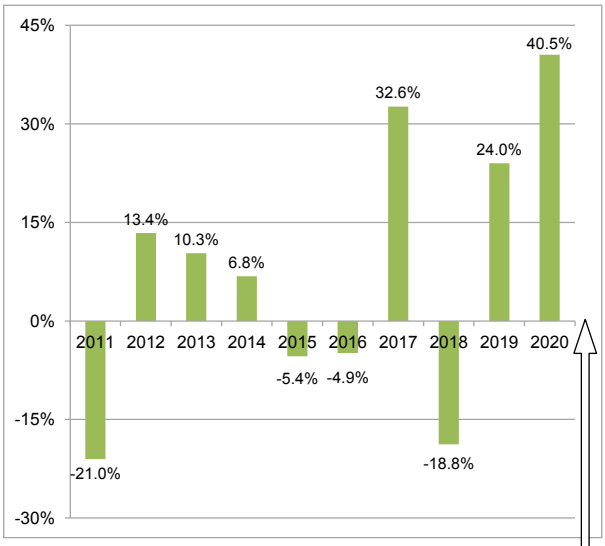
11. 貨幣風險：

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. 使用FDIs：

子基金可使用FDIs作投資、有效管理投資組合及／或對沖目的。使用FDIs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 — 有關的投資難以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。

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 月起更改投資策略，及 AA 類別組每年的管理費於 2021 年 6 月 30 日起由 1.75%下調至 1.50%。

- 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。
- 子基金發行日：1998年4月1日
- AA類別^發行日：2004年4月19日

^ 就本概要而言，自A類別股份與AA類別股份已於2021年6月30日合併後，此股份類別被指定為該子基金的代表性股份類別，因其有最長的往績記錄。有關其他股份類別表現的進一步資料，請參閱www.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** **AA/AA累積類別**
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。由於此等費用令 閣下的投資所得回報減少，所以會影響 閣下。

	年費率（子基金資產淨值的百分數） **AA/AA累積類別**
管理公司收費	**不超過0.013%**
管理費	**1.5%***
存管費	**0.003%至0.40%範圍內** **（不包括交易費及償還墊支）**
業績表現費	**不適用**
執行費	**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9.5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

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的截止交易時間）或以前收到　閣下妥善的申請後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累積類別的股份。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累積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。此網站未經香港證監會審閱，並可能載有關係未經香港證監會認可的基金的資料。

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**
2021年7月

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

資料便覽

管理公司： Manulife Investment Management (Ireland) Limited

投資管理人： 宏利投資管理（香港）有限公司（對內委託，香港）

存管處： Citibank Europe plc, Luxembourg Branch

交易頻率： 每日

全年經常性開支比率#：

AA 類別	1.68%[1]
AA 累積類別	1.68%[2]
AA（澳元對沖）類別	1.68%[2]
AA（港元）類別	1.68%[4]
AA（美元）每月派息(G)類別	1.68%[4]
AA（澳元對沖）每月派息(G)類別	1.68%[3]
AA（港元）每月派息(G)類別	1.70%[4]

基礎貨幣： 美元（USD）

結算貨幣：

類別	貨幣
AA / AA累積 / AA（美元）每月派息(G)	美元（USD）
AA（澳元對沖）/ AA（澳元對沖）每月派息(G)	澳元（AUD）
AA（港元）/ AA（港元）每月派息(G)	港元（HKD）

派息政策：

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

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

AA 累積類別
將不會派發股息。

財政年度截止日： 6月30日

最低投資額： **AA / AA累積 / AA（澳元對沖）/ AA（港元）/ AA（美元）每月派息(G) / AA（澳元對沖）每月派息(G) / AA（港元）每月派息(G)類別**
初次投資額 – 1,000美元（或其任何其他主要貨幣等值）
隨後投資額 – 100美元（或其任何其他主要貨幣等值）

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

[1] 自 2021 年 6 月 30 日（「生效日期」）起，子基金的 A 類別股份已與 AA 類別股份合併。因考慮到 (i) A 類別股份與 AA 類別股份的合併；及 (ii) AA 類別股份每年管理費按子基金的資產淨值於生效日期起由 1.75%下調至 1.50%，此數字乃根據截至 2021 年 3 月 31 日止 12 個月期間 A 類別股份與 AA 類別股份的現時經常性開支總額估計，以同期 A 類別股份與 AA 類別股份的平均資產淨值總額的百分比呈列，並因應自生效日期起的經修訂管理費作出調整及因合併所節省的實付費用。此數字每年均可能有所變動。

[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。

[3] 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。

[4] AA 類別股份每年管理費按子基金的資產淨值於 2021 年 6 月 30 日起由 1.75%下調至 1.50%，此數字乃根據截至 2021 年 3 月 31 日止 12 個月期間類別股份的經常性開支總額估計，以同期類別股份的平均資產淨值總額的百分比呈列，並因應自 2021 年 6 月 30 日起的經修訂管理費作出調整。此數字每年均可能有所變動。

本基金是甚麼產品？

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

目標及投資策略

巨龍增長基金旨在透過將其最少70%的淨資產投資於多元化的公眾公司股票及股票相關證券組合，以達致資本增長。該等公司須在香港上市及／或儘管不在香港上市，亦須於任何其他司法管轄區的證券交易所上市，並在香港及／或中國擁有實質業務權益。該等股票及股票相關證券包括普通股、優先股及預託證券。儘管子基金將會在適用法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華人民共和國（「中國」）和香港任何一地的發行機構。子基金的投資可以任何貨幣計價。

子基金可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。

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

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

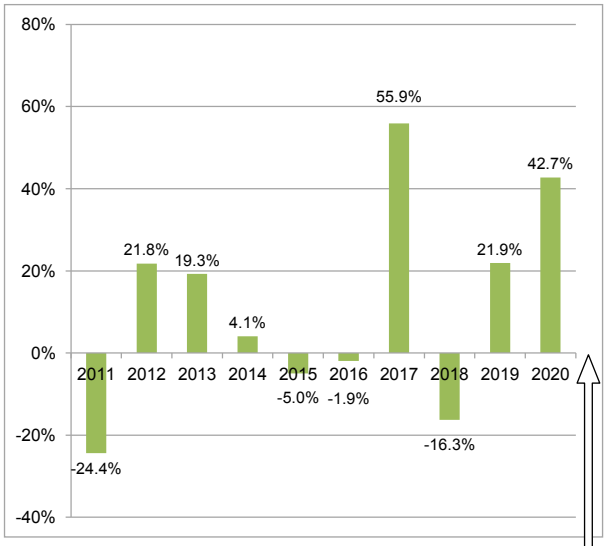
有哪些主要風險?

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

1.	**投資風險：**	子基金投資組合的價值可能因為下文任何主要投資風險而下跌，閣下對本基金的投資或會因此蒙受虧損。並不保證可獲償還本金。
2.	**股票市場風險：**	子基金對股本證券的投資須承受一般市場風險，其價值可因多項因素（例如投資情緒、政治及經濟狀況以及發行機構相關因素的變動）而波動不定。
3.	**地域集中風險：**	子基金集中投資於與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.	**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。
5.	**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。根據所獲得的專業獨立稅務意見，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。
6.	**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。

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. 使用FDIs：	子基金可使用FDIs作投資、有效管理投資組合及／或對沖目的。使用FDIs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 — 有關的投資難以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。
9. 有關從資本撥付或實際上撥付股息的風險：	宏利環球基金的董事會可酌情從子基金AA（美元）每月派息(G)類別、AA（澳元對沖）每月派息(G)類別及AA（港元）每月派息(G)類別股份的已變現資本收益、資本及／或總收益撥付股息，並從資產扣除全部或部分費用及開支。從子基金資本撥付或實際上撥付的股息（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。 有關AA（澳元對沖）每月派息(G)類別的股息和資產淨值或會因該類別的結算貨幣與子基金基礎貨幣之間的息差並蒙受不利影響，導致從資本撥付的股息款額有所增加，因而與其他股份類別相比的資本流失會更嚴重。

本子基金過往的業績表現如何?



達致此等年度的表現的情況已不再適用，因本基金已由 2018 年 9 月起更改投資策略，及 AA 類別組每年的管理費於 2021 年 6 月 30 日起由 1.75%下調至 1.50%。

- 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。
- 子基金發行日：1996年12月20日
- AA 類別^發行日：2006年12月14日

^ 就本概要而言，自A類別股份與AA類別股份已於2021年6月30日合併後，此股份類別被指定為該子基金的代表性股份類別，因其有最長的往績記錄。有關其他股份類別表現的進一步資料，請參閱www.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** **AA / AA 累積 / AA（澳元對沖）/ AA（港元）/ AA（美元）每月派息 (G) / AA（澳元對沖）每月派息(G) / AA（港元）每月派息(G)類別**
認購費（初始收費）	**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。由於此等費用令 閣下的投資所得回報減少，所以會影響 閣下。

	年費率（子基金資產淨值的百分數） **AA / AA 累積 / AA（澳元對沖）/ AA（港元）/ AA（美元）每月派息(G) / AA（澳元對沖）每月派息(G) / AA（港元）每月派息(G)類別**
管理公司收費	**不超過0.013%**
管理費	**1.50%***
存管費	**0.003%至0.40%範圍內（不包括交易費及償還墊支）**
業績表現費	**不適用**
執行費	**不超過0.5%**

* 經給予受影響的股東至少三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.5節。

其他收費

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的截止交易時間）或以前收到　閣下妥善的申請後按子基金下一個確定的資產淨值認購或贖回子基金的AA類別、AA累積類別、AA（澳元對沖）類別、AA（港元）類別、AA（美元）每月派息(G)類別、AA（澳元對沖）每月派息(G)類別及AA（港元）每月派息(G)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累積類別、AA（澳元對沖）類別、AA（港元）類別、AA（美元）每月派息(G)類別、AA（澳元對沖）每月派息(G)類別及AA（港元）每月派息(G)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（美元）每月派息(G)類別、AA（澳元對沖）每月派息(G)類別及AA（港元）每月派息(G)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），可要求本基金提供或在網站www.manulifefunds.com.hk*上查閱。

* 此網站未經香港證監會審閱，並可能載有關係未經香港證監會認可的基金的資料。

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 **新興東歐基金**
2021年7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

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**Fiera Capital (UK) Limited（對外委託，英國）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA 類別**	**1.85%[1]**
	AA 累積類別	**1.85%[2]**
基礎貨幣：	**美元（USD）**	
結算貨幣：	**美元（USD）**	
派息政策：	**<u>A / 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。）** **AA 累積類別** **將不會派發股息。**	
財政年度截止日：	**6月30日**	
最低投資額：	**<u>AA / AA累積類別</u>** **初次投資額 – 1,000美元（或其任何其他主要貨幣等值）** **隨後投資額 – 100美元（或其任何其他主要貨幣等值）**	

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

1 自 2021 年 6 月 30 日（「生效日期」）起，子基金的 A 類別股份已與 AA 類別股份合併。因考慮到 (i) A 類別股份與 AA 類別股份的合併；及 (ii) AA 類別股份每年管理費按子基金的資產淨值於生效日期起由 1.75%下調至 1.50%，此數字乃根據截至 2021 年 3 月 31 日止 12 個月期間 A 類別股份與 AA 類別股份的現時經常性開支總額估計，以同期 A 類別股份與 AA 類別股份的平均資產淨值總額的百分比呈列，並因應自生效日期起的經修訂管理費作出調整及因合併所節省的實付費用。此數字每年均可能有所變動。

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？

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。

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

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

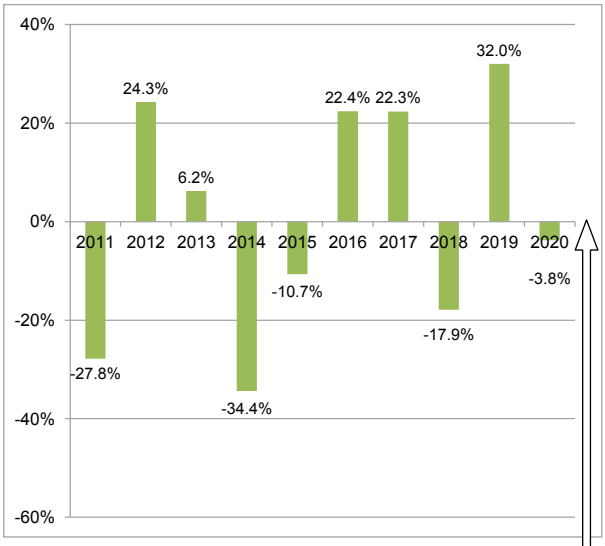
有哪些主要風險？

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

1.	**投資風險：**	子基金投資組合的價值可能因為下文任何主要投資風險而下跌，閣下對本基金的投資或會因此蒙受虧損。並不保證可獲償還本金。
2.	**股票市場風險：**	子基金對股本證券的投資須承受一般市場風險，其價值可因多項因素（例如投資情緒、政治及經濟狀況以及發行機構相關因素的變動）而波動不定。
3.	**地域集中風險：**	子基金的投資集中於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. 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。
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. 使用FDIs：	子基金可使用FDIs作投資、有效管理投資組合及／或對沖目的。使用FDIs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 — 有關的投資難以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。

本子基金過往的業績表現如何?



宏利環球基金－俄羅斯股票基金及宏利環球基金－土耳其股票基金於 2019 年 12 月與子基金合併。達致此等年度的表現的情況已不再適用，因本基金已由 2011 年 4 月起更改投資策略，及 AA 類別組每年的管理費於 2021 年 6 月 30 日起由 1.75%下調至 1.50%。

- 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。
- 子基金發行日：1997年5月2日
- AA類別^發行日：2004年4月19日

^ 就本概要而言，自A類別股份與AA類別股份已於2021年6月30日合併後，此股份類別被指定為該子基金的代表性股份類別，因其有最長的往績記錄。有關其他股份類別表現的進一步資料，請參閱www.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 AA / AA累積類別
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。由於此等費用令 閣下的投資所得回報減少，所以會影響 閣下。

	年費率（子基金資產淨值的百分數） AA / AA累積類別
管理公司收費	不超過0.013%
管理費	1.50%*
存管費	0.003%至0.40%範圍內（不包括交易費及償還墊支）
業績表現費	不適用
執行費	不超過0.5%

* 經給予受影響的股東至少三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.5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

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的截止交易時間）或以前收到　閣下妥善的申請後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累積類別的股份。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累積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
2021年7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

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**T. Rowe Price International Ltd.（對外委託，英國）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA 類別**	**1.75%[1]**
	AA 累積類別	**1.75%[2]**
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 累積類別</u>** **將不會派發股息。**	
財政年度截止日：	**6月30日**	
最低投資額：	**<u>AA/AA 累積類別</u>** **初次投資額 – 1,000美元（或其任何其他主要貨幣等值）** **隨後投資額 – 100美元（或其任何其他主要貨幣等值）**	

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

[1] 自 2021 年 6 月 30 日（「生效日期」）起，子基金的 A 類別股份已與 AA 類別股份合併。因考慮到 A 類別股份與 AA 類別股份於生效日期的合併，此數字乃根據截至 2021 年 3 月 31 日止 12 個月期間 A 類別股份與 AA 類別股份的現時經常性開支總額估計，以同期 A 類別股份與 AA 類別股份的平均資產淨值總額的百分比呈列，並因應自生效日期起的經修訂管理費作出調整及因合併所節省的實付費用。此數字每年均可能有所變動。

[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？

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。

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

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險?

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

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

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

3. 地域集中風險： 子基金的投資集中於歐洲（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。

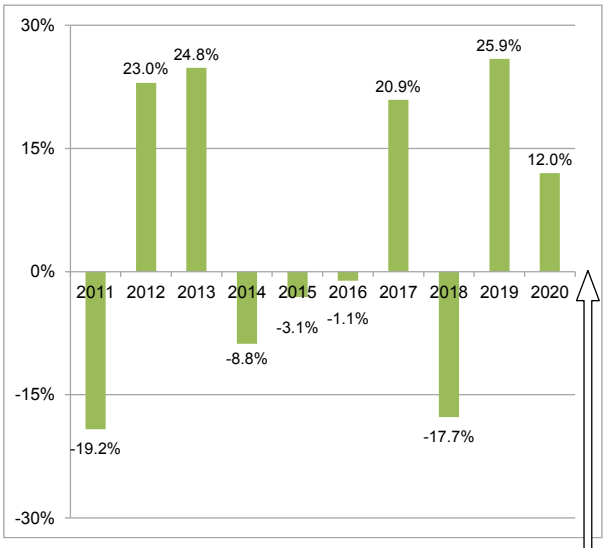
4. 有關英國脫離歐盟的風險： 子基金對英國相關公司的股本持有重大投資。英國於2017年3月29日正式展開脫離歐盟的過程，英國與歐盟自此進入監管方面的不明朗時期，因為多項有關貿易及其他事項的新協議均須在兩年過渡期內磋商。此項改變及法律與監管環境的各項改變或會對子基金所投資的英國相關及歐盟相關公司構成不利影響。英國脫離歐盟亦有可能提高其他歐盟成員國脫離歐盟的可能性，因而對歐盟市場構成更多市場干擾。

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. 使用FDIs：

子基金可使用FDIs作投資、有效管理投資組合及／或對沖目的。使用FDIs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 — 有關的投資難以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。

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 2018 年 12 月起更改投資策略，及 AA 類別組每年的管理費於 2021 年 6 月 30 日起由 1.75%下調至 1.50%。

- 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。
- 子基金發行日：1987年9月10日
- AA 類別^發行日：2007年12月6日

^ 就本概要而言，自A類別股份與AA類別股份已於2021年6月30日合併後，此股份類別被指定為該子基金的代表性股份類別，因其有最長的往績記錄。有關其他股份類別表現的進一步資料，請參閱www.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** **AA/AA累積類別**
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。由於此等費用令 閣下的投資所得回報減少，所以會影響 閣下。

	年費率（子基金資產淨值的百分數） **AA/AA累積類別**
管理公司收費	**不超過0.013%**
管理費	**1.50%***
存管費	**0.003%至0.40%範圍內** **（不包括交易費及償還墊支）**
業績表現費	**不適用**
執行費	**不超過0.5%**

* 經給予受影響的股東至少三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.5節。

其他收費

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的截止交易時間）或以前收到 閣下妥善的申請後按子基金下一個確定的資產淨值認購或贖回子基金的AA類別及AA累積類別的股份。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累積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**

2021年7月

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

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**Manulife Investment Management (US) LLC（對內委託，美國）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA類別**	**1.67%[1]**
	AA累積類別	**1.67%[2]**
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累積類別** **將不會派發股息。**	
財政年度截止日：	**6月30日**	
最低投資額：	**AA / AA累積類別** **初次投資額 – 港幣1,000美元（或其任何其他主要貨幣等值）** **隨後投資額 – 港幣100美元（或其任何其他主要貨幣等值）**	

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

1 自 2021 年 6 月 30 日（「生效日期」）起，子基金的 A 類別股份已與 AA 類別股份合併。因考慮到 (i) A 類別股份與 AA 類別股份的合併；及 (ii) AA 類別股份每年管理費按子基金的資產淨值於生效日期起由 1.75%下調至 1.50%，此數字乃根據截至 2021 年 3 月 31 日止 12 個月期間 A 類別股份與 AA 類別股份的現時經常性開支總額估計，以同期 A 類別股份與 AA 類別股份的平均資產淨值總額的百分比呈列，並因應自生效日期起的經修訂管理費作出調整及因合併所節省的實付費用。此數字每年均可能有所變動。

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。

這是什麼產品?

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

目標及投資策略

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

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

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

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

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

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險?

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

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

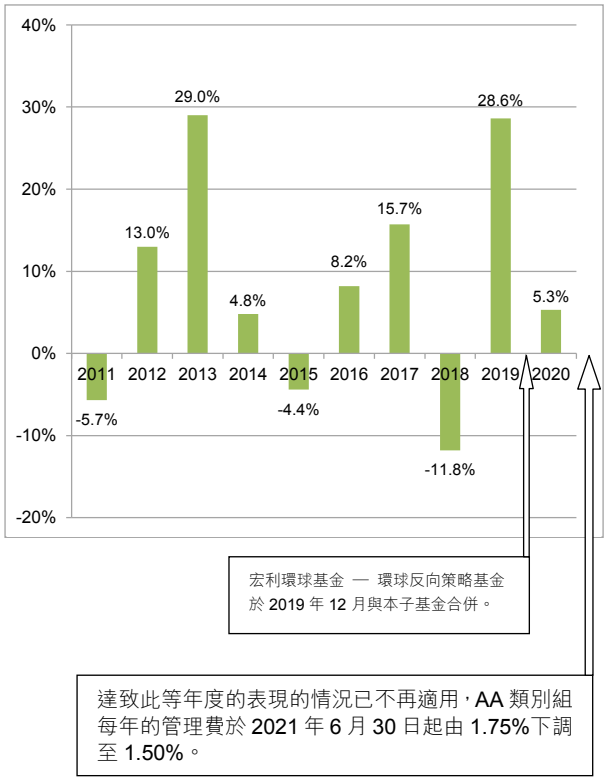
2. 股票市場風險： 子基金對股本證券的投資須承受一般市場風險，其價值可因多項因素（例如投資情緒、政治及經濟狀況以及發行機構相關因素的變動）而波動不定。

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

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

5. 使用FDIs： 子基金可使用FDIs作投資、有效管理投資組合及／或對沖目的。使用FDIs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 — 有關的投資難以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。

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。
- 子基金發行日：1987年9月10日
- AA 類別^發行日：1987年9月10日

^ 就本概要而言，自A類別股份與AA類別股份已於2021年6月30日合併後，此股份類別被指定為該子基金的代表性股份類別，因其有最長的往績記錄。有關其他股份類別表現的進一步資料，請參閱www.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 AA / AA累積類別
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。由於此等費用令 閣下的投資所得回報減少，所以會影響 閣下。

	年費率（子基金資產淨值的百分數） AA / AA累積類別
管理公司收費	不超過0.013%
管理費	1.50%*
存管費	0.003%至0.40%範圍內（不包括交易費及償還墊支）
業績表現費	不適用
執行費	不超過0.5%

* 經給予受影響的股東至少三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.5節。

其他收費

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的截止交易時間）或以前收到 閣下妥善的申請後按子基金下一個確定的資產淨值認購或贖回子基金的AA類別及AA累積類別的股份。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累積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 **環球房地產投資信託產業基金**

2021年7月

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

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**Manulife Investment Management (US) LLC（對內委託，美國）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA 類別**	**2.14%[1]**
	AA 累積類別	**2.14%[2]**
	AA（美元）每月派息(G)類別	**2.14%[2]**
	AA（澳元對沖）類別	**2.14%[2]**
	AA（澳元對沖）每月派息(G)類別	**2.14%[2]**
	AA（加元對沖）類別	**2.14%[2]**
	AA（港元）類別	**2.34%[1]**
	AA（港元）每月派息(G)類別	**2.14%[2]**
基礎貨幣：	**美元（USD）**	
結算貨幣：	**類別**	**貨幣**
	AA / AA累積 / AA（美元）每月派息(G)	**美元（USD）**
	AA（澳元對沖）/ AA（澳元對沖）每月派息(G)	**澳元（AUD）**
	AA（加元對沖）	**加元（CAD）**
	AA（港元）/ AA（港元）每月派息(G)	**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（美元）每月派息(G) / AA（澳元對沖）每月派息(G) / AA（港元）每月派息(G)類別

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

AA累積類別

將不會派發股息。

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

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

[1] 此數字是根據由 2020 年 4 月 1 日至 2021 年 3 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？

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

目標及投資策略

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

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

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

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

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

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

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

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

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

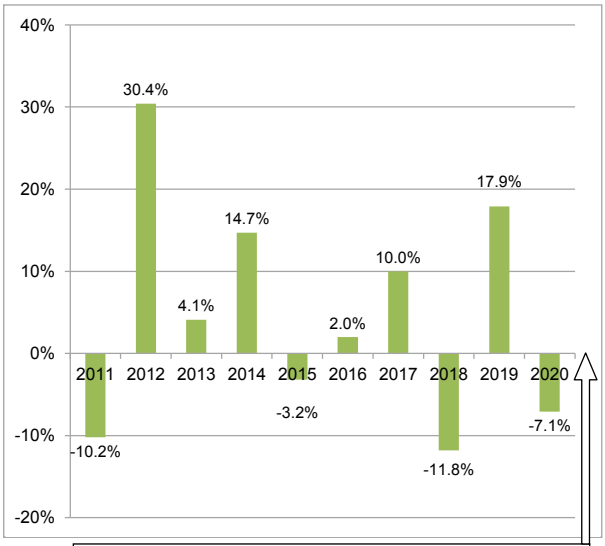
有哪些主要風險?

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

1.	**投資風險：**	子基金投資組合的價值可能因為下文任何主要投資風險而下跌，閣下對本基金的投資或會因此蒙受虧損。並不保證可獲償還本金。
2.	**股票市場風險：**	子基金對REITs及股本證券的投資須承受一般市場風險，其價值可因多項因素（例如投資情緒、政治及經濟狀況以及發行機構相關因素的變動）而波動不定。
3.	**行業集中風險：**	子基金專注於特定行業（即房地產），而缺乏分散風險的安排，因此，與分散投資於各行業的基金相比，子基金價值波動幅度可能較大。由於子基金專注於單一經濟範疇，其表現主要視乎房地產行業表現優劣。
4.	**房地產及REITs相關風險：**	子基金對房地產公司、REITs及其他受到與直接擁有房地產的風險影響的其他實體持有重大投資。子基金須承擔有關房地產的風險，包括（但不限於）房地產價值下跌、房地產擁有人因拖欠按揭付款導致失去產業的可能性、環境責任及利率上升。子基金的價值會因應地產市場走勢而波動。 相關REITs未必獲證監會認可，而子基金的股息政策／分派政策並不代表相關REITs的股息政策／分派政策。
5.	**地域集中風險：**	子基金將其投資集中於REITs，並且可靈活地將其投資集中於美國相關公司的股票證券中。子基金的投資集中於美國相關公司的REITs及股本證券，或會令子基金的波動較包含廣泛環球投資的組合劇烈。子基金的價值或會較易受到該區域的不利事態影響。
6.	**貨幣風險：**	子基金的資產會主要投資於美元以外的貨幣為單位的證券，而子基金將按該等貨幣收取的該等投資的收益或變現收入。其中某些貨幣兑美元可能貶值。另外，股份類別之結算貨幣可能與子基金基礎貨幣不同，若該指定結算貨幣與子基金基礎貨幣之間匯率有波動，該等股份類別的股東或會蒙受不利影響。
7.	**小型公司風險：**	與投資於規模較大、基礎較穩固公司通常附帶的風險相比，投資於中小型公司證券或會牽涉較大風險。特別是較小型公司的生產線、市場或財政資源通常有限，可獲得與公司有關的研究資料亦較少，而且公司可能只靠少數要員管理。
8.	**信用風險：**	指債券發行機構因未能及時償還本金和利息而違約的風險，又或對發行機構支付上述款項的能力的負面看法會使該債券的價格下跌的風險。
9.	**利率風險：**	當債券結算貨幣的利率上升，債券的價值會下降，使有關投資組合的價值降低。
10.	**高息債券風險：**	子基金可投資於低於投資評級的高息債務證券或與該等證券等同的未評級證券。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。

11. 信用評級及降級風險：	評級機構所給予的信用評級存在局限，並非一直保證證券及／或發行機構的信譽。任何情況下，債務證券或其發行機構的信用評級可能會在其後被降級。如有該種降級，子基金的價值或會蒙受不利影響。投資管理人或未必能夠出售被降級的債務證券。
12. 流通性及波動風險：	子基金可能投資於基礎較不穩固、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。
13. 使用FDIs：	子基金擬使用FDIs作投資、有效管理投資組合及／或對沖目的。使用FDIs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當時市況下所作投資決定是否成功；(iii)市場風險—因FDIs市場價值改變而承擔的風險；(iv)信用風險—子基金因交易對手未能履行其財務責任而蒙受損失的風險；及(v)變現風險—有關的投資難以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可能會失效，而子基金亦可能因此蒙受重大損失。
14. 有關從資本撥付或實際上撥付股息的風險：	宏利環球基金的董事會可酌情從子基金AA（美元）每月派息(G)類別、AA（澳元對沖）每月派息(G)類別及AA（港元）每月派息(G)類別股份的已變現資本收益、資本及／或總收益撥付股息，並從資本扣除全部或部分費用及開支。從子基金資本中撥付或實際上從資本中撥付的股息（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。 有關AA（澳元對沖）每月派息(G)類別的股息和資產淨值或亦會因有關類別的結算貨幣與子基金基礎貨幣之間的息差並蒙受不利影響，導致從資本撥付的股息款額有所增加，因而與其他股份類別相比的資本流失會更嚴重。

本子基金過往的業績表現如何?



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

- 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。由於此等費用令 閣下的投資所得回報減少，所以會影響 閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	不超過0.013%
管理費	1.50%*
存管費	0.003%至0.40%範圍內（不包括交易費及償還墊支）
表現費	不適用
執行費	不超過0.5%

* 經給予受影響的股東至少三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.5節。

其他收費

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的截止交易時間）或以前收到　閣下妥善的申請後按子基金下一個確定的資產淨值認購或贖回子基金的AA 類別、AA 累積類別、AA（澳元對沖）類別、AA（加元對沖）類別、AA（港元）類別、AA（澳元對沖）每月派息(G)類別、AA（美元）每月派息(G)類別及AA（港元）每月派息(G)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累積類別、AA（澳元對沖）類別、AA（加元對沖）類別、AA（港元）類別、AA（澳元對沖）每月派息(G)類別、AA（美元）每月派息(G)類別及AA（港元）每月派息(G)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。此網站未經香港證監會審閱，並可能載有關係未經香港證監會認可的基金的資料。

- 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（美元）每月派息(G)類別、AA（澳元對沖）每月派息(G)類別及AA（港元）每月派息(G)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。

* 此網站未經香港證券及期貨事務監察委員會（「**證監會**」）審閱，並可能載有未經證監會認可的基金的資料。

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**
2021年7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

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**Manulife Investment Management (US) LLC（對內委託，美國）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA 類別**	**1.81%[1]**
	AA 累積類別	**1.81%[2]**
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累積類別** **將不會派發股息。**	
財政年度截止日：	**6月30日**	
最低投資額：	**初次投資額 – 1,000美元（或其任何其他主要貨幣等值）** **隨後投資額 – 100美元（或其任何其他主要貨幣等值）**	

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

1 AA類別股份每年管理費按子基金的資產淨值於2021年6月30日起由1.75%下調至1.50%，此數字乃根據截至2021年3月31日止12個月期間經常性開支總額估計，以同期類別股份的平均資產淨值總額的百分比呈列，並因應自2021年6月30日起的經修訂管理費作出調整。此數字每年均可能有所變動。

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。

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

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

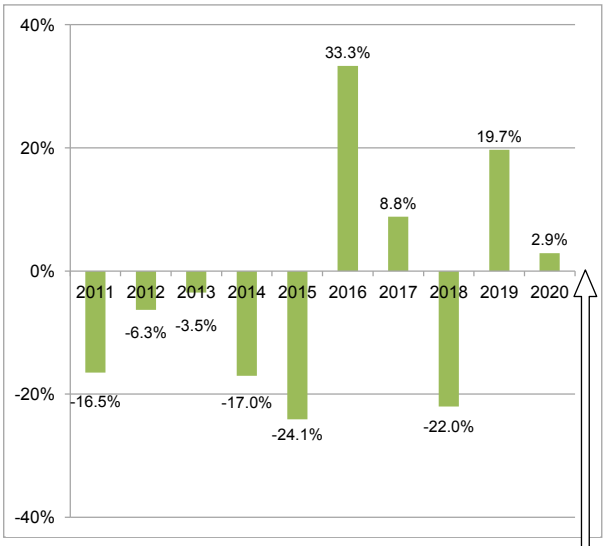
有哪些主要風險?

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

1.	**投資風險：**	子基金投資組合的價值可能因為下文任何主要投資風險而下跌，閣下對本基金的投資或會因此蒙受虧損。並不保證可獲償還本金。
2.	**股票市場風險：**	子基金對股本證券的投資須承受一般市場風險，其價值可因多項因素（例如投資情緒、政治及經濟狀況以及發行機構相關因素的變動）而波動不定。
3.	**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.	**使用FDIs：**	子基金擬使用FDIs作投資、有效管理投資組合及／或對沖目的。使用FDIs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 — 有關的投資難以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。

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，AA 類別組每年的管理費於 2021 年 6 月 30 日起由 1.75%下調至 1.50%。

- 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。由於此等費用令 閣下的投資所得回報減少，所以會影響 閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	不超過0.013%
管理費	1.50%*
存管費	0.003%至0.40%範圍內（不包括交易費及償還墊支）
業績表現費	不適用
執行費	不超過0.5%

* 經給予受影響的股東至少三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.5節。

其他收費

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的截止交易時間）或以前收到 閣下妥善的申請後按子基金下一個確定的資產淨值認購或贖回子基金的AA類別及AA累類別的股份。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累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**
2021年7月

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

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**Manulife Investment Management (US) LLC（對內委託，香港）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA 類別**	**1.65%[1]**
	AA累積類別	**1.65%[2]**
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累積類別** **將不會派發股息。**	
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 AA類別股份每年管理費按子基金的資產淨值於2021年6月30日起由1.75%下調至1.50%，此數字乃根據截至2021年3月31日止12個月期間經常性開支總額估計，以同期類別股份的平均資產淨值總額的百分比呈列，並因應自2021年6月30日起的經修訂管理費作出調整。此數字每年均可能有所變動。

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?

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。

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

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險?

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

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

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

3. 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。

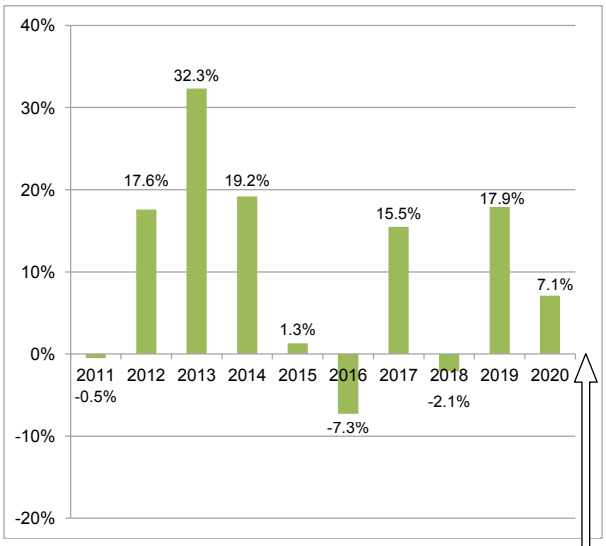
5. 地域集中風險： 子基金的投資集中於美國相關公司的股本證券，或會令子基金的波動較包含廣泛環球投資的組合劇烈。子基金的價值或會較易受到該區域的不利事態影響。

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. 使用FDIs：

子基金擬使用FDIs作投資、有效管理投資組合及／或對沖目的。使用FDIs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。

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，AA 類別組每年的管理費於 2021 年 6 月 30 日起由 1.75%下調至 1.50%。

- 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。由於此等費用令 閣下的投資所得回報減少，所以會影響 閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	不超過0.013%
管理費	1.50%*
存管費	0.003%至0.40%範圍內（不包括交易費及償還墊支）
業績表現費	不適用
執行費	不超過0.5%

* 經給予受影響的股東至少三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.5節。

其他收費

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午四時（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累積類別的股份。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累積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 **印度股票基金**
2021年7月

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

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**宏利投資管理（香港）有限公司（對內委託，香港）**	
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**	**1.82%[1]**
	AA 累積類別	**1.82%[2]**
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 累積類別** **將不會派發股息。**	
財政年度截止日：	**6月30日**	
最低投資額：	**初次投資額 – 1,000美元（或其任何其他主要貨幣等值）** **隨後投資額 – 100美元（或其任何其他主要貨幣等值）**	

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

1 AA類別股份每年管理費按子基金的資產淨值於2021年6月30日起由1.75%下調至1.50%，此數字乃根據截至2021年3月31日止12個月期間經常性開支總額估計，以同期類別股份的平均資產淨值總額的百分比呈列，並因應自2021年6月30日起的經修訂管理費作出調整。此數字每年均可能有所變動。

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？

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。

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

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險?

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

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

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

3. **地域集中風險：** 子基金的投資集中於印度相關公司，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。

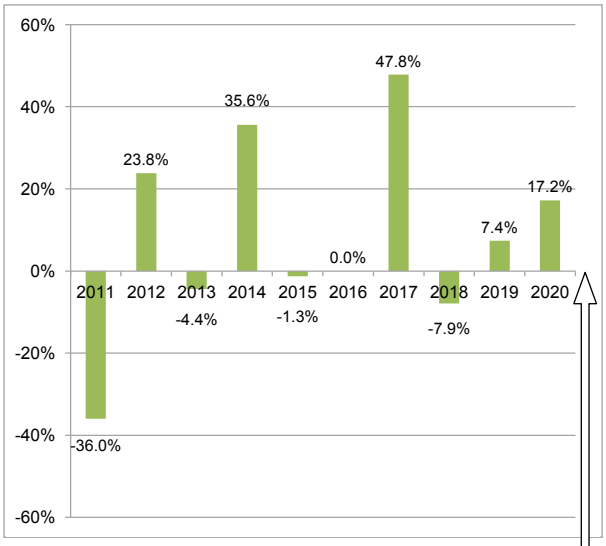
8. **貨幣風險：** 子基金的資產可主要投資於不是以美元為單位的證券，因此該等子基金將按該等貨幣收取投資收益。其中某些貨幣兌換成美元時價值可能會下跌。

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. 使用FDIs： 子基金擬使用FDIs作投資、有效管理投資組合及／或對沖目的。使用FDIs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。

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，AA 類別組每年的管理費於 2021 年 6 月 30 日起由 1.75%下調至 1.50%。

- 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。由於此等費用令 閣下的投資所得回報減少，所以會影響 閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	不超過0.13%
管理費	1.50%*
存管費	0.003%至0.40%範圍內（不包括交易費及償還墊支）
執行費	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9.5節。

其他收費

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的截止交易時間）或以前收到 閣下妥善的申請後按子基金下一個確定的資產淨值認購或贖回子基金的AA 類別及AA累積類別的股份。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累積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

日本股票基金
2021年7月

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

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**宏利投資管理（香港）有限公司（對內委託，香港）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA 類別**	**1.67%[1]**
	AA 累積類別	**1.67%[2]**
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 累積類別</u>** **將不會派發股息**	
財政年度截止日：	**6月30日**	
最低投資額：	**<u>AA / AA 累積類別</u>** **初次投資額 – 1,000 美元（或其任何其他主要貨幣等值）** **隨後投資額 – 100美元（或其任何其他主要貨幣等值）**	

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

1 自 2021 年 6 月 30 日（「生效日期」）起，子基金的 A 類別股份已與 AA 類別股份合併。因考慮到 (i) A 類別股份與 AA 類別股份的合併；及 (ii) AA 類別股份每年管理費按子基金的資產淨值於生效日期起由 1.75%下調至 1.50%，此數字乃根據截至 2021 年 3 月 31 日止 12 個月期間 A 類別股份與 AA 類別股份的現時經常性開支總額估計，以同期 A 類別股份與 AA 類別股份的平均資產淨值總額的百分比呈列，並因應自生效日期起的經修訂管理費作出調整及因合併所節省的實付費用。此數字每年均可能有所變動。

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？

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

目標及投資策略

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

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

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

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

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險?

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

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

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

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

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

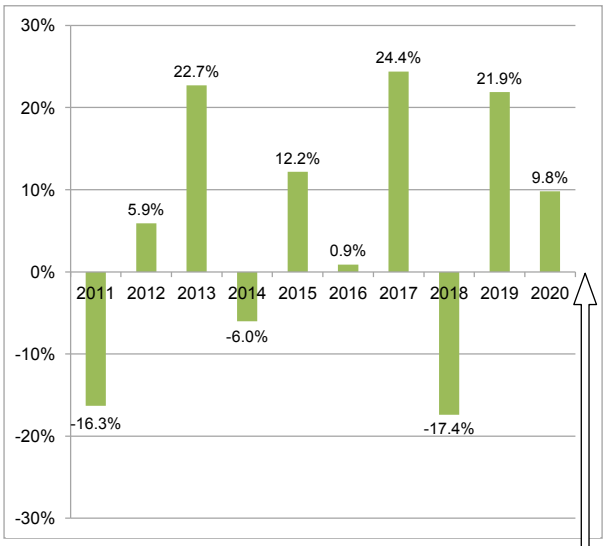
5. **小型公司風險：** 與投資於規模較大、基礎較穩固公司通常附帶的風險相比，投資於中小型公司證券或會牽涉較大風險。特別是較小型公司的生產線、市場或財政資源通常有限，可獲得與公司有關的研究資料亦較少，而且公司可能只靠少數要員管理。

6. **流通性及波動風險：** 子基金可能投資於基礎較不穩固、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. 使用FDIs：

子基金可使用FDIs作投資、有效管理投資組合及／或對沖目的。使用FDIs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 — 有關的投資難以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。

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，AA 類別組每年的管理費於 2021 年 6 月 30 日起由 1.75%下調至 1.50%。

- 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。
- 子基金發行日：1987年9月10日
- AA 類別^發行日：2007年12月10日

^ 就本概要而言，自A類別股份與AA類別股份已於2021年6月30日合併後，此股份類別被指定為該子基金的代表性股份類別，因其有最長的往績記錄。有關其他股份類別表現的進一步資料，請參閱www.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 AA / AA 累積類別
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。由於此等費用令 閣下的投資所得回報減少，所以會影響 閣下。

	年費率（子基金資產淨值的百分數） AA / AA 累積類別
管理公司收費	不超過0.013%
管理費	1.50%*
存管費	0.003%至0.40%範圍內（不包括交易費及償還墊支）
業績表現費	不適用
執行費	不超過0.5%

* 經給予受影響的股東至少三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.5節。

其他收費

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的截止交易時間)或以前收到 閣下妥善的申請後按子基金下一個確定的資產淨值認購或贖回子基金的 AA 類別及 AA 累積類別的股份。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 累積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 **台灣股票基金**
2021年7月

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

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**宏利投資管理（香港）有限公司（對內委託，香港）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA 類別**	**1.83%[1]**
	AA 累積類別	**1.83%[2]**
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 累積類別</u>** **將不會派發股息。**	
財政年度截止日：	**6月30日**	
最低投資額：	**初次投資額 – 1,000美元（或其任何其他主要貨幣等值）** **隨後投資額 – 100美元（或其任何其他主要貨幣等值）**	

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

1 AA類別股份每年管理費按子基金的資產淨值於2021年6月30日起由1.75%下調至1.50%，此數字乃根據截至2021年3月31日止12個月期間經常性開支總額估計，以同期類別股份的平均資產淨值總額的百分比呈列，並因應自2021年6月30日起的經修訂管理費作出調整。此數字每年均可能有所變動。

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？

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。

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

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的 50%。

有哪些主要風險?

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

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

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

3. 地域集中風險： 子基金集中投資於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。

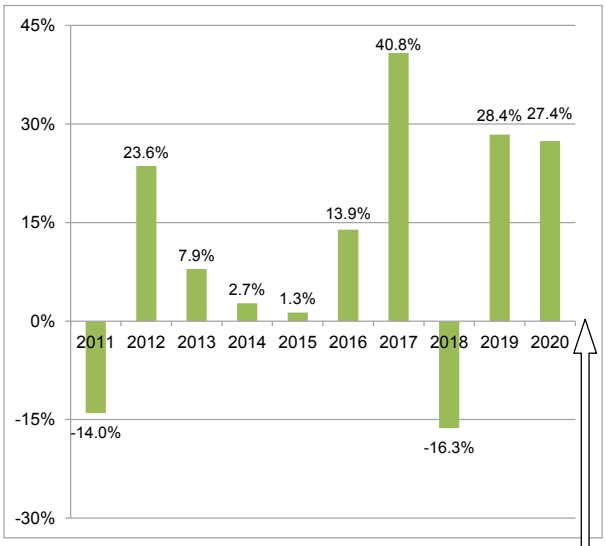
5. 小型公司風險： 與投資於規模較大、基礎較穩固公司通常附帶的風險相比，投資於中小型公司證券或會牽涉較大風險。特別是較小型公司的生產線、市場或財政資源通常有限，可獲得與公司有關的研究資料亦較少，而且公司可能只靠少數要員管理。

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.	**使用FDIs：**	子基金擬使用FDIs作投資、有效管理投資組合及／或對沖目的。使用FDIs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 — 有關的投資難以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。

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，AA 類別組每年的管理費於 2021 年 6 月 30 日起由 1.75%下調至 1.50%。

- 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。由於此等費用令 閣下的投資所得回報減少，所以會影響 閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	不超過0.013%
管理費	1.50%*
存管費	0.003%至0.40%範圍內（不包括交易費及償還墊支）
業績表現費	不適用
執行費	不超過0.5%

* 經給予受影響的股東至少三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.5節。

其他收費

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的截止交易時間）或以前收到 閣下妥善的申請後按子基金下一個確定的資產淨值認購或贖回子基金的AA類別及AA累積類別的股份。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累積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 **美國股票基金**
2021年7月

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

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**Manulife Investment Management (US) LLC（對內委託，美國）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA 類別**	**1.66%[1]**
	AA 累積類別	**1.66%[2]**
	AA（港元）類別	**1.66%[3]**
基礎貨幣：	**美元（USD）**	
結算貨幣：	**類別**	**貨幣**
	AA / AA累積	**美元（USD）**
	AA（港元）	**港元（HKD）**
派息政策：	**AA / AA（港元）類別**	
	每年派息（如有）一次（除非另有指明，否則股息將自動用作再投資。按子基金各賬戶計，現金派息只有在應付的款額等於或高於50美元時才適用。）	
	AA累積類別	
	將不會派發股息。	
財政年度截止日：	**6月30日**	
最低投資額：	**AA / AA累積 / AA（港元）類別**	
	初次投資額 – 1,000美元（或其任何其他主要貨幣等值）	
	隨後投資額 – 100美元（或其任何其他主要貨幣等值）	

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

1 自 2021 年 6 月 30 日（「生效日期」）起，子基金的 A 類別股份已與 AA 類別股份合併。因考慮到 (i) A 類別股份與 AA 類別股份的合併；及 (ii) AA 類別股份每年管理費按子基金的資產淨值於生效日期起由 1.75%下調至 1.50%，此數字乃根據截至 2021 年 3 月 31 日止 12 個月期間 A 類別股份與 AA 類別股份的現時經常性開支總額估計，以同期 A 類別股份與 AA 類別股份的平均資產淨值總額的百分比呈列，並因應自生效日期起的經修訂管理費作出調整及因合併所節省的實付費用。此數字每年均可能有所變動。

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。

3 AA類別股份每年管理費按子基金的資產淨值於2021年6月30日起由1.75%下調至1.50%，此數字乃根據截至2021年3月31日止12個月期間類別股份的經常性開支總額估計，以同期類別股份的平均資產淨值總額的百分比呈列，並因應自 2021 年 6 月 30 日起的經修訂管理費作出調整。此數字每年均可能有所變動。

本基金是甚麼產品？

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

目標及投資策略

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

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

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

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

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

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險?

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

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

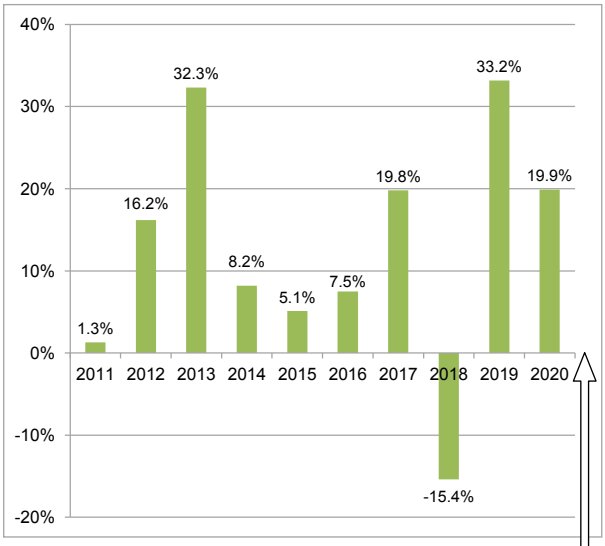
2. **股票市場風險：** 子基金對股本證券的投資須承受一般市場風險，其價值可因多項因素（例如投資情緒、政治及經濟狀況以及發行機構相關因素的變動）而波動不定。

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

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

5. **使用FDIs：** 子基金可使用FDIs作投資、有效管理投資組合及／或對沖目的。使用FDIs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 — 有關的投資難以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。

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，AA 類別組每年的管理費於 2021 年 6 月 30 日起由 1.75%下調至 1.50%。

- 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。
- 子基金發行日：1987年9月10日
- AA類別^發行日：2008年7月21日

^ 就本概要而言，自A類別股份與AA類別股份已於2021年6月30日合併後，此股份類別被指定為該子基金的代表性股份類別，因其有最長的往績記錄。有關其他股份類別表現的進一步資料，請參閱www.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 AA / AA 累積 / AA（港元）類別
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。由於此等費用令 閣下的投資所得回報減少，所以會影響 閣下。

	年費率（子基金資產淨值的百分數） AA / AA 累積 / AA（港元）類別
管理公司收費	不超過 0.013%
管理費	1.50%*
存管費	0.003%至0.40%範圍內 （不包括交易費及償還墊支）
業績表現費	不適用
執行費	不超過0.5%

* 經給予受影響的股東至少三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.5節。

其他收費

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的截止交易時間）或以前收到 閣下妥善的申請後按子基金下一個確定的資產淨值認購或贖回子基金的AA類別、AA累積類別及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 累積類別及 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 **美國小型公司基金**
2021年7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

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**Manulife Investment Management (US) LLC（對內委託，美國）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA 類別**	**1.76%[1]**
	AA 累積類別	**1.76%[2]**
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 累積類別</u>** **將不會派發股息。**	
財政年度截止日：	**6月30日**	
最低投資額：	**初次投資額 – 1,000美元（或其任何其他主要貨幣等值）** **隨後投資額 – 100美元（或其任何其他主要貨幣等值）**	

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

[1] AA類別股份每年管理費按子基金的資產淨值於2021年6月30日起由1.75%下調至1.50%，此數字乃根據截至2021年3月31日止12個月期間經常性開支總額估計，以同期類別股份的平均資產淨值總額的百分比呈列，並因應自2021年6月30日起的經修訂管理費作出調整。此數字每年均可能有所變動。

[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。

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

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險?

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

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

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

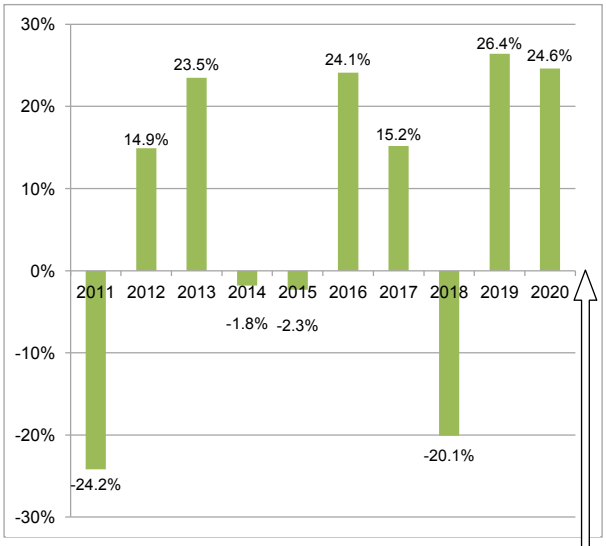
3. 小型公司風險： 對中小型公司證券的投資所涉風險比對規模較大、基礎較穩之公司的投資慣常會有的風險大。特別是較小的公司之生產線、市場或財政資源通常都比較有限，可獲得與公司有關的研究資料亦較少，而且公司可能只靠少數關鍵人士管理。

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. 使用FDIs： 子基金擬使用FDIs作投資、有效管理投資組合及／或對沖目的。使用FDIs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。

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，AA 類別組每年的管理費於 2021 年 6 月 30 日起由 1.75%下調至 1.50%。

- 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。由於此等費用令 閣下的投資所得回報減少，所以會影響 閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	不超過0.013%
管理費	1.50%*
存管費	0.003%至0.40%範圍內（不包括交易費及償還墊支）
業績表現費	不適用
執行費	不超過0.5%

* 經給予受影響的股東至少三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.5節。

其他收費

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的截止交易時間）或以前收到 閣下妥善的申請後按子基金下一個確定的資產淨值認購或贖回子基金的AA類別及AA累積類別的股份。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累積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**
2021年7月

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

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**Manulife Investment Management (Europe) Limited（對內委託，英國）（作為聯合投資管理人）** **宏利投資管理（香港）有限公司（對內委託，香港）（作為聯合投資管理人）**	
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**	**1.23%[1]**
	AA 累積類別	**1.23%[2]**
	AA 收益類別	**1.23%[1]**
	AA（港元）類別	**1.23%[1]**
	AA（港元）收益類別	**1.23%[1]**
	AA（澳元對沖）類別	**1.23%[2]**
	AA（澳元對沖）收益類別	**1.23%[2]**
	AA（加元對沖）類別	**1.23%[2]**
	AA（加元對沖）收益類別	**1.23%[2]**
	AA（美元）每月派息(G)類別	**1.23%[1]**
	AA（澳元對沖）每月派息(G)類別	**1.21%[1]**
	AA（港元）每月派息(G)類別	**1.23%[1]**
基礎貨幣：	**美元（USD）**	
結算貨幣：	**<u>類別</u>**	**<u>貨幣</u>**
	AA / AA 累積 / AA 收益 / AA（美元）每月派息(G)	**美元（USD）**
	AA（澳元對沖）/ AA（澳元對沖）收益 / AA（澳元對沖）每月派息(G)	**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 / AA（港元）每月派息(G)	**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 / AA（美元）每月派息(G) / AA（澳元對沖）每月派息(G) / AA（港元）每月派息(G)類別</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。）股息可能以或實際上以資本撥付，若是如此，可能即時減低子基金的資產淨值。就AA（澳元對沖）收益類別、AA（加元對沖）收益類別及AA（澳元對沖）每月派息(G)類別而言，股息可能會按股份類別結算貨幣與子基金基礎貨幣之間的息差撥付。**	

AA累積類別
將不會派發股息。

財政年度截止日： **6月30日**

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

隨後投資額 – 100美元（或其任何其他主要貨幣等值）

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

[1] AA類別股份每年管理費按子基金的資產淨值於2021年6月30日起由1.25%下調至1.00%，此數字乃根據截至2021年3月31日止12個月期間經常性開支總額估計，以同期類別股份的平均資產淨值總額的百分比呈列，並因應自2021年6月30日起的經修訂管理費作出調整。此數字每年均可能有所變動。

[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。上述投資當中，子基金可通過債券通而將低於30%的淨資產投資於在中國銀行間債券市場流通的人民幣計價債務證券。

如聯合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。

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

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險?

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

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

2. 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. 透過債券通作出投資： 透過債券通來投資中國銀行間債券市場須承受監管風險及其他風險，例如波動風險、流動性風險、結算及交易對手風險以及通常適用於債務證券的風險。債券通為一項新計劃。適用規則和規例未經測試，並會不時更改。不能保證債券通不會受到限制、暫停或廢除。倘若有關中國機關暫停中國銀行間債券市場的開戶或買賣，子基金投資於中國銀行間債券市場的能力將會受到不利影響。再者，不能保證債券通的交易平台及運作系統將會妥善運作。通過債券通購入的債券乃按代名人安排持有。有關債券的實益擁有人（例如子基金）如何在中國法院行使和執行對該等證券的權利仍有待測試。若債券通下的投資出現任何失敗或違約，子基金或會蒙受重大虧損。

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

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

7. 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。

8. 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。

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. 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。聯合投資管理人或未必能夠出售被降級的債務證券。

11. 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。

12. 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。

13. 使用FDIs：

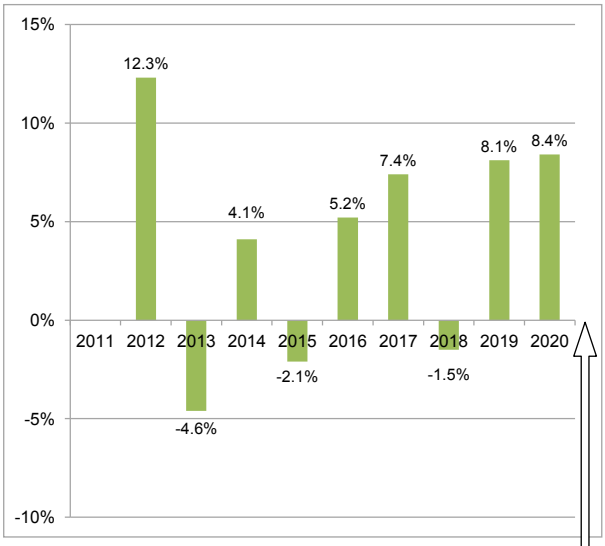
子基金擬使用FDIs作投資、有效管理投資組合及／或對沖目的。使用FDIs令子基金涉及額外的風險，包括：(i)波動風險 — FDIs或會十分波動；(ii)管理風險 — 效果取決於聯合投資管理人在通行市場條件下所作投資決定是否成功；(iii)市場風險 — 其有因FDIs的市值改變而遭受的風險；(iv)信用風險 — 子基金有因交易對手未能履行其財務義務而遭受損失的風險；及(v)變現風險 — 有關的投資難以迅速購買或出售時存在的風險。上述任何風險的發生會對子基金的資產淨值有不利影響。在不利的情況下，子基金為投資、有效管理投資組合或對沖所使用的FDIs可能會無效，而子基金亦可能因此遭受重大損失。

14. 有關從資本撥付或實際上撥付股息的風險：

宏利環球基金的董事會可酌情：(i)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；及(ii)從子基金（美元）每月派息(G)類別、AA（澳元對沖）每月派息(G)類別及AA（港元）每月派息(G)類別股份的已變現資本收益、資本及／或總收益撥付股息，並從資產扣除全部或部分費用及開支。從子基金資本中撥付或實際上撥付的股息（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。

有關AA（澳元對沖）收益類別、AA（加元對沖）收益類別及AA（澳元對沖）每月派息(G)類別的股息和資產淨值或會因有關類別的結算貨幣與子基金基礎貨幣之間的息差並蒙受不利影響，導致從資本撥付的股息款額有所增加，因而與其他股份類別相比的資本流失會更嚴重。

本子基金過往的業績表現如何?



達致此等年度的表現的情況已不再適用，因本基金已由 2018 年 9 月起更改投資策略，及 AA 類別組每年的管理費於 2021 年 6 月 30 日起由 1.25%下調至 1.00%。

- 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。由於此等費用令 閣下的投資所得回報減少，所以會影響 閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	**不超過0.013%**
管理費	**1.00%***
存管費	**0.003%至0.40%範圍內（不包括交易費及償還墊支）**
業績表現費	**不適用**
執行費	**不超過0.5%**

* 經給予受影響的股東至少三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.5節。

其他收費

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的截止交易時間）或以前收到　閣下妥善的申請後按子基金下一個確定的資產淨值認購或贖回子基金的AA類別、AA累積類別、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、AA（港元）收益類別、AA（美元）每月派息(G)類別、AA（澳元對沖）每月派息(G)類別及AA（港元）每月派息(G)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累積類別、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、AA（港元）收益類別、AA（美元）每月派息(G)類別、AA（澳元對沖）每月派息(G)類別及AA（港元）每月派息(G)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、AA（港元）收益類別、AA（美元）每月派息(G)類別、AA（澳元對沖）每月派息(G)類別及AA（港元）每月派息(G)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網站www.manulifefunds.com.hk*上查閱。

* 此網站未經香港證監會審閱，並可能載有關係未經香港證監會認可的基金的資料。

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 **亞洲高收益基金**

2021年7月

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

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**宏利投資管理（香港）有限公司（對內委託，香港）（作為聯合投資管理人）** **Manulife Investment Management (Europe) Limited（對內委託，英國）（作為聯合投資管理人）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA累積類別**	**1.81%[1]**
	AA（美元）每月派息(G)類別	**1.81%[2]**
	AA（港元）每月派息(G)類別	**1.81%[2]**
	AA（澳元對沖）每月派息(G)類別	**1.81%[2]**
基礎貨幣：	**美元（USD）**	
結算貨幣：	**類別**	**貨幣**
	AA累積 / AA（美元）每月派息(G)	**美元(USD)**
	AA（港元）每月派息(G)	**港元(HKD)**
	AA（澳元對沖）每月派息(G)	**澳元(AUD)**
派息政策：	**AA累積類別** **將不會就此類別派發股息。**	
	AA（澳元對沖）每月派息(G) / AA（美元）每月派息(G) / AA（港元）每月派息(G) **每月派息（如有）一次（除非另有指明，否則股息將自動以現金支付。按子基金各賬戶計，現金派息只有在應付款額等於或高於50美元時才適用。）股息可能以資本撥付，若是如此，可能即時減低子基金的資產淨值。With respect to Class AA (AUD Hedged) MDIST (G), dividends may be paid from the interest rate differential between the currency in which the share class is denominated and the base currency of the Sub-Fund.**	
財政年度截止日：	**6月30日**	
最低投資額：	**初次投資額 – 1,000美元（或其任何其他主要貨幣等值）** **隨後投資額 – 100美元（或其任何其他主要貨幣等值）**	

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

1 AA類別股份每年管理費按子基金的資產淨值於2021年6月30日起由1.25%下調至1.00%，此數字乃根據截至2021年3月31日止12個月期間經常性開支總額估計，以同期類別股份的平均資產淨值總額的百分比呈列，並因應自2021年6月30日起的經修訂管理費作出調整。此數字每年均可能有所變動。

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 累積類別股份的開支作估計。

本基金是什麼產品？

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

目標及投資策略

亞洲高收益基金主要投資於在亞洲上市或買賣及／或由在亞洲成立註冊或在亞洲（可能會不時包括新興市場）擁有重大業務權益的企業、政府、政府機構及跨國組織發行的債務證券，旨在盡量擴大賺取收入與資本增值相結合的總回報。

子基金將其最少70%的淨資產投資於在亞洲上市或買賣及／或由在亞洲成立註冊或在亞洲擁有重大業務權益的企業、政府、政府機構及跨國組織發行且被評為低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-）（或如未經評級*，則釐定為具備相若質素）的高收益債務證券。因此，投資於本子基金隨附較高程度的信貸風險。債務證券包括（但不限於）債券、商業票據、短期票據、存款證及協議有期存款。除了該等高收益債務證券，子基金可將其不超過30%的淨資產投資於企業、政府、政府機構及超國家在全球範圍內發行的任何信貸質素的債務證券，及／或現金、等同現金及短期貨幣市場票據。子基金並可將其最多10%的淨資產投資於UCITS（可轉讓證券集體投資計劃）及UCIs（集體投資計劃）。

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。考慮到子基金的靈活性，子基金可將其超過30%的淨資產投資於位於中國內地或印尼的發行機構。子基金的投資可以任何貨幣計價。

子基金並不擬將其超過10%的淨資產投資於由任何信用評級低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-）的單一主權國（包括有關政府、公共或地方當局）所發行或擔保的證券。

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

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、掉期及遠期合約。

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

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險?

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

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

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

3. 新興市場風險： 在子基金可投資的某些新興經濟體系或市場（包括中國內地及印尼），子基金可能承受比已發展的經濟體系或市場高的風險，尤其是由於對其服務供應商、代理人、聯絡人或代表之行為或不行為的風險。適用於子基金會投資的新興經濟體系或市場中的某些公司之會計、核數和財務報告標準、慣例和資料披露要求可能有別於金融市場發展較完備的國家。子基金之資產價值亦可能受不明朗因素影響，例如政府政策的改變、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。

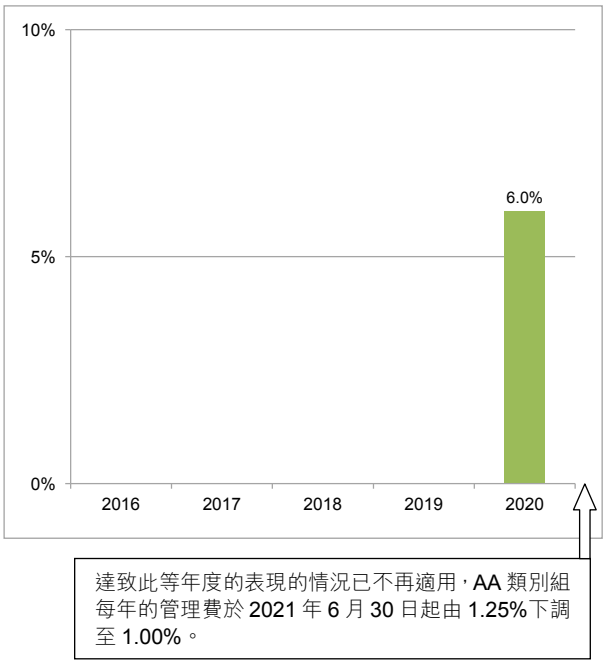
4.	**政治及監管風險：**	子基金所投資市場的政府政策或法例之改變或會對該等市場的政治或經濟的穩定有不利影響（例如阻止或限制外資匯出或透過法院獲得補償）。在某些市場的投資還可能需要取得大量執照、監管上的同意、證明書及批准。不能獲得特定執照、監管同意、證明書或批准或會對子基金的運作有不利影響。
5.	**利率風險：**	當債務證券的某些結算貨幣的利率上升，債務證券的價值就會下降，使有關投資組合的價值降低。
6.	**信用風險：**	指債券發行機構因未能及時償還本金和利息而違約的風險，又或對發行機構支付上述款項的能力的負面看法會使該債務證券的價格下跌的風險。
7.	**波動及流通性風險：**	相比於較成熟公司或市場，子基金所投資證券所屬公司或市場可能波幅較高兼流通性較低。此等證券可能經常出現顯著價格波動及由於交投量偏低而缺乏流通性。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.	**估值風險：**	若子基金投資項目的估值因為難以確定估值而涉及不明朗因素和判斷決定，子基金及其股份的資產淨值計算或會蒙受不利影響。子基金及其投資者或會因為子基金所用估值出錯而蒙受重大虧損。
9.	**主權債務風險：**	子基金對於由政府發行或擔保的債務證券所作投資或須承擔政治、社會及經濟風險。在不利情況下，主權發行機構未必能夠或願意償還到期本金及／或利息，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.	**地域集中風險：**	子基金或擁有集中投資位於中國內地及印尼的發行機構的證券的靈活性。子基金投資集中於中國內地及印尼相關發行機構的證券，或會令子基金的波動較包含廣泛環球投資的組合劇烈。子基金的價值或會較易受到區內的不利事態影響。
11.	**中國內地投資風險：**	投資於位於中國內地的發行機構的證券既須承擔投資於新興市場的一般風險，並須承擔與中國內地市場有關的特定風險。投資於中國內地相關公司牽涉通常與投資於較成熟經濟體系或市場並無關連的若干風險與特別考慮因素（例如較大的政治、稅務、外匯、流通性及監管風險）。
12.	**貨幣風險：**	子基金的資產或會主要投資於以子基金基礎貨幣（美元）以外貨幣為單位的證券，另外，股份類別之結算貨幣可能與子基金基礎貨幣不同。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。
13.	**信用評級及降級風險：**	評級機構所給予的信用評級存在局限，並非一直保證證券及／或發行機構的信譽。任何情況下，債務證券或其發行機構的信用評級可能會在其後被降級。如有該種降級，子基金的價值或會蒙受不利影響。投資管理人或未必能夠出售被降級的債務證券。
14.	**使用金融衍生工具(FDIs)：**	子基金擬使用FDIs作投資、有效管理投資組合及／或對沖目的。使用FDIs令子基金涉及額外的風險，包括波動風險、管理風險、市場風險、信用風險及變現風險。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。

15. 有關從資本中撥付或實際上從資本中撥付股息的風險：

宏利環球基金的董事會可酌情從子基金標注著「每月派息(G)」的股份類別的已變現資本收益、資本及／或總收益撥付股息，並從資產扣除全部或部分費用及開支。從子基金資本中撥付或實際上從資本中撥付的股息（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。

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

本子基金過往的業績表現如何?



- 往績並非預測日後業績表現的指標。投資者未必能取回全部投資本金。
- 基金業績表現以曆年末的資產淨值作為比較基礎，股息會滾存再作投資。
- 上述數據顯示AA累積類別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：2019年12月20日
- AA累積類別^發行日：2019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**
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。由於此等費用令 閣下的投資所得回報減少，所以會影響 閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	**不超過0.013%**
管理費	**1.00%***
存管費	**0.003%至0.40%範圍內（不包括交易費及償還墊支）**
業績表現費	**不適用**
執行費	**不超過0.5%**

***** 經給予受影響的股東至少三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.5節。

其他收費

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的截止交易時間）或以前收到　閣下妥善的申請後按子基金下一個確定的資產淨值認購或贖回子基金的AA累積、AA（澳元對沖）每月派息(G)、AA（美元）每月派息(G)及AA（港元）每月派息(G) 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累積、AA（澳元對沖）每月派息(G)、AA（美元）每月派息(G)及AA（港元）每月派息(G)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（澳元對沖）每月派息(G)、AA（美元）每月派息(G)及AA（港元）每月派息(G)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網站www.manulifefunds.com.hk*上查閱。

* 此網站未經證監會審閱，並可能載有未經證監會認可的基金的資料。

重要提示

閣下如有疑問，應諮詢專業意見。

證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。

宏利環球基金 **中國總回報債券基金**
2021年7月

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

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**宏利投資管理（香港）有限公司（對內委託，香港）**	
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**	**1.43%[1]**
	AA 累積類別	**1.43%[2]**
	AA 收益類別	**1.41%[1]**
	AA（美元）每月派息(G)類別	**1.38%[1]**
	AA（澳元對沖）類別	**1.38%[1]**
	AA（澳元對沖）收益類別	**1.43%[2]**
	AA（澳元對沖）每月派息(G)類別	**1.38%[1]**
	AA（加元對沖）類別	**1.43%[2]**
	AA（加元對沖）收益類別	**1.43%[2]**
	AA（加元對沖）每月派息(G)類別	**1.43%[2]**
	AA（港元）類別	**1.38%[1]**
	AA（港元）收益類別	**1.38%[1]**
	AA（港元）每月派息(G)類別	**1.38%[1]**
基礎貨幣：	**美元（USD）**	
結算貨幣：	**類別**	**貨幣**
	AA / AA累積 / AA 收益 / AA（美元）每月派息(G)	**美元(USD)**
	AA（澳元對沖）/ AA（澳元對沖）收益 / AA（澳元對沖）每月派息(G)	**澳元(AUD)**
	AA（加元對沖）/ AA（加元對沖）收益 / AA（加元對沖）每月派息(G)	**加元(CAD)**
	AA（港元）/ AA（港元）收益 / AA（港元）每月派息(G)	**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款額等於或高於50美元時才適用。）** **AA 收益 / AA（美元）每月派息(G) / AA（澳元對沖）收益 / AA（澳元對沖）每月派息(G) / AA（加元對沖）收益 / AA（加元對沖）每月派息(G) / AA（港元）收益 /AA（港元）每月派息(G)類別** **每月派息（如有）一次（除非另有指明，否則股息將自動以現金支付。按子基金各賬戶計，現金派息只有在應付款額等於或高於50美元時才適用。）股息可能以或實際上以資本撥付，若是如此，可能即時減低子基金的資產淨值。就AA（澳元對沖）收益類別、AA（加元對沖）收益類別、AA（澳元對沖）每月派息(G)類別及AA（加元對沖）每月派息(G)類別而言，股息可能會按股份類別結算貨幣與子基金基礎貨幣之間的息差撥付。** **AA累積類別** **將不會派發股息。**	
財政年度截止日：	**6月30日**	
最低投資額：	**初次投資額 – 1,000美元（或其任何其他主要貨幣等值）** **隨後投資額 – 100美元（或其任何其他主要貨幣等值）**	

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

1 AA類別股份每年管理費按子基金的資產淨值於2021年6月30日起由1.25%下調至1.00%，此數字乃根據截至2021年3月31日止12個月期間經常性開支總額估計，以同期類別股份的平均資產淨值總額的百分比呈列，並因應自2021年6月30日起的經修訂管理費作出調整。此數字每年均可能有所變動。

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？

中國總回報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

中國總回報債券基金主要投資於在中國內地及離岸人民幣市場上市或買賣的人民幣計價債務證券，及／或在中國內地擁有重大業務權益的發行機構在中國內地以外發行及銷售的美元計價債務證券，旨在盡量擴大賺取收入與資本增值相結合的總回報。

子基金將其最少70%的淨資產投資於(a)在中國內地境內及／或境外上市或買賣的人民幣計價債務證券（一般指點心債），及／或(b)在中國內地擁有重大業務權益的發行機構在中國內地以外發行及銷售的美元計價債務證券。上述投資當中，子基金可通過債券通而將其低於30%的淨資產投資於在中國銀行間債券市場流通的人民幣計價債務證券，以及將其不超過20%的淨資產投資於城投債（即地方政府融資實體所發行並在中國銀行間債券市場流通的債務票據）。地方政府融資實體為地方政府及／或其關聯實體為公共福利投資或基建項目籌措融資而設立的單獨法律實體。

子基金可將其不超過30%的淨資產投資於上文並未涵蓋的其他債務證券，及／或現金、等同現金及貨幣市場票據。

債務證券包括（但不限於）債券、商業票據、短期票據、存款證及協議有期存款，並可由政府、政府機構、跨國組織及公司發行機構發行。

子基金可投資（不超過其50%的淨資產）於被評為低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-，又或中國信貸評級機構的BB+或以下）的高息債務證券或（如無評級*）與該等證券等同的無評級證券。因此，投資於本子基金隨附較高程度的信貸風險。子基金亦可將不超過20%的淨資產投資於抵押及／或證券化產品（例如資產抵押證券及抵押擔保證券）。

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。因此，子基金可將其超過30%的淨資產投資於位於中國、香港及澳門任何一地的發行機構。

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。

在市場極端波動或嚴重不利市況下，子基金可暫時以現金或等同現金形式持有重大部分（不超過50%）的淨資產，又或投資於短期貨幣市場票據，以維持子基金投資組合內資產的價值。
子基金可使用金融衍生工具（「**FDIs**」）作投資、有效管理投資組合及／或對沖目的。子基金為上述目的可使用的FDIs主要包括（但不限於）認股證、期貨、期權、遠期及其他衍生工具或合約。

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

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險?

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

1. 投資風險： 子基金投資組合的價值可能因為下文任何主要投資風險而下跌，閣下對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. 中國內地稅務風險： 境內中國債務證券須繳納中國稅項，包括就股息及分派預扣所得稅。國家稅務總局並未就債券通發布任何具體稅務規例，因此應遵從中國現行稅務規例和市場慣例行事。根據所獲得的專業獨立稅務意見，子基金的投資管理人並無就任何可能徵收的中國稅項作出任何稅項撥備；雖然如此，投資管理人保留權利，可在其認為適當時執行。中國內地的稅務法律、規例和慣例變動不定，更改可能具備追溯效力。子基金或須就此承擔於本概要日期當日或有關投資作出、估值或處置時未能預見的額外稅項。子基金有關投資所得收益及／或價值或會因任何該等更改而降低。

4. 透過債券通作出投資： 透過債券通來投資中國銀行間債券市場須承受監管風險及其他風險，例如波動風險、流動性風險、結算及交易對手風險以及通常適用於債務證券的風險。債券通為一項新計劃。適用規則和規例未經測試，並會不時更改。不能保證債券通不會受到限制、暫停或廢除。倘若有關中國機關暫停中國銀行間債券市場的開戶或買賣，子基金投資於中國銀行間債券市場的能力將會受到不利影響。再者，不能保證債券通的交易平台及運作系統將會妥善運作。通過債券通購入的債券乃按代名人安排持有。有關債券的實益擁有人（例如子基金）如何在中國法院行使和執行對該等證券的權利仍有待測試。若債券通下的投資出現任何失敗或違約，子基金或會蒙受重大虧損。

5. 有關投資「點心債」的風險： 點心債（即於在中國內地境外上市或買賣的人民幣計價債務證券）市場仍相對細小，較易出現波動及交投稀疏情況。因此，點心債的估值可能難以確定。再者，若中國監管機構頒布任何新法律、規例或行政措施來限制或約束發行機構藉發行點心債來進行人民幣集資的能力及／或扭轉或暫停開放離岸人民幣市場，則點心債市場的運作及該等債券的新發行或會蒙受不利影響。此等風險若然發生，子基金將會蒙受重大虧損。

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

7. 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。

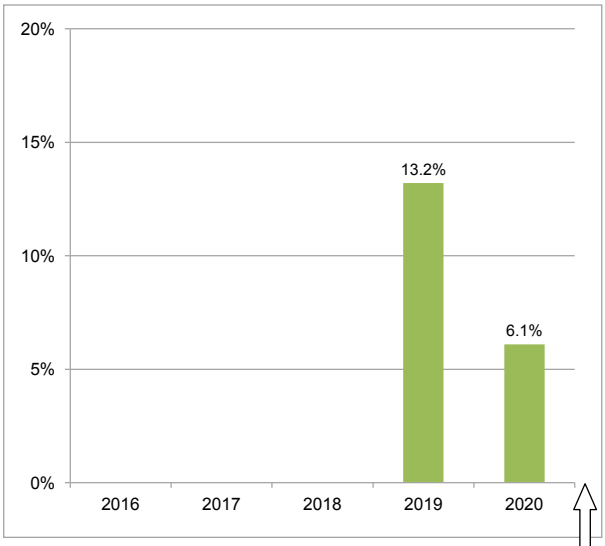
8. 信用風險：	指債券發行機構因未能及時償還本金和利息而違約的風險，又或對發行機構支付上述款項的能力的負面看法會使該債券的價格下跌的風險。
9. 貨幣風險：	子基金的資產會主要投資於美元以外的貨幣為單位的證券，而子基金會將按該等貨幣收取該等投資的收益或變現收入。其中某些貨幣兑美元可能貶值。另外，股份類別之結算貨幣可能與子基金基礎貨幣不同，若該指定結算貨幣與子基金基礎貨幣之間匯率有波動，該等股份類別的股東或會蒙受不利影響。
10. 波動及流通性風險：	相比於已發展的市場，中國市場的債務證券可能會出現較顯著波動。在這些市場交易的證券價格可能會有波動。該等證券價格的買賣差價可能較大，而子基金可能會產生重大交易成本。
11. 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。
12. 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。
13. 信用評級及降級風險：	評級機構所給予的信用評級存在局限，並非一直保證證券及／或發行機構的信譽。任何情況下，債務證券或其發行機構的信用評級可能會在其後被降級。如有該種降級，子基金的價值或會蒙受不利影響。投資管理人或未必能夠出售被降級的債務證券。
14. 使用FDIs：	子基金擬使用FDIs作投資、有效管理投資組合及／或對沖目的。使用FDIs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 — 有關的投資難以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。

15. 有關從資本撥付或實際上撥付股息的風險：

宏利環球基金的董事會可酌情：(i)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；及(ii)從子基金AA（美元）每月派息(G)類別、AA（澳元對沖）每月派息(G)類別、AA（加元對沖）每月派息(G)類別及AA（港元）每月派息(G)類別股份的已變現資本收益、資本及／或總收益撥付股息，並從資產扣除全部或部分費用及開支。從子基金資本中撥付或實際上撥付的股息（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。

有關AA（澳元對沖）收益類別、AA（加元對沖）收益類別、AA（澳元對沖）每月派息(G)類別及AA（加元對沖）每月派息(G)類別的股息和資產淨值或會因有關類別的結算貨幣與子基金基礎貨幣之間的息差並蒙受不利影響，導致從資本撥付的股息款額有所增加，因而與其他股份類別相比的資本流失會更嚴重。

本子基金過往的業績表現如何?



- 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：2018年9月11日
- AA類別^發行日：2018年9月11日

^ 就本概要而言，此股份類別被指定為該子基金的代表性股份類別，因其有最長的往績記錄。有關其他股份類別表現的進一步資料，請參閱www.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。由於此等費用令 閣下的投資所得回報減少，所以會影響 閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	不超過0.013%
管理費	1.00%*
存管費	0.003%至0.40%範圍內（不包括交易費及償還墊支）
業績表現費	不適用
執行費	不超過0.5%

* 經給予受影響的股東至少三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.5節。

其他收費

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的截止交易時間）或以前收到　閣下妥善的申請後按子基金下一個確定的資產淨值認購或贖回子基金的AA類別、AA累積類別、AA收益類別、AA（美元）每月派息(G)類別、AA（澳元對沖）類別、AA（澳元對沖）收益類別、AA（澳元對沖）每月派息(G)類別、AA（加元對沖）類別、AA（加元對沖）收益類別、AA（加元對沖）每月派息(G)類別、AA（港元）類別、AA（港元）收益類別及AA（港元）每月派息(G)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累積類別、AA收益類別、AA（美元）每月派息(G)類別、AA（澳元對沖）類別、AA（澳元對沖）收益類別、AA（澳元對沖）每月派息(G)類別、AA（加元對沖）類別、AA（加元對沖）收益類別、AA（加元對沖）每月派息(G)類別、AA（港元）類別、AA（港元）收益類別及AA（港元）每月派息(G)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（美元）每月派息(G)類別、AA（澳元對沖）收益類別、AA（澳元對沖）每月派息(G)類別、AA（加元對沖）收益類別、AA（加元對沖）每月派息(G)類別、AA（港元）收益類別及AA（港元）每月派息(G)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網站www.manulifefunds.com.hk*上查閱。

* 此網站未經香港證監會審閱，並可能載有關係未經香港證監會認可的基金的資料。

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 **可持續亞洲債券基金**

2021年7月

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

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**宏利投資管理（香港）有限公司（對內委託，香港）**	
分投資管理人：	**Manulife Investment Management (Singapore) Pte. Ltd.（對內委託，新加坡）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA累積類別**	**1.51%[1]**
	AA（美元）每月派息(G)類別	**1.51%[1]**
	AA（港元）累積類別	**1.51%[1]**
	AA（港元）每月派息(G)類別	**1.51%[1]**
	AA（澳元對沖）每月派息(G)類別	**1.51%[1]**
	AA（英鎊對沖）每月派息(G)類別	**1.51%[1]**
	AA（人民幣對沖）每月派息(G)類別	**1.51%[1]**
基礎貨幣：	**美元（USD）**	
結算貨幣：	**類別**	**貨幣**
	AA累積 / AA（美元）每月派息(G)	**美元(USD)**
	AA（港元）累積 / AA（港元）每月派息(G)	**港元(HKD)**
	AA（澳元對沖）每月派息(G)	**澳元(AUD)**
	AA（英鎊對沖）每月派息(G)	**英鎊(GBP)**
	AA（人民幣對沖）每月派息(G)	**人民幣(RMB)**
派息政策：	**AA累積 / AA（港元）累積類別** **此類別將不會派發股息。** **AA（美元）每月派息(G) / AA（港元）每月派息(G) / AA（澳元對沖）每月派息(G) / AA（英鎊對沖）每月派息(G) / AA（人民幣對沖）每月派息(G)** **每月派息（如有）一次（除非另有指明，否則股息將自動以現金支付。按子基金各賬戶計，現金派息只有在應付款額等於或高於50美元時才適用。）股息可能以資本撥付，若是如此，可能即時減低子基金的資產淨值。就AA（澳元對沖）每月派息(G)類別、AA（英鎊對沖）每月派息(G)類別及AA（人民幣對沖）每月派息(G)類別而言，股息可能會按股份類別結算貨幣與子基金基礎貨幣之間的息差撥付。**	
財政年度截止日：	**6月30日**	
最低投資額：	**初次投資額 – 1,000美元（或其任何其他主要貨幣等值）** **隨後投資額 – 100美元（或其任何其他主要貨幣等值）**	

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

[1] 由於子基金為新成立基金，此數字為投資管理人在考慮到子基金收費架構情況下對股份類別於 12 個月期間的開支及平均資產淨值的最佳估計。

本基金是甚麼產品?

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

目標及投資策略

可持續亞洲債券基金主要透過投資由亞洲（包括澳洲及新西蘭）政府、機構、超國家及公司發行固定收入證券組合，旨在盡量擴大收入及潛在資本增值相結合的總回報。

子基金會將其最少85%的淨資產投資於位於亞洲、在亞洲交易及／或在亞洲具有重大商業利益的公司及／或位於亞洲的政府及政府相關發行機構（表現出較強或不斷改善的可持續屬性）的以美元計值的固定收入及固定收入相關證券，以達致其投資目標。該等投資可能包括由中國內地註冊成立（但在中國內地之外發行及分銷）的政府、機構、超國家及公司發行機構發行或擔保的以美元計值的債務證券。

可持續屬性可包括但不限於發行機構對於若干環境因素（例如氣候變化及天然資源使用）、社會因素（例如勞動標準及多元化考慮）以及管治因素（例如董事會組成及商業道德）（「**ESG**」）的表現及管理。具不斷改善的可持續屬性的發行機構為展現出對ESG議題的關注及承諾的發行機構，而具有較強可持續屬性的發行機構則為與其同業相比，對ESG議題展現出較強表現及管理的發行機構。為了挑選具有較強或不斷改善的可持續屬性的發行機構的證券，投資管理人將(i)遵循剔除框架；(ii)剔出ESG等級最低的證券；及(iii)挑選ESG等級較高的證券（見下文）。

子基金遵循剔除框架，把若干發行機構從准許的投資範圍中移除。這包括剔出被認為違反聯合國全球契約的十項原則的發行機構。這亦包括投資管理人認為其產品或所處行業不可持續或與重大環境或社會風險相關的發行機構。此框架的標準可視乎就上述原則對各產品或行業的評估不時更新，但目前而言，超過5%收入來自酒精飲料、煙草、具爭議性的武器及／或燃料煤生產或銷售或賭博活動的發行機構，將自動排除於投資考慮以外。

子基金的投資流程將自下而上的基本信貸分析與基於ESG的專有方法相結合（如下文各段概述），該方法向各潛在發行機構給予ESG等級，目的是識別表現出較強或不斷改善的可持續屬性的潛在發行機構。

根據投資管理人對該發行機構對ESG議題的表現及管理，並考慮及／或參考多個行業原則及標準，包括永續會計準則委員會（SASB）概述的財務重要性原則，各潛在發行機構將就環境、社會及管治各個範疇獲授四種等級之一。ESG等級將由投資管理人以專有方法釐定及給予，旨在納入所有相關ESG因素，同時考慮及審查第三方評級及分數（例如明晟公司（MSCI）、Sustainalytics、彭博、S&P Trucost、MSCI Carbon Delta、CDP及SPOTT），以及投資管理人對原始行業數據（例如公開的ESG報告、評估報告或個案研究）的分析。

透過使用ESG等級，投資管理人將(i)剔除ESG等級最低的發行機構（一般佔所有潛在發行機構的約10%）；及(ii)挑選等級高於投資管理人所釐定之最低下限、顯示出較強或不斷改善的可持續屬性的發行機構。獲挑選的發行機構將會包括在子基金的投資範圍之內。

在主要投資策略下，子基金亦會將其最少10%的淨資產投資於位於亞洲、在亞洲交易及／或在亞洲具有重大商業利益的公司及／或位於亞洲的政府及政府相關發行機構發行的ESG主題債券。「ESG主題債券」是指符合國際資本市場協會（ICMA）綠色債券原則、ICMA社會責任債券原則及／或ICMA可持續發展債券指引等準則中合共一個或多個準則的債券。

子基金可將其最多15%的淨資產投資於亞洲之外、並展現較強或不斷改善的可持續屬性的的發行機構的固定收入證券，及／或現金與等同現金。

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

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

儘管子基金將會在適用法律法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%的淨資產投資於設於中國的發行機構。

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

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

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

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險?

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

1. 投資風險：

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

2. 可持續投資風險：

主要投資於表現可持續特性的發行機構的投資（「**可持續投資**」），其帶有某些風險：在若干市況下，子基金可能會較不採用可持續投資策略的基金表現差。子基金專注於可持續投資。與較為多元化的投資組合相比，子基金的價值波動幅度可能較大。

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

在評估發行機構時，投資管理人所依賴的外界研究機構所提供的資訊及數據可能不完整、不準確或不可用，這可能導致投資管理人錯誤評估發行機構的可持續特性。此外，ESG投資缺乏標準化的分類。

子基金可持續投資策略的成功採用將取決於投資管理人在正確識別及分析重大可持續性問題方面的技能。不同的管理人對可持續性因素作出的評估可能不同，且對不同的人來說可能意味著不同的事情。

3.	**地域集中風險：**	子基金可靈活地將其投資集中於中國內地的發行機構的證券中。子基金的投資集中於中國內地的發行機構的證券，或會令子基金的波動較包含廣泛環球投資的組合劇烈。子基金的價值或會較易受到該區內的不利事態影響。
4.	**中國內地投資風險：**	投資於位於中國內地的發行機構的證券既須承擔投資於新興市場的一般風險，並須承擔與中國內地市場有關的特定風險。投資於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）。
5.	**政治及監管風險：**	子基金可能會投資的市場的政府政策或法例之改變會對該等市場的政治或經濟的穩定有不利影響，例如阻止或限制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。
6.	**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。
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被釐定等同質素的未評級證券。因此，與高評級債務證券相比，投資於子基金附有較高程度的信用風險與流通性及波動風險。
8.	**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。
9.	**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。
10.	**波動及流通性風險：**	子基金可能投資於相比於較成熟的公司或市場波幅較高兼流通性較低的公司或市場的證券。此等證券可能經常出現顯著價格波動及由於交投量偏低而缺乏流通性。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.	**估值風險：**	倘因難以確定其估值，子基金的投資的估值涉及不確定因素及判斷性的決定，則可能會對子基金及其股份的資產淨值計算產生不利影響。倘因子基金使用的估值錯誤，子基金及其投資者可能蒙受重大損失。
12.	**主權債務風險：**	子基金對於由政府發行或擔保的債券所作投資或須承擔政治、社會及經濟風險。在不利情況下，主權發行機構未必能夠或願意償還到期本金及／或利息，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。
13.	**貨幣風險：**	股份類別之結算貨幣可能與子基金基礎貨幣不同。該等股份類別的資產淨值可能會因該指定結算貨幣與子基金基礎貨幣之間匯率有波動以及滙率管制的變化而受到不利影響。

14. 使用FDIs：	子基金擬使用FDIs作投資、有效管理投資組合及／或對沖目的。使用FDIs令子基金涉及額外的風險，包括：波動風險、管理風險、市場風險、信用風險及變現風險。如上述任何風險發生皆會對子基金的資產淨值有不利影響。在不利的情況下，子基金對於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。
15. 有關從資本中撥付或實際上從資本中撥付股息的風險：	宏利環球基金的董事會可酌情從子基金標注著「每月派息(G)」的股份類別的已變現資本收益、資本及／或總收益撥付股息，並從資產扣除全部或部分費用及開支。從子基金資本中撥付或實際上從資本中撥付的股息（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。 有關對一項結算貨幣作對沖的股份類別以及標注著「每月派息(G)」的股份類別的股息和資產淨值或會因有關類別的結算貨幣與子基金基礎貨幣之間的息差而蒙受不利影響，導致從資本撥付的股息款額有所增加，因而與其他股份類別相比的資本流失會更嚴重。
16. 人民幣兌換及人民幣類別相關風險：	人民幣目前並非可自由兌換的貨幣。人民幣的供應及將外幣兌換為人民幣均受到中國內地當局的外匯管制政策及限制約束，這可能會對子基金兌換為人民幣的能力構成不利影響。在特殊情況下，以人民幣支付贖回款項及／或股息款項可能由於適用於人民幣的匯兌管制及限制而延遲。 由於離岸人民幣（CNH）將用於人民幣計價類別的估價，因此CNH匯率與在岸人民幣（CNY）匯率相比可能存在溢價或折讓，買價或賣價之間並可能存在顯著差價，因此人民幣計價類別的價值將受波動影響。 以非人民幣為基本貨幣的投資者須承擔外匯風險，亦不保證人民幣兌投資者的基礎貨幣（例如港元）的價值不會貶值。以非人民幣為基本貨幣的投資者須承擔外匯風險，亦不保證人民幣兌投資者的基礎貨幣（例如港元）的價值不會貶值。人民幣一旦貶值，有可能對投資者於子基金的人民幣計價類別的投資的價值構成不利影響。

本子基金過往的業績表現如何?

由於子基金為新成立基金。推出不足一個曆年。因此並無足夠數據可向投資者提供有用的過往表現指引。

是否有擔保?

本子基金沒有任何擔保。　閣下可能不能收回　閣下投資的全額。

費用和收費如何?

閣下可能應支付的收費

買賣子基金的股份時， 閣下可能要支付下列收費：

收費	閣下應支付的款額
認購費（初次收費）	不超過認總額的5%
轉換費（轉換收費）	最高為贖回款總額的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。由於此等費用令 閣下的投資所得回報減少，所以會影響 閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	不超過0.013%
管理費	1.00%*
存管費	0.003%至0.40%範圍內（不包括交易費及償還墊支）
業績表現費	不適用
執行費	不超過0.5%

* 經給予受影響的股東至少三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.5節。

其他收費

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的截止交易時間）或以前收到　閣下妥善的申請後按子基金下一個確定的資產淨值認購或贖回子基金的AA累積、AA（港元）累積、AA（美元）每月派息(G)、AA（港元）每月派息(G)、AA（澳元對沖）每月派息(G)、AA（英鎊對沖）每月派息(G)及AA（人民幣對沖）每月派息(G)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累積、AA（港元）累積、AA（美元）每月派息(G)、AA（港元）每月派息(G)、AA（澳元對沖）每月派息(G)、AA（英鎊對沖）每月派息(G)及AA（人民幣對沖）每月派息(G)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（美元）每月派息(G)、AA（港元）每月派息(G)、AA（澳元對沖）每月派息(G)、AA（英鎊對沖）每月派息(G)及AA（人民幣對沖）每月派息(G)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網站www.manulifefunds.com.hk*上查閱。

* 此網站未經香港證監會審閱，並可能載有關係未經香港證監會認可的基金的資料。

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 **美國債券基金**
2021年7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

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**Manulife Investment Management (US) LLC（對內委託，美國）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA 類別**	**1.21%[1]**
	AA 累積類別	**1.21%[2]**
	AA 收益類別	**1.22%[1]**
	AA（港元）類別	**1.20%[1]**
	AA（港元）收益類別	**1.19%[1]**
	AA（澳元對沖）類別	**1.21%[2]**
	AA（澳元對沖）收益類別	**1.21%[2]**
	AA（加元對沖）類別	**1.21%[2]**
	AA（加元對沖）收益類別	**1.21%[2]**
	AA（港元）每月派息(G)類別	**1.21%[3]**
	AA（美元）每月派息(G)類別	**1.21%[3]**
基礎貨幣：	**美元（USD）**	

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

AA 累積類別
將不會派發股息。

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

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

1 AA類別股份每年管理費按子基金的資產淨值於2021年6月30日起由1.25%下調至1.00%，此數字乃根據截至2021年3月31日止12個月期間經常性開支總額估計，以同期類別股份的平均資產淨值總額的百分比呈列，並因應自2021年6月30日起的經修訂管理費作出調整。此數字每年均可能有所變動。

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。

3 由於股份類別僅於 2020 年 8 月推出，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。

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

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

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

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

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險?

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

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

2. **信用評級及降級風險：** 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。

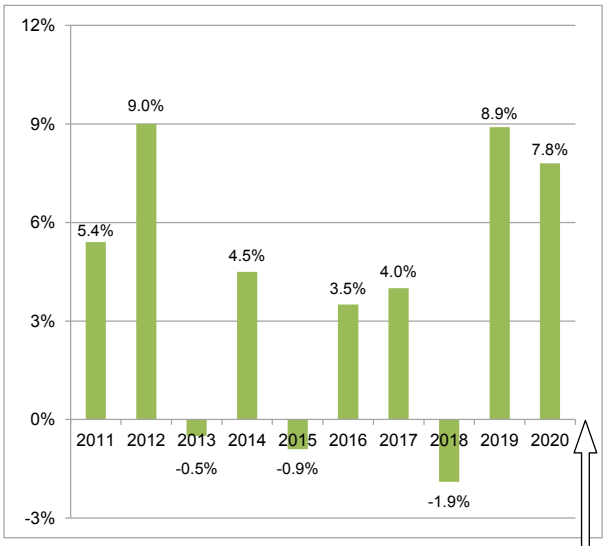
4. 利率風險：	當債券結算貨幣的利率上升，債券的價值會下降，使有關投資組合的價值降低。
5. 主權債務風險：	子基金對於由政府發行或擔保的證券所作投資或須承擔政治、社會及經濟風險。在不利情況下，主權發行機構未必能夠或願意償還到期本金及／或利息，又或會要求子基金參與重組該等債務。若主權發行機構違約，子基金或會蒙受重大虧損。
6. 地域集中風險：	子基金的投資集中於美國公司證券，或會令子基金的波動較包含廣泛環球投資的組合劇烈。子基金的價值或會較易受到該等區域的不利事態影響。
7. 抵押／證券化產品風險：	子基金可投資於抵押／證券化產品，包括資產支持證券及抵押擔保證券。這些證券提供對其基礎資產的參與，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. 貨幣風險：	股份類別之結算貨幣可能與子基金基礎貨幣不同，若該指定結算貨幣與子基金基礎貨幣之間匯率有波動，該等股份類別的股東或會蒙受不利影響。
9. 使用FDIs：	子基金擬使用FDIs作投資、有效管理投資組合及／或對沖目的。使用FDIs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 — 有關的投資難以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。
10. 有關投資於具有彌補虧損特點的債務工具的風險：	與傳統債務證券相比，具有彌補虧損特點的債務工具帶來較大風險，特別考慮到若觸發與償付能力及／或監管要求的資本水平相關之預定條件（例如發行機構臨界或處於無法持續經營的狀態，或發行機構的資本比率跌至指定水平），此類工具可遭撇減或轉換為股票，而此等事件可能超出發行機構的控制範圍。該等觸發事件複雜且難以預測，並且可能導致相關證券價值的部分或整體降低。 當發生觸發事件，價格及／或波幅可能會蔓延至整個資產類別。投資具有彌補虧損特點的證券亦可能使投資者面對流動性、估值和行業集中的風險。 子基金可投資應急可換股債務證券（一般簡稱CoCos），此類債券被視為具有較高風險及複雜程度。當發生觸發事件，CoCos（或能以折讓價格）轉換為發行機構的股票，或遭永久撇減至零值。 CoCos的票息支付乃由發行機構酌情決定，發行機構可在任何時間、就任何原因、按任何限期取消票息。子基金可投資主順位非優先受償債務證券，某些此類型債券可受吸收虧損機制限制及可能承受撇減風險，從而損害其於發行機構的債權人等級結構中的地位，並導致重大價值損失（包括投資本金全數虧蝕）。

11. 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(i)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；及(ii)從子基金AA（美元）每月派息(G)類別及AA（港元）每月派息(G)類別股份的已變現資本收益、資本及／或總收益撥付股息，並從資產扣除全部或部分費用及開支。從子基金資本中撥付或實際上從資本中撥付的股息（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。

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

本子基金過往的業績表現如何?



達致此等年度的表現的情況已不再適用，AA 類別組每年的管理費於 2021 年 6 月 30 日起由 1.25%下調至 1.00%。

- 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。由於此等費用令 閣下的投資所得回報減少，所以會影響 閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	**不超過0.013%**
管理費	**1.00%***
存管費	**0.003%至0.40%範圍內（不包括交易費及償還墊支）**
業績表現費	**不適用**
執行費	**不超過0.5%**

* 經給予受影響的股東至少三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.5節。

其他收費

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的截止交易時間）或以前收到　閣下妥善的申請後按子基金下一個確定的資產淨值認購或贖回子基金的AA類別、AA累積類別、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、AA（港元）收益類別、AA（港元）每月派息(G) 類別及AA（美元）每月派息(G)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累積類別、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、AA（港元）收益類別、AA（港元）每月派息(G) 類別及AA（美元）每月派息(G)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、AA（港元）收益類別、AA（港元）每月派息(G) 類別及AA（美元）每月派息(G)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網站www.manulifefunds.com.hk*上查閱。

* 此網站未經香港證監會審閱，並可能載有關係未經香港證監會認可的基金的資料。

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**

2021年7月

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

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**Manulife Investment Management (US) LLC（對內委託，美國）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA 類別**	**1.27%[1]**
	AA 累積類別	**1.27%[2]**
	AA 收益類別	**1.28%[1]**
	AA（港元）類別	**1.28%[3]**
	AA（港元）收益類別	**1.27%[1]**
	AA（澳元對沖）類別	**1.27%[2]**
	AA（澳元對沖）收益類別	**1.27%[2]**
	AA（加元對沖）類別	**1.27%[2]**
	AA（加元對沖）收益類別	**1.27%[2]**
基礎貨幣：	**美元（USD）**	
結算貨幣：	**<u>類別</u>**	**<u>貨幣</u>**
	AA / AA累積 / 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，若是如此，可能即時減低子基金的資產淨值。就AA（澳元對沖）收益類別及AA（加元對沖）收益類別而言，股息可能會按股份類別結算貨幣與子基金基礎貨幣之間的息差撥付。

<u>AA累積類別</u>

將不會派發股息。

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

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

1 AA類別股份每年管理費按子基金的資產淨值於2021年6月30日起由1.25%下調至1.00%，此數字乃根據截至2021年3月31日止12個月期間經常性開支總額估計，以同期類別股份的平均資產淨值總額的百分比呈列，並因應自2021年6月30日起的經修訂管理費作出調整。此數字每年均可能有所變動。

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。

3 由於股份類別於2021年3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。

本基金是甚麼產品?

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

目標及投資策略

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

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

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

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

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

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

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險?

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

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

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

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

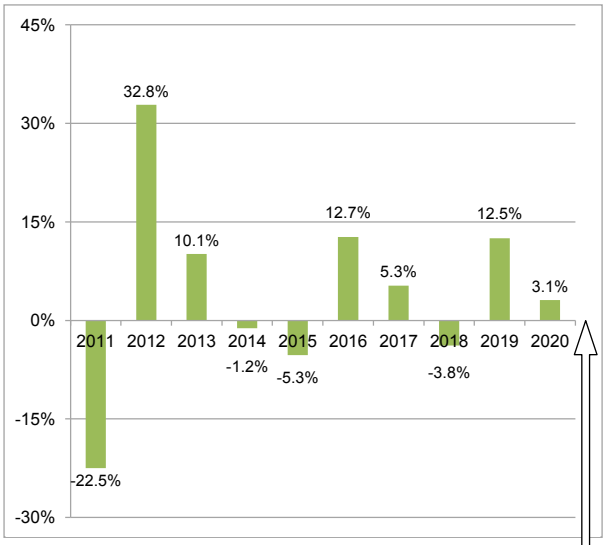
4. 信用評級及降級風險：	評級機構所給予的信用評級存在局限，並非一直保證證券及／或發行機構的信譽。任何情況下，債務證券或其發行機構的信用評級可能會在其後被降級。如有該種降級，子基金的價值或會蒙受不利影響。投資管理人或未必能夠出售被降級的債務證券。
5. 利率風險：	當債券結算貨幣的利率上升，債券的價值會下降，使有關投資組合的價值降低。
6. 貨幣風險：	子基金的資產會主要投資於美元以外的貨幣為單位的證券，而子基金會按該等貨幣從該等投資收取收益或變現收入。其中某些貨幣兑美元可能貶值。另外，股份類別之結算貨幣可能與子基金基礎貨幣不同，若該指定結算貨幣與子基金基礎貨幣之間匯率有波動，該等股份類別的股東或會蒙受不利影響。
7. 地域集中風險：	子基金的投資集中於美國公司的證券，或會令子基金的波動較包含廣泛環球投資的組合劇烈。子基金的價值或會較易受到該等區域的不利事態影響。
8. 使用FDIs：	子基金擬使用FDIs作投資、有效管理投資組合及／或對沖目的。使用FDIs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 — 有關的投資難以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。
9. 有關投資於具有彌補虧損特點的債務工具的風險：	與傳統債務證券相比，具有彌補虧損特點的債務工具帶來較大風險，特別考慮到若觸發與償付能力及／或監管要求的資本水平相關之預定條件（例如發行機構臨界或處於無法持續經營的狀態，或發行機構的資本比率跌至指定水平），此類工具可遭撇減或轉換為股票，而此等事件可能超出發行機構的控制範圍。該等觸發事件複雜且難以預測，並且可能導致相關證券價值的部分或整體降低。 當發生觸發事件，價格及／或波幅可能會蔓延至整個資產類別。投資具有彌補虧損特點的證券亦可能使投資者面對流動性、估值和行業集中的風險。 子基金可投資應急可換股債務證券（一般簡稱CoCos），此類債券被視為具有較高風險及複雜程度。當發生觸發事件，CoCos（或能以折讓價格）轉換為發行機構的股票，或遭永久撇減至零值。 CoCos的票息支付乃由發行機構酌情決定，發行機構可在任何時間、就任何原因、按任何限期取消票息。子基金可投資主順位非優先受償債務證券，某些此類型債券可受吸收虧損機制限制及可能承受撇減風險，從而損害其於發行機構的債權人等級結構中的地位，並導致重大價值損失（包括投資本金全數虧蝕）。

10. 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。

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

本子基金過往的業績表現如何?



達致此等年度的表現的情況已不再適用，AA 類別組每年的管理費於 2021 年 6 月 30 日起由 1.25%下調至 1.00%。

- 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。由於此等費用令 閣下的投資所得回報減少，所以會影響 閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	不超過0.013%
管理費	1.00%*
存管費	0.003%至0.40%範圍內（不包括交易費及償還墊支）
業績表現費	不適用
執行費	不超過0.5%

* 經給予受影響的股東至少三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.5節。

其他收費

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的截止交易時間）或以前收到　閣下妥善的申請後按子基金下一個確定的資產淨值認購或贖回子基金的AA類別、AA累積類別、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累積類別、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網站www.manulifefunds.com.hk*上查閱。

* 此網站未經香港證監會審閱，並可能載有關係未經香港證監會認可的基金的資料。

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 **環球多元資產入息基金**

2021年7月

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

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**Manulife Investment Management (US) LLC（對內委託，美國）**	
分投資管理人：	**Manulife Investment Management (Europe) Limited（對內委託，英國）（作為聯合分投資管理人）**	
	宏利投資管理（香港）有限公司（對內委託，香港）（作為聯合分投資管理人）	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA 類別**	**1.72%[1]**
	AA 累積類別	**1.72%[2]**
	AA（港元）類別	**1.73%[1]**
	AA 收益類別	**1.71%[1]**
	AA（澳元對沖）收益類別	**1.72%[3]**
	AA（加元對沖）收益類別	**1.72%[2]**
	AA（港元）收益類別	**1.73%[1]**
	AA（美元）每月派息(G)類別	**1.73%[1]**
	AA（澳元對沖）每月派息(G)類別	**1.73%[1]**
	AA（加元對沖）每月派息(G)類別	**1.72%[1]**
	AA（港元）每月派息(G)類別	**1.72%[1]**
	AA（英鎊對沖）每月派息(G)類別	**1.72%[1]**
	AA（人民幣對沖）每月派息(G)類別	**1.73%[1]**
	R（美元）每月派息(G)類別	**1.73%[1]**
	R（港元）每月派息(G)類別	**1.74%[1]**
基礎貨幣：	**美元（USD）**	
結算貨幣：	**類別**	**貨幣**
	AA / AA累積 / AA 收益 / AA（美元）每月派息(G) / R（美元）每月派息(G)	**美元（USD）**
	AA（澳元對沖）收益 / AA（澳元對沖）每月派息(G)	**澳元（AUD）**
	AA（加元對沖）收益 / AA（加元對沖）每月派息(G)	**加元（CAD）**
	AA（港元） / AA（港元）收益 / AA（港元）每月派息(G) / R（港元）每月派息(G)	**港元（HKD）**
	AA（英鎊對沖）每月派息(G)	**英鎊（GBP）**
	AA（人民幣對沖）每月派息(G)	**人民幣（RMB）**

派息政策：

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

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

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

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

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

AA 累積類別
將不會派發股息。

財政年度截止日： **6月30日**

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

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

[1] 此數字是根據由 2020 年 4 月 1 日至 2021 年 3 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。

[3] 由於股份類別於 2021 年 3 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。

本基金是甚麼產品？

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

目標及投資策略

環球多元資產入息基金主要透過投資於全球各地（不時包括新興市場）公司及／或政府（如屬固定收入及固定收入相關證券，包括政府機構及跨國組織）的股票、股票相關、固定收入及固定收入相關證券的多元化投資組合，達致賺取收入的目標。

子基金會透過將其最少70%的淨資產投資於全球各地的公司及／或政府（如屬固定收入及固定收入相關證券，包括政府機構及跨國組織）發行的股票及股票相關證券（在任何受監管市場上市者）、固定收入及固定收入相關證券，以達致其目標。子基金其餘資產可投資於現金及／或等同現金。

股票及股票相關證券可包括普通股、優先股、預託證券及上市閉端式房地產投資信託（「**REITs**」）。子基金並可將其最多10%的淨資產投資於UCITS（可轉讓證券集體投資計劃）及UCIs（集體投資計劃）。固定收入及固定收入相關證券包括（但不限於）債券（包括通脹掛鈎債券及可換股債券）、浮動利率證券、商業票據、短期票據、存款證及協議有期存款，並可由政府、政府機構、跨國組織及公司發行。

子基金將會在股票及股票相關證券、固定收入及固定收入相關證券及現金與等同現金之間主動調配投資，以達致其目標。子基金的資產分配將根據投資管理人對全球各地基本經濟及市場狀況及投資趨勢而改變，並會顧及流動性、成本、選時、市場上個別證券和發行機構的相對吸引力（考慮到估值及盈利潛力等因素）等考慮因素。子基金對每一資產類別的預計資產分配範圍料將如下（佔子基金淨資產的百分比）：

環球股票及股票相關證券：10-90%
環球固定收入及固定收入相關證券：10-90%
現金及／或等同現金：0-30%

除投資管理人的主動資產分配策略外，子基金亦會就其對股票及股票相關證券及固定收入與固定收入相關證券的投資進行主動的證券挑選。對於固定收入及固定收入相關證券投資組合，子基金擬集中於可加強賺取收入的證券。對於股票／股票相關證券投資組合，子基金則擬集中於可加強賺取收入並有機會達致中長線資本增長的公司。

子基金可（將其最多90%的淨資產）投資於被評為低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-）的高息債務證券或未評級債務證券。就此，未評級債務證券指債務證券本身或其發行機構均未有信用評級的債務證券。子基金亦可將其最多20%的淨資產投資於有抵押及／或證券化產品（例如資產抵押證券及抵押擔保證券）。

子基金並不擬將其超過10%的淨資產投資於由信貸評級低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-）的任何單一主權國（包括有關政府、公共或地方當局）所發行或擔保的高息債務證券。

子基金可在符合其風險情況的前提下，為投資、對沖及／或有效管理投資組合而從事交易所交易或場外交易的金融衍生工具（「**FDI**」）。此等工具可包括（但不限於）貨幣遠期、不交收遠期、貨幣期權、貨幣掉期、利率期權、利率掉期、利率期貨及股票與股票指數期權。子基金可運用貨幣管理及對沖技巧，對沖子基金投資組合的貨幣風險承擔。

在市場極端波動或嚴重不利市況下，投資管理人可以現金或等同現金形式持有子基金重大部分（不超過40%）的資產，又或投資於短期貨幣市場票據，以維持子基金投資組合內資產的價值。

儘管子基金將會遵照上述投資目標及策略進行投資，惟子基金對於其淨資產投資於任何一個國家或區域及任何市值的發行機構的比例卻並無任何限制。考慮到投資策略上的靈活性，子基金可將其超過30%的淨資產投資於位於美國的發行機構。子基金的投資可以任何貨幣計價。

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險?

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

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

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

4. 利率風險： 當債券的某些結算貨幣的利率上升，債券的價值就會下降，使有關投資組合的價值降低。

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

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

7. 波動及流通性風險： 相比於較成熟公司或市場，子基金所投資證券所屬公司或市場可能波幅較高兼流通性較低。此等證券可能經常出現顯著價格波動及由於交投量偏低而缺乏流通性。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. 高息債券風險： 子基金可投資於未達投資評級的高息債務證券或與該等證券等同的未評級證券。因此，與高評級債務證券相比，投資於子基金附有較高程度的信用風險與流通性及波動風險。

9. 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。

10. 地域集中風險： 子基金或擁有集中投資位於美國的發行機構的靈活性。子基金投資集中於美國相關發行機構的證券，或會令子基金的波動較包含廣泛環球投資的組合劇烈。子基金的價值或會較易受到區內的不利事態影響。

11. 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。

12. 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。

13. 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。

14. 使用FDIs： 子基金擬使用FDIs作投資、有效管理投資組合及／或對沖目的。使用FDIs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 — 有關的投資難以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。

15. 有關從資本撥付或實際上撥付股息的風險： 宏利環球基金的董事會可酌情：(i)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；及(ii)從子基金AA（美元）每月派息(G)類別、AA（澳元對沖）每月派息(G)類別、AA（加元對沖）每月派息(G)類別、AA（港元）每月派息(G)類別、R（美元）每月派息(G)類別、R（港元）每月派息(G)類別、AA（英鎊對沖）每月派息(G)類別及AA（人民幣對沖）每月派息(G)類別股份的已變現資本收益、資本及／或總收益撥付股息，並從資產扣除全部或部分費用及開支。從子基金資本中撥付或實際上從資本中撥付的股息（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下降。

有關AA（澳元對沖）收益類別、AA（加元對沖）收益類別、AA（澳元對沖）每月派息(G)類別、AA（加元對沖）每月派息(G)類別、AA（英鎊對沖）每月派息(G)類別及AA（人民幣對沖）每月派息(G)類別的股息和資產淨值或亦會因有關類別的結算貨幣與子基金基礎貨幣之間的息差並蒙受不利影響，導致從資本撥付的股息款額有所增加，因而與其他股份類別相比的資本流失會更嚴重。

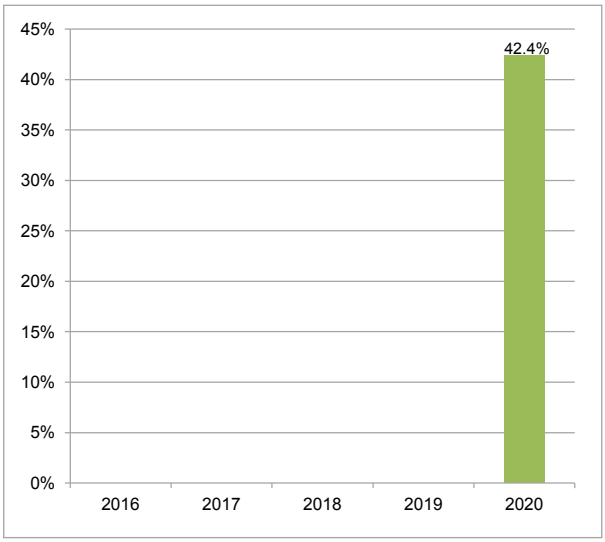
16. 人民幣兌換及人民幣類別相關風險：

人民幣目前並非可自由兑換的貨幣。人民幣的供應及將外幣兑換為人民幣均受到中國內地當局的外匯管制政策及限制約束，這可能會對子基金兑換為人民幣的能力構成不利影響。在特殊情況下，以人民幣支付贖回款項及／或股息款項可能由於適用於人民幣的匯兑管制及限制而延遲。

由於離岸人民幣(CNH)將用於人民幣計價類別的估價，因此CNH匯率與在岸人民幣(CNY)匯率相比可能存在溢價或折讓，買價或賣價之間並可能存在顯著差價，因此人民幣計價類別的價值將受波動影響。CNH與CNY雖屬同一種貨幣，但卻在不同兼互不相連而且獨立運作的市場上買賣。就此而言，CNH的匯率未必與CNY相同，兩者亦未必向同一方向波動。

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

本子基金過往的業績表現如何?



- 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：2019年4月25日
- AA類別^發行日：2019年4月25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）	**不超過認總額的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。由於此等費用令 閣下的投資所得回報減少，所以會影響 閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	**不超過0.013%**
管理費	**1.50%***
存管費	**0.003%至0.40%範圍內（不包括交易費及償還墊支）**
業績表現費	**不適用**
執行費	**不超過0.5%**

***** 經給予受影響的股東至少三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.5節。

其他收費

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的截止交易時間）或以前收到　閣下妥善的申請後按子基金下一個確定的資產淨值認購或贖回子基金的AA類別、AA累積類別、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、AA（港元）收益類別、AA（美元）每月派息(G)類別、AA（澳元對沖）每月派息(G)類別、AA（加元對沖）每月派息(G)類別、AA（港元）每月派息(G)類別、R（美元）每月派息(G)類別、R（港元）每月派息(G)類別、AA（英鎊對沖）每月派息(G)類別及AA（人民幣對沖）每月派息(G)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（港元）類別、AA累積類別、AA收益類別、AA（澳元對沖）收益類別、AA（加元對沖）收益類別、AA（港元）收益類別、AA（美元）每月派息(G)類別、AA（澳元對沖）每月派息(G)類別、AA（加元對沖）每月派息(G)類別、AA（港元）每月派息(G)類別、R（美元）每月派息(G)類別、R（港元）每月派息(G)類別、AA（英鎊對沖）每月派息(G)類別及AA（人民幣對沖）每月派息(G)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、AA（港元）收益類別、AA（美元）每月派息(G)類別、AA（澳元對沖）每月派息(G)類別、AA（加元對沖）每月派息(G)類別、AA（港元）每月派息(G)類別、R（美元）每月派息(G)類別、R（港元）每月派息(G)類別、AA（英鎊對沖）每月派息(G)類別及AA（人民幣對沖）每月派息(G)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），可要求本基金提供或在網站www.manulifefunds.com.hk*上查閱。

* 此網站未經香港證券及期貨事務監察委員會（「**證監會**」）審閱，並可能載有未經證監會認可的基金的資料。

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 **投資級優先證券收益基金**

2021年7月

- ***本概要為　閣下提供有關宏利環球基金 –投資級優先證券收益基金。***
- ***本概要是香港提呈發售文件的一部分。***
- ***閣下不應單憑本概要就作出投資於本產品的決定。***

資料便覽

管理公司：	**Manulife Investment Management (Ireland) Limited**	
投資管理人：	**Manulife Investment Management (US) LLC（對內委託，美國）**	
存管處：	**Citibank Europe plc, Luxembourg Branch**	
交易頻率：	**每日**	
全年經常性開支比率#：	**AA類別**	**1.29%[1]**
	AA累積類別	**1.29%[1]**
	AA（美元）每月派息(G)類別	**1.29%[1]**
基礎貨幣：	**美元（USD）**	
結算貨幣：	**類別**	**貨幣**
	AA / AA 累積 / AA （美元）每月派息(G)	**美元(USD)**

派息政策：

AA類別

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

AA（美元）每月派息(G)類別

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

AA累積類別

將不會派發股息。

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

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

[1] 由於子基金為新成立基金，此數字是投資管理人考慮到子基金的費用結構對於12個月期間的開支及股份類別的平均資產淨值的最佳估計。

本基金是甚麼產品？

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

目標及投資策略

投資級優先證券收益基金主要投資於優先證券，旨在賺取收入並提供潛在長遠資本增值。

子基金會將其最少70%的淨資產投資於在全球任何受監管市場上市或買賣的優先證券，其中包括優先股（包括可轉換優先股）及次級債務證券（包括具可轉換特徵的次級債務證券）。為免發生疑問，子基金將其少於30%的淨資產投資於可轉換證券，包括可轉換優先股、可轉換債務證券及強制性可轉換證券。此外，子基金將主要（在任何情況下將其最少60%的淨資產）投資於獲評級為投資級別（即穆迪的Baa3或較高評級，或標準普爾或惠譽的BBB-或較高評級）的優先證券（包括優先股及次級債務證券）。該等優先證券可支付固定或可調整比率的股息或利息，與發行機構普通股相比，普遍在派發股息和清盤分派方面擁有優先排名或較高級別，與發行機構的優先債務相比，在發行機構清盤及作出相關分派情況下的排名卻較次。子基金可將其剩餘資產投資於其他債務證券及現金與等同現金。

債務證券包括（但不限於）債券、商業票據、短期票據、存款證及協議有期存款，並可由政府、政府機構、跨國組織及公司發行機構發行。

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

子基金可投資（不超過其20%的淨資產）於被評為低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-）或（如未有評級）由投資管理人釐定為具備相若質素的高息債務證券。

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

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

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險?

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

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

2. 優先證券風險： 優先證券具備獨特投資特徵，其普遍：(i)收益率較普通股為高，但與相若債務證券比較的收益率則較低；(ii)基於其固定收益特徵，與普通股相比，較少受到價值波動影響；及(iii)若發行機構普通股的市場價格上升，則可提供資本增值潛力。優先證券因而須承擔影響債務及／或股票的因素。優先證券並須承擔提前贖回風險、押後派息風險及優先權利不能行使或不獲考慮的風險。

3. 股票市場風險： 子基金對股本證券（包括優先股、可轉換優先股及強制性可轉換優先股）的投資須承受一般市場風險，其價值可因多項因素 （例如投資情緒、政治及經濟狀況以及發行機構相關因素的變動）而波動不定。

4. 地域集中風險： 子基金的投資集中於美國相關發行機構的證券，或會令子基金的波動較包含廣泛環球投資的組合劇烈。子基金的價值或會較易受到區內的不利事態影響。

5. 信用評級及降級風險： 子基金主要投資於被給予投資級別信用評級的證券。評級機構所給予的信用評級存在局限，並非一直保證證券及／或發行機構的信譽。任何情況下，債務證券或其發行機構的信用評級可能會在其後被降級，而投資級別證券可能被降級至低於投資級別，並被視為導致更高的信用風險及更大的違約風險。如有該種降級，子基金的價值或會蒙受不利影響。投資管理人或未必能夠出售被降級的債務證券。

6. 利率風險： 子基金投資於債務證券（包括次級債務證券）。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. 信用風險： 子基金投資於債務證券（包括次級債務證券），須承受信用風險，即債券發行機構因未能及時償還本金和利息而違約的風險，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務證券的價格下跌的風險。

8. 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。

9. 波動及流通性風險： 與傳統債券投資相比，優先證券可能會出現較顯著波動及低流通性。由於該等證券或會受到與債券有關的因素影響，價格因而可能會有波動。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。子基金或會因優先證券的投資而蒙受重大虧損。

10. 高息債券風險： 子基金可投資於低於投資評級或（如未有評級）由投資管理人釐定為具備相若質素的高息債務證券。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。

11. 使用FDIs：	子基金擬使用FDIs作投資、有效管理投資組合及／或對沖目的。使用衍生工具令子基金涉及額外的風險，包括波動風險、管理風險、市場風險、信用風險及變現風險。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。此外，FDI的槓桿元素／成分能導致顯著大於子基金投資於FDI的金額的虧損。
12. 有關從資本撥付或實際上撥付股息的風險：	宏利環球基金的董事會可酌情從子基金標示著 「每月派息(G)」的股份類別的已變現資本收益、資本及／或總收益撥付股息，並從資產扣除全部或部分費用及開支。從子基金資本中撥付或實際上撥付的股息（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股份類別的每股資產淨值即時減少。

本子基金過往的業績表現如何?

由於子基金為新成立基金，推出時間不足一個日曆年，因此並無足夠數據可向投資者提供有用的過往表現指引。

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。由於此等費用令　閣下的投資所得回報減少，所以會影響　閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	不超過0.015%
管理費	1.10%*
存管費	0.003%至0.40%範圍內（不包括交易費及償還墊支）
業績表現費	不適用
執行費	不超過0.5%

* 經給予受影響的股東至少三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.5節。

其他收費

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

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

- 子基金股份的資產淨值將每日刊登於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）就子基金標示著「每月派息(G)」的股份類別支付的股息（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網站www.manulifefunds.com.hk*上查閱。

* 此網站未經香港證券及期貨事務監察委員會（「證監會」）審閱，並可能載有未經香港證監會認可的基金的資料。

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 **優先證券收益基金**
2021年7月

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

資料便覽

管理公司： Manulife Investment Management (Ireland) Limited
投資管理人： Manulife Investment Management (US) LLC（對內委託，美國）
存管處： Citibank Europe plc, Luxembourg Branch
交易頻率： 每日

全年經常性開支比率#：

AA 類別	1.27%[1]
AA 累積類別	1.27%[4]
AA 收益類別	1.26%[1]
AA（美元）每月派息(G)類別	1.27%[1]
AA（澳元對沖）類別	1.27%[1]
AA（澳元對沖）收益類別	1.27%[3]
AA（澳元對沖）每月派息(G)類別	1.27%[1]
AA（加元對沖）類別	1.27%[2]
AA（加元對沖）收益類別	1.27%[2]
AA（加元對沖）每月派息(G)類別	1.27%[2]
AA（港元）類別	1.27%[1]
AA（港元）收益類別	1.15%[1]
AA（港元）每月派息(G)類別	1.27%[1]
AA（英鎊對沖）每月派息(G)類別	1.27%[1]
AA（人民幣對沖）每月派息(G)類別	1.29%[1]
R（美元）每月派息(G)類別	1.27%[1]
R（港元）每月派息(G)類別	1.27%[1]

基礎貨幣： 美元（USD）

結算貨幣：

類別	貨幣
AA / AA 累積 / AA 收益 /	美元（USD）
AA（澳元對沖）/ AA（澳元對沖）收益 / AA（澳元對沖）每月派息(G)	澳元（AUD）
AA（加元對沖）/ AA（加元對沖）收益 / AA（加元對沖）每月派息(G)	加元（CAD）
AA（港元）/ AA（港元）收益 / AA（港元）每月派息(G) / R（港元）每月派息(G)	港元（HKD）
AA（英鎊對沖）每月派息(G)	英鎊（GBP）
AA（人民幣對沖）每月派息(G)	人民幣（RMB）

派息政策：

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

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

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

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

AA累積類別
將不會派發股息。

財政年度截止日： **6月30日**

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

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

[1] 此數字是根據由 2020 年 4 月 1 日至 2021 年 3 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。

[3] 由於股份類別於2021年3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。

[4] 由於股份類別僅於 2021 年 5 月推出，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？

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

目標及投資策略

優先證券收益基金主要投資於優先證券，旨在賺取收入並提供長遠資本增值。

子基金會將其最少70%的淨資產投資於在全球任何受監管市場上市或買賣的優先證券，其中包括優先股（包括可轉換優先股）及次級債務證券。該等優先證券可支付固定或可調整比率的股息或利息，與發行機構普通股相比，普遍在派發股息和清盤分派方面擁有優先權，與發行機構的優先債務相比，在發行機構清盤及作出相關分派情況下的排名卻較次。子基金可將其剩餘資產投資於其他債務證券及現金與等同現金。

債務證券包括（但不限於）債券、商業票據、短期票據、存款證及協議有期存款，並可由政府、政府機構、跨國組織及公司發行機構發行。

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

子基金可投資（不超過其50%的淨資產）於被評為低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-）的高息債務證券。子基金並不擬將其超過10%的淨資產投資於由任何信用評級低於投資級別（即低於穆迪的Baa3或標準普爾或惠譽的BBB-）的單一主權國（包括有關政府、公共或地方當局）所發行或擔保的證券。子基金亦無意訂立任何證券借貸、回購、反向回購協議或相似的場外交易。

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

使用衍生工具

子基金的衍生工具風險承擔淨額最高可為子基金資產淨值的50%。

有哪些主要風險?

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

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

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

3. 優先證券風險： 優先證券具備獨特投資特徵，其普遍：(i)收益率較普通股為高，但與相若債務證券比較的收益率則較低；(ii)基於其固定收益特徵，與普通股相比，較少受到價值波動影響；及(iii)若發行機構普通股的市場價格上升，則可提供資本增值潛力。優先證券因而須承擔影響債務及／或股票的因素。優先證券並須承擔提前贖回風險、押後派息風險及優先權利不能行使或不獲考慮的風險。

4. 地域集中風險： 子基金的投資集中於美國相關發行機構的證券，或會令子基金的波動較包含廣泛環球投資的組合劇烈。子基金的價值或會較易受到區內的不利事態影響。

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

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

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

8. 波動及流通性風險： 與一般股本或債務證券相比，優先證券可能會出現較顯著波動及低流通性。由於該等證券或會受到與債務或股票有關的因素影響，價格因而可能會有波動。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。子基金或會因優先證券的投資而蒙受重大虧損。

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

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

11. 使用FDIs： 子基金擬使用FDIs作投資、有效管理投資組合及／或對沖目的。使用FDIs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當時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 – 有關的投資難以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。

12. 有關從資本撥付或實際上撥付股息的風險： 宏利環球基金的董事會可酌情：(i)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；及(ii)從子基金AA（美元）每月派息(G)類別、AA（澳元對沖）每月派息(G)類別、AA（加元對沖）每月派息(G)類別、AA（港元）每月派息(G)類別、R（美元）每月派息(G)類別、R（港元）每月派息(G)類別、AA（英鎊對沖）每月派息(G)類別及AA（人民幣對沖）每月派息(G)類別股份的已變現資本收益、資本及／或總收益撥付股息，並從資產扣除全部或部分費用及開支。從子基金資本中撥付或實際上撥付的股息（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。

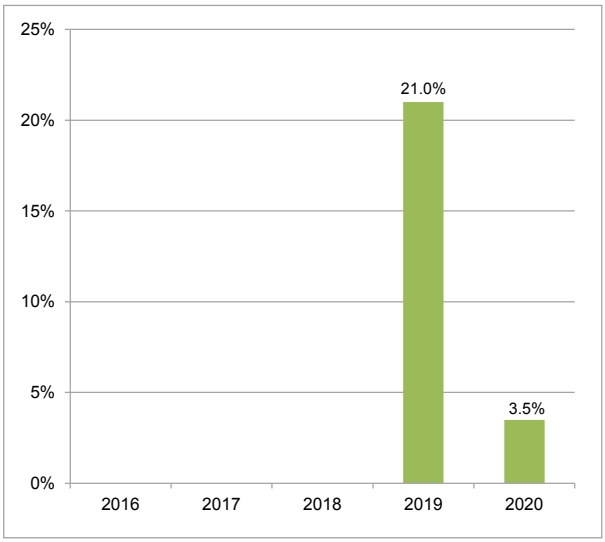
有關AA（澳元對沖）收益類別、AA（加元對沖）收益類別、AA（澳元對沖）每月派息(G)類別、AA（加元對沖）每月派息(G)類別、AA（英鎊對沖）每月派息(G)類別及AA（人民幣對沖）每月派息(G)類別的股息和資產淨值或亦會因有關類別的結算貨幣與子基金基礎貨幣之間的息差並蒙受不利影響，導致從資本撥付的股息款額有所增加，因而與其他股份類別相比的資本流失會更嚴重。

13. 人民幣兌換及人民幣類別相關風險： 人民幣目前並非可自由兌換的貨幣。人民幣的供應及將外幣兌換為人民幣均受到中國內地當局的外匯管制政策及限制約束，這可能會對子基金兌換為人民幣的能力構成不利影響。在特殊情況下，以人民幣支付贖回款項及／或股息款項可能由於適用於人民幣的匯兌管制及限制而延遲。

由於離岸人民幣(CNH)將用於人民幣計價類別的估價，因此CNH匯率與在岸人民幣(CNY)匯率相比可能存在溢價或折讓，買價或賣價之間並可能存在顯著差價，因此人民幣計價類別的價值將受波動影響。CNH與CNY雖屬同一種貨幣，但卻在不同兼互不相連而且獨立運作的市場上買賣。就此而言，CNH的匯率未必與CNY相同，兩者亦未必向同一方向波動。

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

本子基金過往的業績表現如何?



- 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：2018年9月11日
- AA類別^發行日：2018年9月11日

^ 就本概要而言，此股份類別被指定為該子基金的代表性股份類別，因其有最長的往績記錄。有關其他股份類別表現的進一步資料，請參閱www.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。由於此等費用令 閣下的投資所得回報減少，所以會影響 閣下。

	年費率（子基金資產淨值的百分數）
管理公司收費	**不超過0.013%**
管理費	**1.10%***
存管費	**0.003%至0.40%範圍內（不包括交易費及償還墊支）**
業績表現費	**不適用**
執行費	**不超過0.5%**

* 經給予受影響的股東至少三個月的事先通知，此一收費可增至最高6%。詳情請參見售股章程第9.5節。

其他收費

閣下買賣子基金的股份時，可能須支付其他收費。

其他資料

- 閣下一般按宏利投資管理（香港）有限公司於某一交易日香港時間下午五時（即宏利環球基金的截止交易時間）或以前收到　閣下妥善的申請後按子基金下一個確定的資產淨值認購或贖回子基金的AA類別、AA累積類別、AA收益類別、AA（美元）每月派息(G)類別、AA（澳元對沖）類別、AA（澳元對沖）收益類別、AA（澳元對沖）每月派息(G)類別、AA（加元對沖）類別、AA（加元對沖）收益類別、AA（加元對沖）每月派息(G)類別、AA（港元）類別、AA（港元）收益類別、AA（港元）每月派息(G)類別、R（美元）每月派息(G)類別、R（港元）每月派息(G)類別、AA（英鎊對沖）每月派息(G)類別及AA（人民幣對沖）每月派息(G)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累積類別、AA收益類別、AA（美元）每月派息(G)類別、AA（澳元對沖）類別、AA（澳元對沖）收益類別、AA（澳元對沖）每月派息(G)類別、AA（加元對沖）類別、AA（加元對沖）收益類別、AA（加元對沖）每月派息(G)類別、AA（港元）類別、AA（港元）收益類別、AA（港元）每月派息(G)類別、R（美元）每月派息(G)類別、R（港元）每月派息(G)　、AA（英鎊對沖）每月派息(G)類別及AA（人民幣對沖）每月派息(G)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（美元）每月派息(G)類別、AA（澳元對沖）收益類別、AA（澳元對沖）每月派息(G)類別、AA（加元對沖）收益類別、AA（加元對沖）每月派息(G)類別、AA（港元）收益類別、AA（港元）每月派息(G)類別、R（美元）每月派息(G)類別、R（港元）每月派息(G)類別、AA（英鎊對沖）每月派息(G)類別及AA（人民幣對沖）每月派息(G)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網站www.manulifefunds.com.hk*上查閱。

* 此網站未經香港證監會審閱，並可能載有關係未經香港證監會認可的基金的資料。

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 **Asia Pacific REIT Fund**

July 2021

- ***This statement provides you with key information about Manulife Global Fund – Asia Pacific REIT Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (Hong Kong) Limited (internal delegation, Hong Kong)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.73%[1]**
	Class AA Acc	**1.73%[3]**
	Class AA Inc	**1.72%[1]**
	Class AA (USD) MDIST (G)	**1.73%[1]**
	Class AA (AUD Hedged) Inc	**1.73%[2]**
	Class AA (AUD Hedged) MDIST (G)	**1.73%[1]**
	Class AA (CAD Hedged) Inc	**1.73%[2]**
	Class AA (CAD Hedged) MDIST (G)	**1.73%[2]**
	Class AA (HKD)	**1.73%[1]**
	Class AA (HKD) Inc	**1.73%[1]**
	Class AA (HKD) MDIST (G)	**1.73%[1]**
	Class AA (GBP Hedged) MDIST (G)	**1.73%[1]**
	Class AA (RMB Hedged) MDIST (G)	**1.72%[1]**
	Class R (USD) MDIST (G)	**1.72%[1]**
	Class R (HKD) MDIST (G)	**1.73%[1]**
Base currency:	**USD**	
Currency of denomination:	**<u>Class</u>**	**<u>Currency</u>**
	AA / AA Acc / AA Inc / AA (USD) MDIST (G) / R (USD) MDIST (G)	**USD**
	AA (AUD Hedged) Inc / AA (AUD Hedged) MDIST (G)	**AUD**
	AA (CAD Hedged) Inc / AA (CAD Hedged) MDIST (G)	**CAD**
	AA (HKD) / AA (HKD) Inc / AA (HKD) MDIST (G) / R (HKD) MDIST (G)	**HKD**
	AA (GBP Hedged) MDIST (G)	**GBP**
	AA (RMB Hedged) MDIST (G)	**RMB**
Dividend policy: (**Distribution policy**)	**<u>Classes AA / AA (HKD)</u>** **Dividends (if any) will be paid annually (Dividends will automatically be reinvested unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.)**	

Classes AA Inc / AA (USD) MDIST (G) / AA (AUD Hedged) Inc / AA (AUD Hedged) MDIST (G) / AA (CAD Hedged) Inc / AA (CAD Hedged) MDIST (G) / AA (HKD) Inc / AA (HKD) MDIST (G) / AA (GBP Hedged) MDIST (G) / AA (RMB Hedged) MDIST (G)

Dividends (if any) will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends may be paid or effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value. With respect to Class AA (AUD Hedged) Inc, Class AA (CAD Hedged) Inc, Class AA (AUD Hedged) MDIST (G), Class AA (CAD Hedged) MDIST (G), Class AA (GBP Hedged) MDIST (G) and Class AA (RMB Hedged) MDIST (G), dividends may be paid from the interest rate differential between the currency in which the share class is denominated and the base currency of the Sub-Fund.

Classes R (USD) MDIST (G) and R (HKD) MDIST (G)

Dividends will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends will be partially comprised of a distribution paid from realized capital gains and/or capital at a fixed rate of between 2% and 5% of net asset value per Share* per annum, which may immediately reduce the Sub-Fund's net asset value. Dividends may also be effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value.

**** Based on the initial Subscription Price during the year of inception, and the NAV per Share on the first Business Day of each calendar year thereafter, or in times of extreme market volatility or during severe adverse market conditions, such other Business Day to be determined by the Directors (or their delegates) and further disclosed at www.manulifefunds.com.hk with prior notice to be given to investors.***

Class AA Acc

No distribution will be paid.

Financial year end:	**30 June**
Minimum investment:	**Initial – US$1,000 (or the equivalent in any other major currency)** **Subsequent – US$100 (or the equivalent in any other major currency)**

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] This figure is based on the expenses for the period from 1 April 2020 to 31 March 2021.

[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.

[3] As the share class was launched in May 2021, this figure is estimated on the basis of the expenses of Class AA Shares of the Sub-Fund.

What is this product?

Asia Pacific REIT Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**").

Objective and Investment Strategy

Asia Pacific REIT Fund aims to provide long-term capital appreciation and income generation primarily through investment in real estate investment trusts ("**REITs**") in the Asia Pacific ex-Japan region.

The Sub-Fund will invest at least 70% of its net assets in REITs constituted in and/or traded in and/or primarily invested in underlying assets in the Asia Pacific ex-Japan region, each of which is closed-ended and listed on any regulated market. The remaining assets of the Sub-Fund may be invested in real estate-related securities (as defined below) listed on any regulated market in the Asia Pacific ex-Japan region, closed-ended non-Asia Pacific ex-Japan REITs listed on any regulated market, and cash and cash equivalents. Real estate-related securities include equity and equity-related securities of companies which derive a significant portion of their earnings from any aspect of real estate, as well as real estate-related business trusts, property trusts, hospitality trusts, and stapled securities comprising the aforementioned securities (including REITs).* Such equity and equity-related securities include common stocks, preferred stocks and depositary receipts.

While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-Fund is not otherwise subject to any limitation on the portion of its net assets that may be invested in any one country and in issuers of any market capitalisation. Hence, the Sub-Fund may invest more than 30% of its net assets in issuers located in Singapore and Hong Kong. The Sub-Fund's investments may be denominated in any currency.

It is not the intention of the Sub-Fund to invest more than 10% of its net assets in securities issued, or guaranteed, by any single sovereign (including the relevant government, public or local authority) which has a credit rating that is below investment grade (i.e. below Baa3 by Moody's or BBB- by Standard & Poor's or Fitch). Neither does the Sub-Fund currently intend to enter into securities lending, repurchase, reverse repurchase, and similar over-the-counter transactions.

The Sub-Fund may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, futures, options, forwards and other derivative instruments or contracts.

* Such business trusts, property trusts, hospitality trusts are different types of trusts that carry on real estate-related businesses or invest in real estate-related investments. Stapled securities are hybrid securities comprising two or more REITs and/or real estate-related securities as underlying assets, and are created for structuring or tax efficiency purposes.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

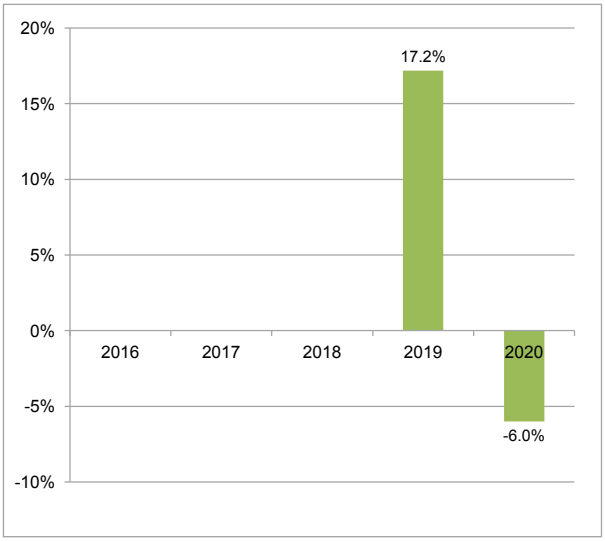
Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

1. Investment Risk:	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2. Equity Market Risk:	The Sub-Fund's investment in REITs and equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.
3. Sector Concentration Risk:	The Sub-Fund focuses on a particular industry sector (namely, real estate) and lacks risk diversification, therefore valuations of the Sub-Fund may fluctuate more widely than in a fund that is diversified across sectors. Since the Sub-Fund focuses on a single sector of the economy, its performance depends in large part on the performance of the real estate sector.
4. Real Estate and REITs Related Risk:	The Sub-Fund is not authorized by the Securities and Futures Commission of Hong Kong ("**SFC**") under the Code on Real Estate Investment Trusts. The Sub-Fund has substantial investments in real estate companies, REITs and other entities affected by the risks associated with the direct ownership of real estate. The Sub-Fund is subject to risks associated with real estate, including, without limitation, a decline in real estate values, the possibility that the issuers of real estate related securities as owners of real estate could default on mortgage payments resulting in the loss of their properties, environmental liability, and rise of interest rates. The value of the Sub-Fund may fluctuate in response to movements in real estate markets. The underlying REITs may not necessarily be authorised by the SFC and the dividend policy/payout policy of the Sub-Fund is not representative of the dividend policy/payout policy of the underlying REITs.
5. Geographical Concentration Risk:	The concentration of the Sub-Fund's investments in REITs and equity securities of issuers related to Singapore or Hong Kong may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Sub-Fund may be more susceptible to adverse events in these regions.

6. Currency Risk:	The Sub-Fund's assets may be invested primarily in securities denominated in currencies other than U.S. Dollars and the Sub-Fund may receive income or realization proceeds from these investments in those currencies, some of which may fall in value against U.S. Dollars. Also, a class of Shares may be designated in a currency other than the base currency of the Sub-Fund and Shareholders of such classes of Shares may be affected unfavourably by fluctuations in the exchange rates between such designated currency and the base currency of the Sub-Fund.
7. Use of FDIs:	The Sub-Fund intends to use FDIs for investment, efficient portfolio management and/or hedging purposes. The use of FDIs 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 investment, efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.
8. Risks relating to Dividends Paid or Effectively Paid out of Capital:	The Directors of Manulife Global Fund may, at their discretion, pay dividends (i) 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 and (ii) out of realized capital gains, capital and/or gross income while charging all or part of their fees and expenses to capital, of the Sub-Fund in respect of Class AA (USD) MDIST (G), Class AA (AUD Hedged) MDIST (G), Class AA (CAD Hedged) MDIST (G) Class AA (HKD) MDIST (G), Class R (USD) MDIST (G), Class R (HKD) MDIST (G), Class AA (GBP Hedged) MDIST (G) and Class AA (RMB Hedged) MDIST (G). Dividends paid or effectively 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 dividends and the net asset value of each of Class AA (AUD Hedged) Inc, Class AA (CAD Hedged) Inc, Class AA (AUD Hedged) MDIST (G), Class AA (CAD Hedged) MDIST (G), Class AA (GBP Hedged) MDIST (G) and Class AA (RMB Hedged) MDIST (G) may also be adversely affected by the differences in the interest rates of the reference currency of such share class and the Sub-Fund's base currency, resulting in an increase in the amount of dividends that is paid out of capital and hence a greater erosion of capital than other share classes.

9.	**RMB Conversion and RMB Class(es) related Risks:**	RMB is currently not a freely convertible currency. The supply of RMB and the conversion of foreign currency into RMB are subject to exchange control policies and restrictions imposed by the Mainland China authorities which could adversely impact the Sub-Fund's ability to exchange RMB. Under exceptional circumstances, payment of redemptions and/or dividend payment in RMB may be delayed due to the exchange controls and restrictions applicable to RMB. As offshore RMB (CNH) will be used for the valuation of RMB denominated Class(es), CNH rate may be at a premium or discount to the exchange rate for onshore RMB (CNY) and there may be significant bid and offer spreads and thus the value of the RMB denominated Class(es) will be subject to fluctuation. While CNH and CNY represent the same currency, they are traded in different and separate markets which operate independently. As such, CNH does not necessarily have the same exchange rate and may not move in the same direction as CNY. Non-RMB based investors are exposed to foreign exchange risk and there is no guarantee that the value of RMB against the investors' base currencies (for example HKD) will not be subject to devaluation. Any devaluation of RMB could adversely affect the value of investors' investments in the RMB denominated Class(es) of the Sub-Fund.

How has the Sub-Fund performed?



- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Class AA increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in USD, including ongoing charges and excluding subscription fee and redemption fee investors might have to pay.
- Where no past performance is shown there was insufficient data available in that year to provide performance.
- Sub-Fund launch date: 11 September 2018
- Class AA^ launch date: 11 September 2018

^ This share class has been designated, for the purposes of this statement, as the representative share class of the Sub-Fund as it has the longest track record among the share classes of the Sub-Fund. For further information on the performance of other share classes, please refer to www.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 company fee	**Up to 0.013%**
Management fee	**1.50%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than three months' prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Class AA, Class AA Inc, Class AA Acc, Class AA (USD) MDIST (G), Class AA (AUD Hedged) Inc, Class AA (AUD Hedged) MDIST (G), Class AA (CAD Hedged) Inc, Class AA (CAD Hedged) MDIST (G), Class AA (HKD), Class AA (HKD) Inc, Class AA (HKD) MDIST (G), Class R (USD) MDIST (G), Class R (HKD) MDIST (G), Class AA (GBP Hedged) MDIST (G) and Class AA (RMB Hedged) MDIST (G) Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. 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 Acc, Class AA Inc, Class AA (USD) MDIST (G), Class AA (AUD Hedged) Inc, Class AA (AUD Hedged) MDIST (G), Class AA (CAD Hedged) Inc, Class AA (CAD Hedged) MDIST (G), Class AA (HKD), Class AA (HKD) Inc, Class AA (HKD) MDIST (G), Class R (USD) MDIST (G), Class R (HKD) MDIST (G), Class AA (GBP Hedged) MDIST (G) and Class AA (RMB Hedged) MDIST (G) 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 (USD) MDIST (G), Class AA (AUD Hedged) Inc, Class AA (AUD Hedged) MDIST (G), Class AA (CAD Hedged) Inc, Class AA (CAD Hedged) MDIST (G), Class AA (HKD) Inc, Class AA (HKD) MDIST (G), Class R (USD) MDIST (G), Class R (HKD) MDIST (G), Class AA (GBP Hedged) MDIST (G) and Class AA (RMB Hedged) MDIST (G) 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 the website www.manulifefunds.com.hk*.

* This website has not been reviewed by the Securities and Futures Commission in Hong Kong ("**SFC**") and may contain information on funds not authorized by the SFC.

Important

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

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

PRODUCT KEY FACTS

Manulife Global Fund

Asian Equity Fund
July 2021

- ***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

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (Hong Kong) Limited (internal delegation, Hong Kong)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.74%[1]**
	Class AA Acc	**1.74%[2]**
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 Acc** **No distribution will be paid.**	
Financial year end:	**30 June**	
Minimum investment:	**Classes AA / AA Acc** **Initial – US$1,000 (or the equivalent in any other major currency)** **Subsequent – US$100 (or the equivalent in any other major currency)**	

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] As from 30 June 2021 (the "Effective Date"), Class A Shares were merged into Class AA Shares of the Sub-Fund. In order to take into account (i) the merger of Class A Shares into Class AA Shares; and (ii) the change of Management Fee applicable to Class AA Shares from 1.75% to 1.50% per annum of the Sub Fund's net asset value on the Effective Date, this figure is estimated on the basis of the sum of the current ongoing charges of both Class A Shares and Class AA Shares for the 12 month period ending 31 March 2021 expressed as a percentage of the sum of the average net asset values of Class A Shares and Class AA Shares over the same period, as adjusted for the revised Management Fee and savings in out-of-pocket expenses resulting from the merger as from the Effective Date. This figure may vary from year to year.

[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 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 may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, futures, options, forwards and other derivative instruments or contracts.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

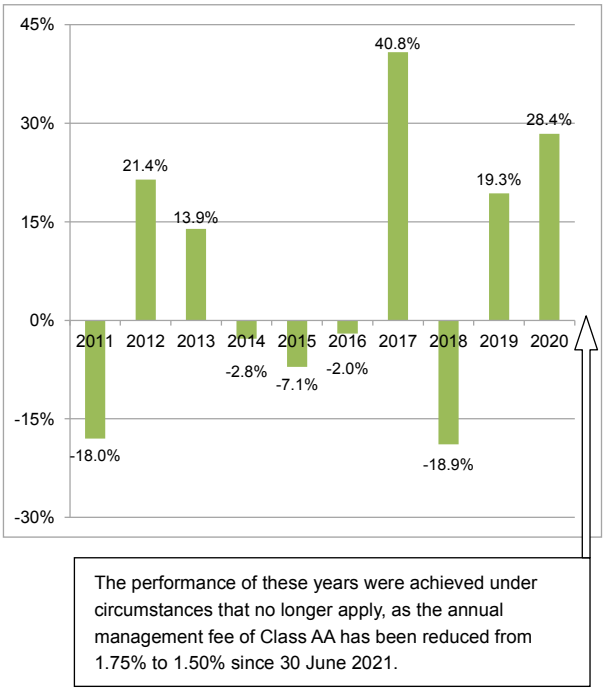
Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Equity Market Risk:**	The Sub-Fund's investment in equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.
3.	**Geographical Concentration Risk:**	The concentration of the Sub-Fund's investments in equity securities of companies related to the 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.	**Use of FDIs:**	The Sub-Fund may use FDIs for investment, efficient portfolio management and/or hedging purposes. The use of FDIs 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 investment, efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.

How has the Sub-Fund performed?



The performance of these years were achieved under circumstances that no longer apply, as the annual management fee of Class AA has been reduced from 1.75% to 1.50% since 30 June 2021.

- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Class AA increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in USD, including ongoing charges and excluding subscription fee and redemption fee investors might have to pay.
- Sub-Fund launch date: 19 March 1993
- Class AA^ launch date: 10 November 2007

^ This share class has been designated for the purposes of this statement, as the representative share class of the Sub-Fund as after the merger of Class A into Class AA on 30 June 2021, it has the longest track record among the share classes of the Sub-Fund. For further information on the performance of other share classes, please refer to www.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
	Classes AA / AA Acc
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)
	Classes AA / AA Acc
Management company fee	**Up to 0.013%**
Management fee	**1.50%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than three months' prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Class AA and Class AA Acc Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. 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 Acc 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
July 2021

- ***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

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (Hong Kong) Limited (internal delegation, Hong Kong)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.75%[1]**
	Class AA Acc	**1.75%[2]**
	Class AA (HKD)	**1.76%[1]**
	Class AA (AUD Hedged)	**1.75%[2]**
	Class AA (CAD Hedged)	**1.75%[2]**
Base Currency:	**USD**	
Currency of Denomination:	**Class**	**Currency**
	AA / AA Acc	**USD**
	AA (AUD Hedged)	**AUD**
	AA (CAD Hedged)	**CAD**
	AA (HKD)	**HKD**
Dividend policy: (Distribution policy)	**Classes AA / AA (HKD) / AA (AUD Hedged) / AA (CAD Hedged)** **Dividends (if any) will be paid annually (Dividends will automatically be reinvested unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.)** **Class AA Acc** **No distribution will be paid.**	
Financial year end:	**30 June**	
Minimum investment:	**Initial – US$1,000 (or the equivalent in any other major currency)** **Subsequent – US$100 (or the equivalent in any other major currency)**	

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] The Management Fee applicable to Class AA Shares changed from 1.75% to 1.50% per annum of the Sub Fund's net asset value on 30 June 2021, this figure is estimated on the basis of the sum of the current ongoing charges the 12 month period ending 31 March 2021 expressed as a percentage of the sum of the average net asset values over the same period, as adjusted for the revised Management Fee as from 30 June 2021. This figure may vary from year to year.

[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 may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, futures, options, forwards and other derivative instruments or contracts.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

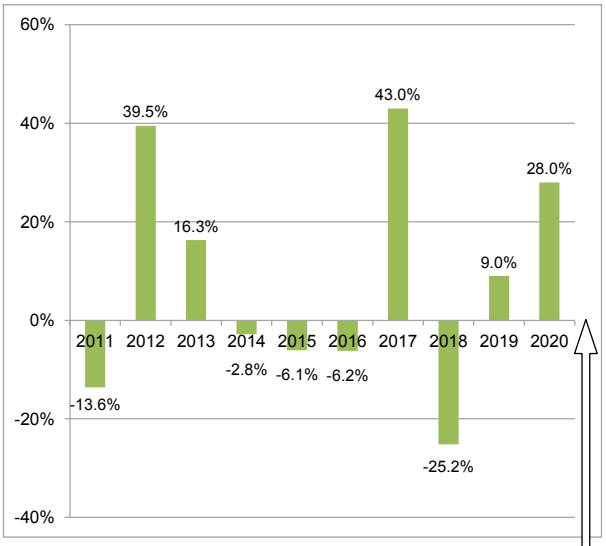
Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Equity Market Risk:**	The Sub-Fund's investment in equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.
3.	**Geographical Concentration Risk:**	The concentration of the Sub-Fund's investments in equity securities of companies related to the 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. Also, a Class of Shares may be designated in a currency other than the base currency of the Sub-Fund and Shareholders of such Classes of Shares may be affected unfavourably by fluctuations in the exchange rates between such designated currency and the base currency of the Sub-Fund.
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. Use of FDIs:	The Sub-Fund intends to use FDIs for investment, efficient portfolio management and/or hedging purposes. The use of FDIs 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 investment, efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.

How has the Sub-Fund performed?



The performance of these years were achieved under circumstances that no longer apply, as the annual management fee of Class AA has been reduced from 1.75% to 1.50% since 30 June 2021.

- 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 company fee	**Up to 0.013%**
Management fee	**1.50%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than three months' prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Class AA, Class AA Acc, 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 Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. 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 Acc, 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
July 2021

- ***This statement provides you with key information about Manulife Global Fund – China Value Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (Hong Kong) Limited (internal delegation, Hong Kong)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.68%[1]**
	Class AA Acc	**1.68%[2]**
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 dividends are only available if the amount payable with respect to each account of the Sub-Fund is US$50 or more.)** **Class AA Acc** **No distribution will be paid.**	
Financial year end:	**30 June**	
Minimum investment:	**Classes AA / AA Acc** **Initial – US$1,000 (or the equivalent in any other major currency)** **Subsequent – US$100 (or the equivalent in any other major currency)**	

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] As from 30 June 2021 (the "Effective Date"), Class A Shares were merged into Class AA Shares of the Sub-Fund. In order to take into account the merger of Class A Shares into Class AA Shares on the Effective Date, this figure is estimated on the basis of the sum of the current ongoing charges of both Class A Shares and Class AA Shares for the 12 month period ending 31 March 2021 expressed as a percentage of the sum of the average net asset values of Class A Shares and Class AA Shares over the same period, as adjusted for the savings in out-of-pocket expenses resulting from the merger as from the Effective Date. This figure may vary from year to year.

[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?

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 may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, futures, options, forwards and other derivative instruments or contracts.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

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

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Equity Market Risk:**	The Sub-Fund's investment in equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.
3.	**Geographical Concentration Risk:**	The concentration of the Sub-Fund's investments in equity securities of companies related to Mainland China, Hong Kong or Taiwan may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Sub-Fund may be more susceptible to adverse events in those regions.

4. Political and Regulatory Risk:	Changes to government policies or legislation in the markets in which the Sub-Fund may invest may adversely affect the political or economic stability of such markets, such as preventing or limiting the repatriation of foreign capital or the availability of legal redress through the courts. Investments in certain markets may also require the procurement of a substantial number of licences, regulatory consents, certificates and approvals. The inability to obtain a particular licence, regulatory consent, certificate or approval could adversely affect the operations of the Sub-Fund.
5. Mainland China Investment Risk:	Investing in the securities markets in Mainland China is subject to the risks of investing in emerging markets generally as well as to specific risks relating to the Mainland China market. Investing in Mainland China-related companies involves certain risks and special considerations not typically associated with investment in more developed economies or markets, such as greater political, tax, foreign exchange, liquidity and regulatory risk.
6. Mainland China Tax Risk:	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. Based on professional and independent tax advice received, the Investment Manager of the Sub-Fund does not currently make any tax provision in respect of any potential PRC 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.

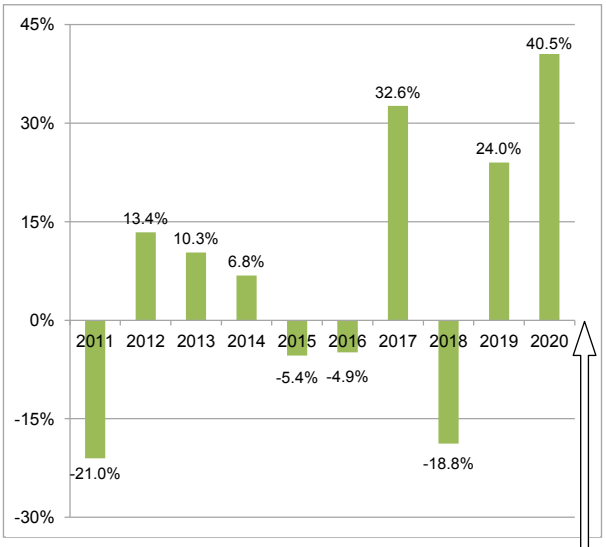
7.	**Investments in China A-Shares Access Products:**	QFIIs or RQFIIs may not be able to fulfil investment requests from the Investment Manager in relation to China A-Shares Access Products, or to process redemption requests in a timely manner. Any risk or restriction in relation to the licences (such 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. Use of FDIs: The Sub-Fund may use FDIs for investment, efficient portfolio management and/or hedging purposes. The use of FDIs 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 investment, efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.

How has the Sub-Fund performed?



The performance of these years were achieved under circumstances that no longer apply, as the investment manager was changed since November 2017 and the annual management fee of Class AA has been reduced from 1.75% to 1.50% since 30 June 2021.

- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Class AA increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in USD, including ongoing charges and excluding subscription fee and redemption fee investors might have to pay.
- Sub-Fund launch date: 1 April 1998
- Class AA^ launch date: 19 April 2004

^ This share class has been designated for the purposes of this statement, as the representative share class of the Sub-Fund as after the merger of Class A into Class AA on 30 June 2021, it has the longest track record among the share classes of the Sub-Fund. For further information on the performance of other share classes, please refer to www.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 Classes AA / AA Acc
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) Classes AA / AA Acc
Management company fee	**Up to 0.013%**
Management fee	**1.5%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than three months' prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Class AA and Class AA Acc Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. 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 Acc 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. This website has not been reviewed by the SFC and may contain information on funds not authorized by the SFC.

Important

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

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

PRODUCT KEY FACTS

Manulife Global Fund **Dragon Growth Fund**
July 2021

- ***This statement provides you with key information about Manulife Global Fund – Dragon Growth Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (Hong Kong) Limited (internal delegation, Hong Kong)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.68%[1]**
	Class AA Acc	**1.68%[2]**
	Class AA (AUD Hedged)	**1.68%[2]**
	Class AA (HKD)	**1.68%[4]**
	Class AA (USD) MDIST (G)	**1.68%[4]**
	Class AA (AUD Hedged) MDIST (G)	**1.68%[3]**
	Class AA (HKD) MDIST (G)	**1.70%[4]**
Base currency:	**USD**	

Currency of denomination:	**Class**	**Currency**
	AA / AA Acc / AA (USD) MDIST (G)	**USD**
	AA (AUD Hedged) / AA (AUD Hedged) MDIST (G)	**AUD**
	AA (HKD) / AA (HKD) MDIST (G)	**HKD**

Dividend policy: (Distribution policy)

Classes AA / AA (AUD Hedged) / AA (HKD)

Dividends (if any) will be paid annually (Dividends will automatically be reinvested unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.)

Classes AA (USD) MDIST (G) / AA (AUD Hedged) MDIST (G) / AA (HKD) MDIST (G)

Dividends (if any) will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends may be paid or effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value. With respect to Class AA (AUD Hedged) MDIST (G), dividends may be paid from the interest rate differential between the currency in which the share class is denominated and the base currency of the Sub-Fund.

Class AA Acc

No distribution will be paid.

Financial year end: **30 June**

Minimum investment: **Classes AA / AA Acc / AA (AUD Hedged) / AA (HKD) / AA (USD) MDIST (G) / AA (AUD Hedged) MDIST (G) / AA (HKD) MDIST (G)**
Initial – US$1,000 (or the equivalent in any other major currency)
Subsequent – US$100 (or the equivalent in any other major currency)

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] As from 30 June 2021 (the "Effective Date"), Class A Shares were merged into Class AA Shares of the Sub-Fund. In order to take into account (i) the merger of Class A Shares into Class AA Shares; and (ii) the change of Management Fee applicable to Class AA Shares from 1.75% to 1.50% per annum of the Sub Fund's net asset value on the Effective Date, this figure is estimated on the basis of the sum of the current ongoing charges of both Class A Shares and Class AA Shares for the 12 month period ending 31 March 2021 expressed as a percentage of the sum of the average net asset values of Class A Shares and Class AA Shares over the same period, as adjusted for the revised Management Fee and savings in out-of-pocket expenses resulting from the merger as from the Effective Date. This figure may vary from year to year.

[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.

[3] 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.

[4] The Management Fee applicable to Class AA Shares changed from 1.75% to 1.50% per annum of the Sub Fund's net asset value on 30 June 2021, this figure is estimated on the basis of the sum of the current ongoing charges the 12 month period ending 31 March 2021 expressed as a percentage of the sum of the average net asset values over the same period, as adjusted for the revised Management Fee as from 30 June 2021. This figure may vary from year to year.

What is this product?

Dragon Growth Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**").

Objective and Investment Strategy

Dragon Growth Fund aims to achieve capital growth by investing at least 70% of its net assets in a diversified portfolio of equity and equity related securities of public companies which are listed in Hong Kong and/or, although not listed in Hong Kong, are listed on a stock exchange in any other jurisdiction and have substantial business interests in Hong Kong and/or China. Such equity and equity related securities include common stocks, preferred stocks and depositary receipts. While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-Fund is not otherwise subject to any limitation on the portion of its net assets that may be invested in any one country or sector and in issuers of any market capitalisation. Hence, the Sub-Fund may invest more than 30% of its net assets in issuers located in any of the People's Republic of China (the "**PRC**") and Hong Kong. The Sub-Fund's investments may be denominated in any currency.

The Sub-Fund may invest directly in certain China A shares listed on the Shanghai Stock Exchange ("**SSE**") or the Shenzhen Stock Exchange ("**SZSE**") via the Shanghai-Hong Kong Stock Connect programme or the Shenzhen-Hong Kong Stock Connect programme respectively (collectively "**Stock Connect**"). In any event where the Sub-Fund invests in China A shares, it is expected that the Sub-Fund will not hold 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 may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, futures, options, forwards and other derivative instruments or contracts.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

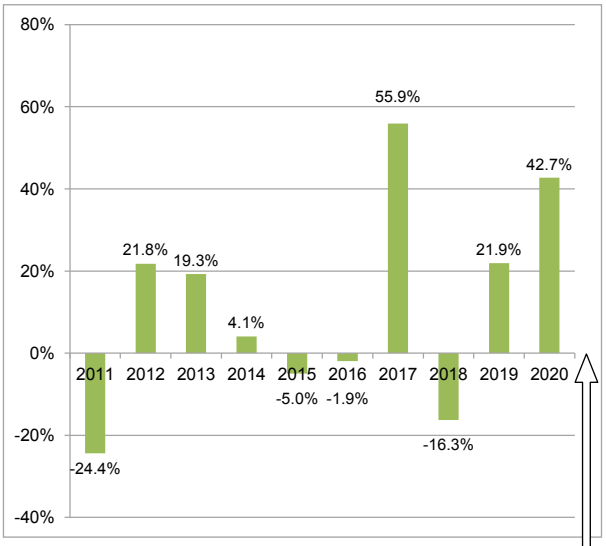
Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Equity Market Risk:**	The Sub-Fund's investment in equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.
3.	**Geographical Concentration Risk:**	The concentration of the Sub-Fund's investments in equity securities of companies related to Hong Kong or the PRC may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Sub-Fund may be more susceptible to adverse events in those regions.
4.	**Mainland China Investment Risk:**	Investing in the securities markets in Mainland China is subject to the risks of investing in emerging markets generally as well as to specific risks relating to the Mainland China market. Investing in Mainland China-related companies involves certain risks and special considerations not typically associated with investment in more developed economies or markets, such as greater political, tax, foreign exchange, liquidity and regulatory risk.

5.	**Mainland China Tax Risk:**	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. Based on professional and independent tax advice received, the Investment Manager of the Sub-Fund does not currently make any tax provision in respect of any potential PRC 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.
6.	**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.

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.	**Use of FDIs:**	The Sub-Fund may use FDIs for investment, efficient portfolio management and/or hedging purposes. The use of FDIs 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 investment, efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.
9.	**Risks relating to Dividends Paid or Effectively Paid out of Capital:**	The Directors of Manulife Global Fund may, at their discretion, pay dividends out of realized capital gains, capital and/or gross income while charging all or part of their fees and expenses to capital, of the Sub-Fund in respect of Class AA (USD) MDIST (G), Class AA (AUD Hedged) MDIST (G) and Class AA (HKD) MDIST (G). Dividends paid or effectively 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 dividends and the net asset value of Class AA (AUD Hedged) MDIST (G) may also be adversely affected by the differences in the interest rates of the reference currency of such share class and the Sub-Fund's base currency, resulting in an increase in the amount of dividends that is paid out of capital and hence a greater erosion of capital than other share classes.

How has the Sub-Fund performed?



The performance of these years were achieved under circumstances that no longer apply, as the investment policy was changed since September 2018 and the annual management fee of Class AA has been reduced from 1.75% to 1.50% since 30 June 2021.

- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Class AA increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in USD, including ongoing charges and excluding subscription fee and redemption fee investors might have to pay.
- Sub-Fund launch date: 20 December 1996
- Class AA^ launch date: 14 December 2016

^ This share class has been designated for the purposes of this statement, as the representative share class of the Sub-Fund as after the merger of Class A into Class AA on 30 June 2021, it has the longest track record among the share classes of the Sub-Fund. For further information on the performance of other share classes, please refer to www.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 **Classes AA / AA Acc / AA (AUD Hedged) / AA (HKD) / AA (USD) MDIST (G) / AA (AUD Hedged) MDIST (G) / AA (HKD) MDIST (G)**
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) **Classes AA / AA Acc / AA (AUD Hedged) / AA (HKD) / AA (USD) MDIST (G) / AA (AUD Hedged) MDIST (G) / AA (HKD) MDIST (G)**
Management company fee	**Up to 0.013%**
Management fee	**1.50%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than three months' prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Class AA, Class AA Acc, Class AA (AUD Hedged), Class AA (HKD), Class AA (USD) MDIST (G), Class AA (AUD Hedged) MDIST (G) and Class AA (HKD) MDIST (G) Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. 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 Acc, Class AA (AUD Hedged), Class AA (HKD), Class AA (USD) MDIST (G), Class AA (AUD Hedged) MDIST (G) and Class AA (HKD) MDIST (G) 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 (USD) MDIST (G), Class AA (AUD Hedged) MDIST (G) and Class AA (HKD) MDIST (G) 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 the website www.manulifefunds.com.hk*.

* This website has not been reviewed by the SFC and may contain information on funds not authorized by the SFC.

Important

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

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

PRODUCT KEY FACTS

Manulife Global Fund — Emerging Eastern Europe Fund
July 2021

- ***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

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Fiera Capital (UK) Limited (external delegation, UK)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.85%[1]**
	Class AA Acc	**1.85%[2]**
Base currency:	**USD**	
Currency of denomination:	**USD**	
Dividend policy: (Distribution policy)	**Classes A / AA** **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.)** **Class AA Acc** **No distribution will be paid.**	
Financial year end:	**30 June**	
Minimum investment:	**Classes AA / AA Acc** **Initial – US$1,000 (or the equivalent in any other major currency)** **Subsequent – US$100 (or the equivalent in any other major currency)**	

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] As from 30 June 2021 (the "Effective Date"), Class A Shares were merged into Class AA Shares of the Sub-Fund. In order to take into account (i) the merger of Class A Shares into Class AA Shares; and (ii) the change of Management Fee applicable to Class AA Shares from 1.75% to 1.50% per annum of the Sub Fund's net asset value on the Effective Date, this figure is estimated on the basis of the sum of the current ongoing charges of both Class A Shares and Class AA Shares for the 12 month period ending 31 March 2021 expressed as a percentage of the sum of the average net asset values of Class A Shares and Class AA Shares over the same period, as adjusted for the revised Management Fee and savings in out-of-pocket expenses resulting from the merger as from the Effective Date. This figure may vary from year to year.

[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?

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 may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, futures, options, forwards and other derivative instruments or contracts.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

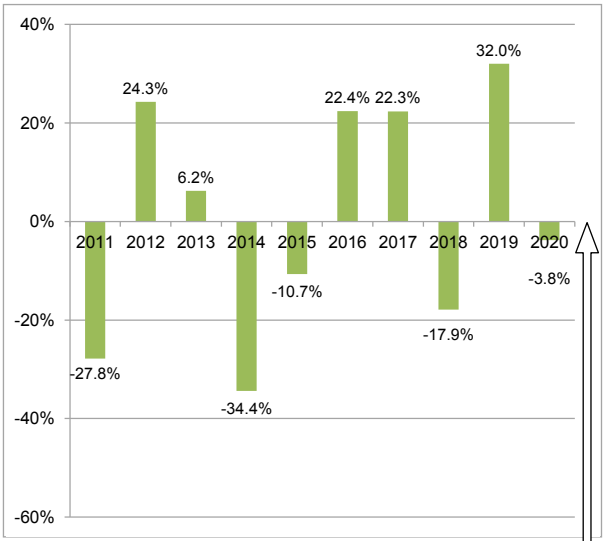
Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

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

2.	**Equity Market Risk:**	The Sub-Fund's investment in equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.
3.	**Geographical Concentration Risk:**	The concentration of the Sub-Fund's investments in equity securities of companies related to 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.	**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 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.
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.	**Use of FDIs:**	The Sub-Fund may use FDIs for investment, efficient portfolio management and/or hedging purposes. The use of FDIs 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 investment, efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.

How has the Sub-Fund performed?



Manulife Global Fund – Russia Equity Fund and Manulife Global Fund – Turkey Equity Fund were merged with the Sub-Fund in December 2019.
The performance of these years were achieved under circumstances that no longer apply, as the investment policy was changed since April 2011 and the annual management fee of Class AA has been reduced from 1.75% to 1.50% since 30 June 2021.

- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Class AA increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in USD, including ongoing charges and excluding subscription fee and redemption fee investors might have to pay.
- Sub-Fund launch date: 2 May 1997
- Class AA^ launch date: 19 April 2004

^ This share class has been designated for the purposes of this statement, as the representative share class of the Sub-Fund as after the merger of Class A into Class AA on 30 June 2021, it has the longest track record among the share classes of the Sub-Fund. For further information on the performance of other share classes, please refer to www.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 Classes AA / AA Acc
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) Classes AA / AA Acc
Management company fee	**Up to 0.013%**
Management fee	**1.50%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than three months' prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Class AA and Class AA Acc Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. 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 Acc 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
July 2021

- ***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

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**T. Rowe Price International Ltd. (external delegation, UK)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.75%[1]**
	Class AA Acc	**1.75%[2]**
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 Acc** **No distribution will be paid.**	
Financial year end:	**30 June**	
Minimum investment:	**Classes AA / AA Acc** **Initial – US$1,000 (or the equivalent in any other major currency)** **Subsequent – US$100 (or the equivalent in any other major currency)**	

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] As from 30 June 2021 (the "Effective Date"), Class A Shares were merged into Class AA Shares of the Sub-Fund. In order to take into account the merger of Class A Shares into Class AA Shares on the Effective Date, this figure is estimated on the basis of the sum of the current ongoing charges of both Class A Shares and Class AA Shares for the 12 month period ending 31 March 2021 expressed as a percentage of the sum of the average net asset values of Class A Shares and Class AA Shares over the same period, as adjusted for the savings in out-of-pocket expenses resulting from the merger as from the Effective Date. This figure may vary from year to year.

[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?

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 may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, futures, options, forwards and other derivative instruments or contracts.

Use of derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

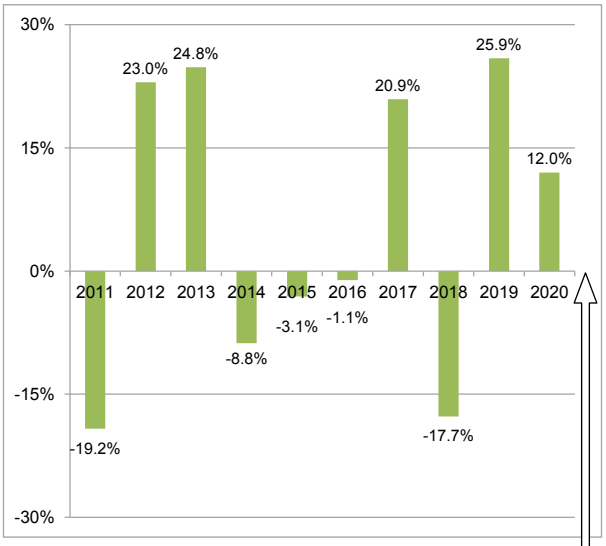
What are the key risks?

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

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

2.	**Equity Market Risk:**	The Sub-Fund's investment in equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.
3.	**Geographical Concentration Risk:**	The concentration of the Sub-Fund's investments in equity securities of companies related to 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.	**Use of FDIs:**	The Sub-Fund may use FDIs for investment, efficient portfolio management and/or hedging purposes. The use of FDIs 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 investment, efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.

How has the Sub-Fund performed?



The performance of these years were achieved under circumstances that no longer apply, as the investment manager was changed since December 2018 and the annual management fee of Class AA has been reduced from 1.75% to 1.50% since December 2019.

- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Class AA increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in USD, including ongoing charges and excluding subscription fee and redemption fee investors might have to pay.
- Sub-Fund launch date: 10 September 1987
- Class AA^ launch date: 6 December 2007

^ This share class has been designated for the purposes of this statement, as the representative share class of the Sub-Fund as after the merger of Class A into Class AA on 30 June 2021, it has the longest track record among the share classes of the Sub-Fund. For further information on the performance of other share classes, please refer to www.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 Classes AA / AA Acc
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) Classes AA / AA Acc
Management company fee	**Up to 0.013%**
Management fee	**1.50%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than three months' prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Class AA and Class AA Acc Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. 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 Acc 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
July 2021

- ***This statement provides you with key information about Manulife Global Fund – Global Equity Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (US) LLC (internal delegation, US)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.67%[1]**
	Class AA Acc	**1.67%[2]**
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 Acc</u>** **No distribution will be paid.**	
Financial year end:	**30 June**	
Minimum investment:	**<u>Classes AA / AA Acc</u>** **Initial – US$1,000 (or the equivalent in any other major currency)** **Subsequent – US$100 (or the equivalent in any other major currency)**	

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] As from 30 June 2021 (the "Effective Date"), Class A Shares were merged into Class AA Shares of the Sub-Fund. In order to take into account (i) the merger of Class A Shares into Class AA Shares; and (ii) the change of Management Fee applicable to Class AA Shares from 1.75% to 1.50% per annum of the Sub Fund's net asset value on the Effective Date, this figure is estimated on the basis of the sum of the current ongoing charges of both Class A Shares and Class AA Shares for the 12 month period ending 31 March 2021 expressed as a percentage of the sum of the average net asset values of Class A Shares and Class AA Shares over the same period, as adjusted for the revised Management Fee and savings in out-of-pocket expenses resulting from the merger as from the Effective Date. This figure may vary from year to year.

[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 Equity Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**").

Objective and Investment Strategy

Global Equity Fund aims to achieve capital growth from investing at least 80% of its net assets in a balanced portfolio of listed international equity and equity related securities, including common stocks, preferred stocks and depositary receipts.

The Sub-Fund is designed as a relatively lower risk way of participating in world stock markets and offers an alternative to the other, more aggressive, regional Sub-Funds.

While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-Fund is not otherwise subject to any limitation on the portion of its net assets that may be invested in any one country or sector and in issuers of any market capitalisation. Hence, the Sub-Fund may invest more than 30% of its net assets in issuers located in the United States. The Sub-Fund's investments may be denominated in any currency.

It is not the intention of the Sub-Fund to invest more than 10% of its net assets in securities issued, or guaranteed, by any single sovereign (including the relevant government, public or local authority) which has a credit rating that is below investment grade (i.e. below Baa3 by Moody's or BBB- by Standard & Poor's or Fitch). Neither does the Sub-Fund currently intend to enter into securities lending, repurchase, reverse repurchase, and similar over-the-counter transactions.

The Sub-Fund may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, futures, options, forwards and other derivative instruments or contracts.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

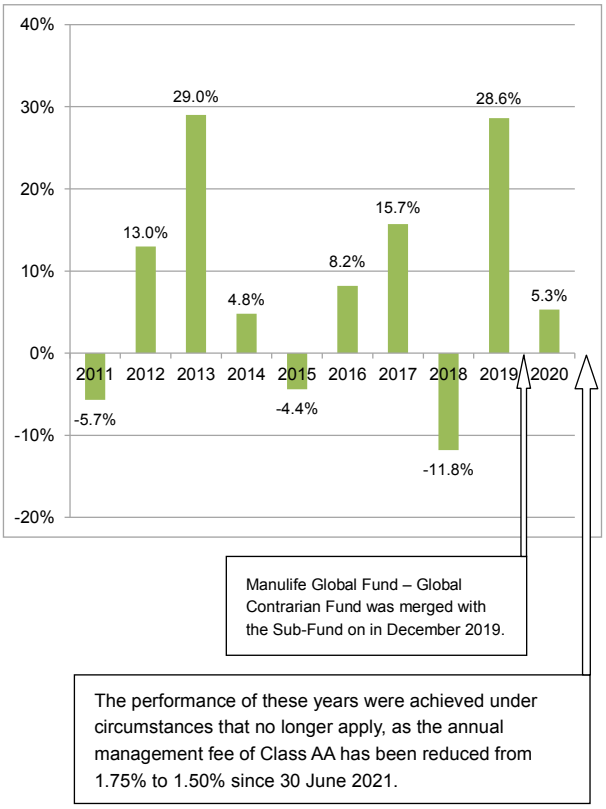
What are the key risks?

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

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Equity Market Risk:**	The Sub-Fund's investment in equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.
3.	**Geographical Concentration Risk:**	The concentration of the Sub-Fund's investments in equity securities of companies related to the United States may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Sub-Fund may be more susceptible to adverse events in the region.

4.	**Currency Risk:**	The Sub-Fund's assets may be invested primarily in securities denominated in currencies other than U.S. Dollars and the Sub-Fund may receive income or realization proceeds from these investments in those currencies, some of which may fall in value against U.S. Dollars.
5.	**Use of FDIs:**	The Sub-Fund may use FDIs for investment, efficient portfolio management and/or hedging purposes. The use of FDIs 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 investment, 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.
- Sub-Fund launch date: 10 September 1987
- Class AA^ 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 after the merger of Class A into Class AA on 30 June 2021, it has the longest track record among the share classes of the Sub-Fund. For further information on the performance of other share classes, please refer to www.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**
	Classes AA / AA Acc
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)
	Classes AA / AA Acc
Management company fee	**Up to 0.013%**
Management fee	**1.50%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than three months' prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Class AA and Class AA Acc Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. 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 Acc 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 REIT Fund
July 2021

- ***This statement provides you with key information about Manulife Global Fund – Global REIT Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (US) LLC (internal delegation, US)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**2.14%[1]**
	Class AA Acc	**2.14%[2]**
	Class AA (USD) MDIST (G)	**2.14%[2]**
	Class AA (AUD Hedged)	**2.14%[2]**
	Class AA (AUD Hedged) MDIST (G)	**2.14%[2]**
	Class AA (CAD Hedged)	**2.14%[2]**
	Class AA (HKD)	**2.34%[1]**
	Class AA (HKD) MDIST (G)	**2.14%[2]**
Base currency:	**USD**	

Currency of denomination:

Class	**Currency**
AA / AA Acc / AA (USD) MDIST(G)	**USD**
AA (AUD Hedged) / AA (AUD Hedged) MDIST(G)	**AUD**
AA (CAD Hedged)	**CAD**
AA (HKD) / AA (HKD) MDIST(G)	**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 (USD) MDIST (G) / AA (AUD Hedged) MDIST (G) / AA (HKD) MDIST (G)

Dividends (if any) will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends may be paid or effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value per Share. With respect to Class AA (AUD Hedged) MDIST (G), dividends may be paid from the interest rate differential between the currency in which the share class is denominated and the base currency of the Sub-Fund.

Class AA Acc

No distribution will be paid.

Financial year end: **30 June**

Minimum investment: **Initial – US$1,000 (or the equivalent in any other major currency)**
Subsequent – US$100 (or the equivalent in any other major currency)

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] This figure is based on the expenses for the period from 1 April 2020 to 31 March 2021.

[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 REIT Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**"). The Sub-Fund is not authorized by the Securities and Futures Commission of Hong Kong ("**SFC**") under the Code on Real Estate Investment Trusts.

Objective and Investment Strategy

Global REIT Fund is primarily designed to provide income with the secondary goal of medium to long term capital growth through investment in real estate investment trusts ("**REITs**") globally. The Sub-Fund is suitable for those who hold a long term investment view and who are prepared to accept significant fluctuations in the value of their investments in the shorter term in order to achieve long term returns.

It is intended that the investments will be made on a diversified basis. At least 70% of the Sub-Fund's net assets will be invested in closed-ended REITs listed and traded on any Regulated Market globally. Subject to the diversification rules laid down in the Prospectus, the Sub-Fund may invest up to 100% of its net assets in closed-ended REITs.

The Sub-Fund may invest, in aggregate, up to 30% of its net assets in real estate-related securities other than REITs (as described below) and/or cash and cash equivalents. Real estate-related securities include equity, equity-related and fixed income securities of companies which derive a significant portion of their earnings from any aspect of real estate, as well as real estate-related business trusts, property trusts, hospitality trusts, and stapled securities comprising the aforementioned securities (including REITs)*. Such equity and equity-related securities include common stocks, preferred stocks and depositary receipts.

With respect to fixed income securities, the Sub-Fund may invest up to 30% of its net assets in corporate bonds of any maturity and of any credit quality, including bonds that are rated below investment grade (i.e. below Baa3 by Moody's or BBB- by Standard & Poor's or Fitch) and are rated as low as Ba3 by Moody's or BB- by Standard and Poor's or Fitch, or if unrated, their equivalent.

While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-Fund is not otherwise subject to any limitation on the portion of its net assets that may be invested in any one country and in issuers of any market capitalisation. Given the flexibility available to the Sub-Fund, the Sub-Fund may invest more than 30% of its net assets in issuers located in the United States, and securities of small and medium sized companies may represent, at times, more than 30% of the net assets of the Sub-Fund. The Sub-Fund's investments may be denominated in any currency.

It is not the intention of the Sub-Fund to invest more than 10% of its net assets in securities issued, or guaranteed, by any single sovereign (including the relevant government, public or local authority) which has a credit rating that is below investment grade (i.e. below Baa3 by Moody's or BBB- by Standard & Poor's or Fitch). Neither does the Sub-Fund currently intend to enter into securities lending, repurchase, reverse repurchase, and similar over-the-counter transactions.

The Sub-Fund may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, futures, options, forwards and other derivative instruments or contracts.

* Such business trusts, property trusts, hospitality trusts are different types of trusts that carry on real estate-related businesses or invest in real estate-related investments. Stapled securities are hybrid securities comprising one or more real estate-related securities as underlying assets, and are created for structuring or tax efficiency purposes.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

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

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Equity Market Risk:**	The Sub-Fund's investment in REITs and equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.
3.	**Sector Concentration Risk:**	The Sub-Fund focuses on a particular industry sector (namely, real estate) and lacks risk diversification, therefore valuations of the Sub-Fund may fluctuate more widely than in a fund that is diversified across sectors. Since the Sub-Fund focuses on a single sector of the economy, its performance depends in large part on the performance of the real estate sector.

4.	**Real Estate and REITs Related Risk:**	The Sub-Fund has substantial investments in real estate companies, REITs and other entities affected by the risks associated with the direct ownership of real estate. The Sub-Fund is subject to risks associated real estate, including, without limitation, a decline in real estate values, the possibility that the owners of real estate could default on mortgage payments resulting in the loss of property, environmental liability, and rise of interest rates. The value of the Sub-Fund may fluctuate in response to movements in real estate markets. The underlying REITs may not necessarily be authorised by the SFC and the dividend policy/payout policy of the Sub-Fund is not representative of the dividend policy/payout policy of the underlying REITs.
5.	**Geographical Concentration Risk:**	The Sub-Fund concentrates its investments in REITs and may have the flexibility to concentrate its investments in equity securities of companies related to the United States. The concentration of the Sub-Fund's investments in REITs and equity securities of companies related to the United States may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Sub-Fund may be more susceptible to adverse events in the region.
6.	**Currency Risk:**	The Sub-Fund's assets may be invested primarily in securities denominated in currencies other than U.S. Dollars and the Sub-Fund may receive income or realization proceeds from these investments in those currencies, some of which may fall in value against U.S. Dollars. Also, a Class of Shares may be designated in a currency other than the base currency of the Sub-Fund and Shareholders of such Classes of Shares may be affected unfavourably by fluctuations in the exchange rates between such designated currency and the base currency of the Sub-Fund.
7.	**Small Cap Risk:**	Investments in securities of small and medium sized companies may involve greater risk than is customarily associated with investment in larger and more established companies. In particular, smaller companies often have limited product lines, markets or financial resources, with less research information available about the company, and their management may be dependent on a few key individuals.
8.	**Credit Risk:**	This refers to the risk that a debt issuer will default, by failing to repay principal and interest in a timely manner, or that negative perceptions of the issuer's ability to make such payments will cause the price of that bond to decline.
9.	**Interest Rate Risk:**	When interest rates rise on certain currencies that the bonds are denominated in, the value of the bonds may reduce, resulting in a lower value for the relevant portfolio.

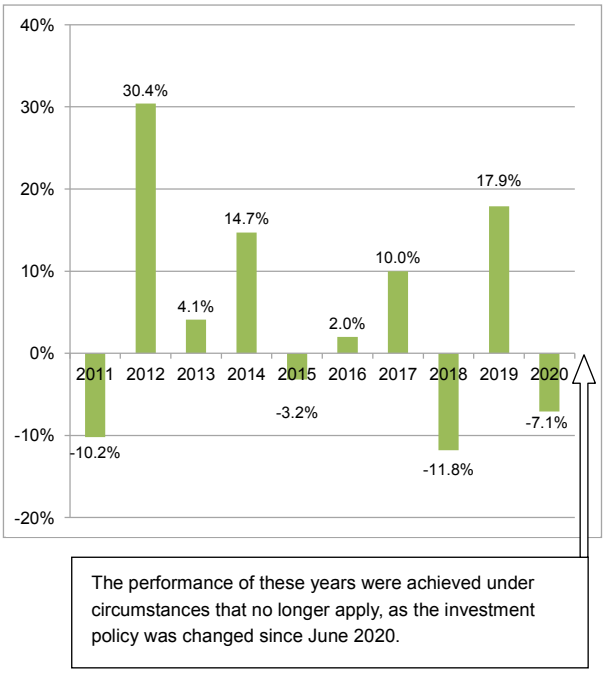
10.	**High Yield Bonds Risk:**	The Sub-Fund can invest in higher-yielding debt securities rated lower than investment grade, or if unrated, their equivalent. As such, an investment in this Sub-Fund is accompanied by a higher degree of credit, volatility and liquidity risks than high-rated debt securities.
11.	**Credit Rating and Downgrading Risk:**	Credit ratings assigned by rating agencies are subject to limitations and do not guarantee the creditworthiness of the security and/or issuer at all times. In any event, the credit rating of a debt security or its issuer may subsequently be downgraded. In the event of such downgrading, the value of the Sub-Fund may be adversely affected. The Investment Manager may or may not be able to dispose of the debt securities that are being downgraded.
12.	**Liquidity and Volatility Risks:**	The 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.
13.	**Use of FDIs:**	The Sub-Fund intends to use FDIs for investment, efficient portfolio management and/or hedging purposes. The use of FDIs 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 investment, efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.

14. Risks relating to Dividends Paid or Effectively Paid out of Capital:

The Directors of Manulife Global Fund may, at their discretion, pay dividends out of realized capital gains, capital and/or gross income while charging all or part of their fees and expenses to capital, of the Sub-Fund in respect of Class AA (USD) MDIST (G), Class AA (AUD Hedged) MDIST (G) and Class AA (HKD) MDIST (G). Dividends paid or effectively 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 dividends and the net asset value of Class AA (AUD Hedged) MDIST (G) may also be adversely affected by the differences in the interest rates of the reference currency of such share class and the Sub-Fund's base currency, resulting in an increase in the amount of dividends that is paid out of capital and hence a greater erosion of capital than other share classes.

How has the Sub-Fund performed?



- 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 SFC.

Is there any guarantee?

This Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.

What are the fees and charges?

Charges which may be payable by you

You may have to pay the following fees when dealing in Shares of the Sub-Fund.

Fee	What you pay
Subscription fee (Initial charge)	**Up to 5% of the subscription amount**
Switching fee (Switching charge)	**Up to 1% of the 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 company fee	**Up to 0.013%**
Management fee	**1.50%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than three months' prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Class AA, Class AA Acc, Class AA (AUD Hedged), Class AA (CAD Hedged), Class AA (HKD), Class AA (AUD Hedged) MDIST (G), Class AA (USD) MDIST (G) and Class AA (HKD) MDIST (G) Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. 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 Acc, Class AA (AUD Hedged), Class AA (CAD Hedged), Class AA (HKD), Class AA (AUD Hedged) MDIST (G), Class AA (USD) MDIST (G) and Class AA (HKD) MDIST (G) 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. This website has not been reviewed by the SFC and may contain information on funds not authorized by the SFC.

- The composition of dividends (i.e. the relative amounts paid out of net distributable income and capital) (if any) paid on the Class AA (USD) MDIST (G), Class AA (AUD Hedged) MDIST (G) and Class AA (HKD) MDIST (G) 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*.

* This website has not been reviewed by the Securities and Futures Commission in Hong Kong ("**SFC**") and may contain information on funds not authorized by the SFC.

Important

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

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

PRODUCT KEY FACTS

Manulife Global Fund

Global Resources Fund
July 2021

- ***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

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (US) LLC (internal delegation, US)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.81%[1]**
	Class AA Acc	**1.81%[2]**
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 Acc</u>** **No distribution will be paid.**	
Financial year end:	**30 June**	
Minimum investment:	**Initial – US$1,000 (or the equivalent in any other major currency)** **Subsequent – US$100 (or the equivalent in any other major currency)**	

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] The Management Fee applicable to Class AA Shares changed from 1.75% to 1.50% per annum of the Sub Fund's net asset value on 30 June 2021, this figure is estimated on the basis of the sum of the current ongoing charges the 12 month period ending 31 March 2021 expressed as a percentage of the sum of the average net asset values over the same period, as adjusted for the revised Management Fee as from 30 June 2021. This figure may vary from year to year.

[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 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 may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, futures, options, forwards and other derivative instruments or contracts.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

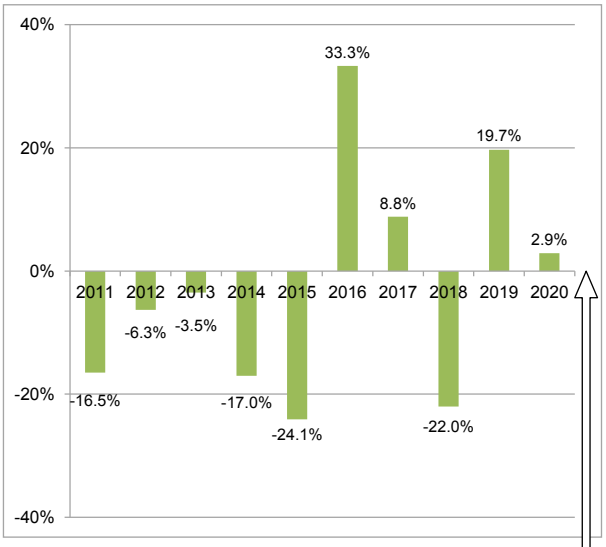
What are the key risks?

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

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Equity Market Risk:**	The Sub-Fund's investment in equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.
3.	**Sector Concentration Risk:**	The Sub-Fund focuses on a particular industry sector (namely, 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. Use of FDIs:	The Sub-Fund intends to use FDIs for investment, efficient portfolio management and/or hedging purposes. The use of FDIs 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 investment, 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 company fee	**Up to 0.013%**
Management fee	**1.50%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than three months' prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Class AA and Class AA Acc Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. 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 Acc 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

Healthcare Fund
July 2021

- ***This statement provides you with key information about Manulife Global Fund – Healthcare Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (US) LLC (internal delegation, US)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.65%[1]**
	Class AA Acc	**1.65%[2]**
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 Acc** **No distribution will be paid.**	
Financial year end:	**30 June**	
Minimum investment:	**Initial – US$1,000 (or the equivalent in any other major currency)** **Subsequent – US$100 (or the equivalent in any other major currency)**	

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] The Management Fee applicable to Class AA Shares changed from 1.75% to 1.50% per annum of the Sub Fund's net asset value on 30 June 2021, this figure is estimated on the basis of the sum of the current ongoing charges the 12 month period ending 31 March 2021 expressed as a percentage of the sum of the average net asset values over the same period, as adjusted for the revised Management Fee as from 30 June 2021. This figure may vary from year to year.

[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?

Healthcare Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**").

Objective and Investment Strategy

Healthcare Fund aims to provide medium to long term capital growth for those who hold a long term investment view and who are prepared to accept significant fluctuations in the value of their investments in order to achieve long term returns.

It is intended that the investments will be made on a diversified basis. The underlying investment portfolio will mainly consist of equity and equity related securities of companies in health care and related industries globally and which are listed on any stock exchange. The Sub-Fund may invest in companies which derive a significant portion of their earnings from medical and pharmaceutical products and services. The remaining assets of the Sub-Fund may include bonds and deposits.

The Healthcare Fund will invest at least 80% of its net assets in equity and equity related securities of health sciences companies. These companies will derive more than half of their revenues from health care-related business activities or commit more than half of their assets to these activities. Such equity and equity related securities include common stocks, preferred stocks and depositary receipts.

While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-Fund is not otherwise subject to any limitation on the portion of its net assets that may be invested in any one country and in issuers of any market capitalisation. Hence, the Sub-Fund may invest more than 30% of its net assets in issuers located in the United States. The Sub-Fund's investments may be denominated in any currency.

The Investment Manager studies economic trends to allocate assets among the following major categories:

- pharmaceuticals and biotechnology
- medical devices and analytical equipment
- healthcare services

The Investment Manager also uses fundamental financial analysis to identify individual companies of any size that appear most attractive in terms of earnings stability, growth potential and valuation.

It is not the intention of the Sub-Fund to invest more than 10% of its net assets in securities issued, or guaranteed, by any single sovereign (including the relevant government, public or local authority) which has a credit rating that is below investment grade (i.e. below Baa3 by Moody's or BBB- by Standard & Poor's or Fitch). Neither does the Sub-Fund currently intend to enter into securities lending, repurchase, reverse repurchase, and similar over-the-counter transactions.

The Sub-Fund may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, futures, options, forwards and other derivative instruments or contracts.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

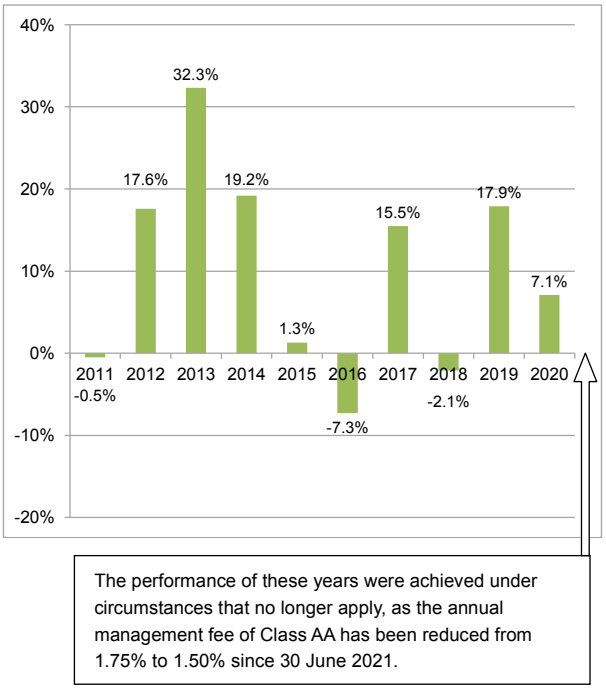
What are the key risks?

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

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Equity Market Risk:**	The Sub-Fund's investment in equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.
3.	**Sector Concentration Risk:**	The Sub-Fund focuses on a particular industry sector (namely, 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. Use of FDIs:	The Sub-Fund intends to use FDIs for investment, efficient portfolio management and/or hedging purposes. The use of FDIs 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 investment, 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 SFC.

Is there any guarantee?

This Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.

What are the fees and charges?

Charges which may be payable by you

You may have to pay the following fees when dealing in Shares of the Sub-Fund.

Fee	What you pay
Subscription fee (Initial charge)	**Up to 5% of subscription amount**
Switching Fee (Switching charge)	**Up to 1% of the 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 company fee	**Up to 0.013%**
Management fee	**1.50%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than three months' prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Class AA and Class AA Acc Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. 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 Acc 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
July 2021

- ***This statement provides you with key information about Manulife Global Fund – India Equity Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (Hong Kong) Limited (internal delegation, Hong Kong)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.82%[1]**
	Class AA Acc	**1.82%[2]**
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 Acc** **No distribution will be paid.**	
Financial year end:	**30 June**	
Minimum investment:	**Initial – US$1,000 (or the equivalent in any other major currency)** **Subsequent – US$100 (or the equivalent in any other major currency)**	

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] The Management Fee applicable to Class AA Shares changed from 1.75% to 1.50% per annum of the Sub Fund's net asset value on 30 June 2021, this figure is estimated on the basis of the sum of the current ongoing charges the 12 month period ending 31 March 2021 expressed as a percentage of the sum of the average net asset values over the same period, as adjusted for the revised Management Fee as from 30 June 2021. This figure may vary from year to year.

[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?

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 may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, futures, options, forwards and other derivative instruments or contracts.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

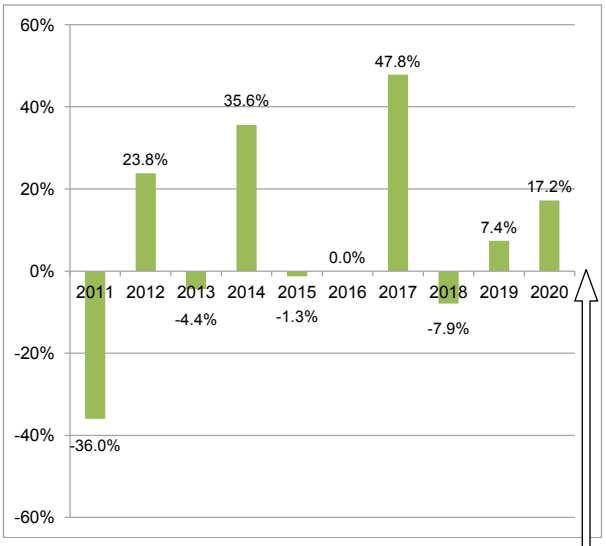
Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Equity Market Risk:**	The Sub-Fund's investment in equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.
3.	**Geographical Concentration Risk:**	The concentration of the Sub-Fund's investments in India-related companies may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Sub-Fund may be more susceptible to adverse events in the region.

4.	**Political and Regulatory Risk:**	Changes to government policies or legislation in the markets in which the Sub-Fund may invest may adversely affect the political or economic stability of such markets, such as preventing or limiting the repatriation of foreign capital or the availability of legal redress through the courts. Investments in certain markets may also require the procurement of a substantial number of licences, regulatory consents, certificates and approvals. The inability to obtain a particular licence, regulatory consent, certificate or approval could adversely affect the operations of the Sub-Fund.
5.	**Emerging Markets Risk:**	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. Use of FDIs: The Sub-Fund intends to use FDIs for investment, efficient portfolio management and/or hedging purposes. The use of FDIs 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 investment, efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.

How has the Sub-Fund performed?



The performance of these years were achieved under circumstances that no longer apply, as the annual management fee of Class AA has been reduced from 1.75% to 1.50% since 30 June 2021.

- 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 company fee	**Up to 0.013%**
Management fee	**1.50%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Administration fee	**Up to 0.5%**
Performance fee	**N/A**

* This fee may be increased up to a maximum of 6% by giving the affected shareholders not less than three months' prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Class AA and Class AA Acc Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. 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 Acc 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

Japan Equity Fund
July 2021

- ***This statement provides you with key information about Manulife Global Fund – Japan Equity Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (Hong Kong) Limited (internal delegation, Hong Kong)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.67%[1]**
	Class AA Acc	**1.67%[2]**
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 Acc** **No distribution will be paid.**	
Financial year end:	**30 June**	
Minimum investment:	**Classes AA / AA Acc** **Initial – US$1,000 (or the equivalent in any other major currency)** **Subsequent – US$100 (or the equivalent in any other major currency)**	

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] As from 30 June 2021 (the "Effective Date"), Class A Shares were merged into Class AA Shares of the Sub-Fund. In order to take into account (i) the merger of Class A Shares into Class AA Shares; and (ii) the change of Management Fee applicable to Class AA Shares from 1.75% to 1.50% per annum of the Sub Fund's net asset value on the Effective Date, this figure is estimated on the basis of the sum of the current ongoing charges of both Class A Shares and Class AA Shares for the 12 month period ending 31 March 2021 expressed as a percentage of the sum of the average net asset values of Class A Shares and Class AA Shares over the same period, as adjusted for the revised Management Fee and savings in out-of-pocket expenses resulting from the merger as from the Effective Date. This figure may vary from year to year.

[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?

Japan Equity Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**").

Objective and Investment Strategy

Japan Equity Fund aims to achieve capital growth from investing at least 70% of its net assets in a portfolio of Japanese equity and equity-related securities, with the emphasis on larger companies. Such equity and equity related securities include common stocks, preferred stocks and depositary receipts.

While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-Fund is not otherwise subject to any limitation on the portion of its net assets that may be invested in any one country or sector and in issuers of any market capitalisation. Due to the nature of the investment portfolio of the Sub-Fund, securities of small and medium sized companies may represent, at times, more than 30% of the net assets of the Sub-Fund. The Sub-Fund's investments may be denominated in any currency.

It is not the intention of the Sub-Fund to invest more than 10% of its net assets in securities issued, or guaranteed, by any single sovereign (including the relevant government, public or local authority) which has a credit rating that is below investment grade (i.e. below Baa3 by Moody's or BBB- by Standard & Poor's or Fitch). Neither does the Sub-Fund currently intend to enter into securities lending, repurchase, reverse repurchase, and similar over-the-counter transactions.

The Sub-Fund may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, futures, options, forwards and other derivative instruments or contracts.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

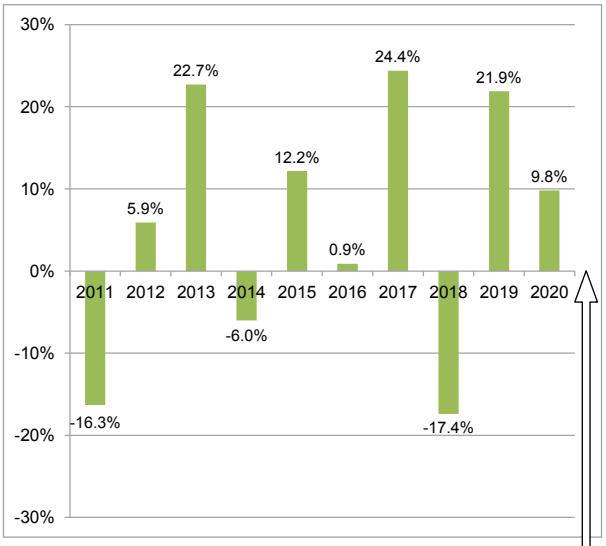
What are the key risks?

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

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Equity Market Risk:**	The Sub-Fund's investment in equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.

3.	**Geographical Concentration Risk:**	The concentration of the Sub-Fund's investments in Japan-related companies may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Sub-Fund may be more susceptible to adverse events in the region.
4.	**Currency Risk:**	The Sub-Fund's assets may be invested primarily in securities denominated in currencies other than U.S. Dollars and the Sub-Fund may receive income from these investments in those currencies, some of which may fall in value against U.S. Dollars.
5.	**Small Cap Risk:**	Investments in securities of small and medium sized companies may involve greater risk than is customarily associated with investment in larger and more established companies. In particular, smaller companies often have limited product lines, markets or financial resources, with less research information available about the company, and their management may be dependent on a few key individuals.
6.	**Liquidity and Volatility Risks:**	The 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.	**Use of FDIs:**	The Sub-Fund may use FDIs for investment, efficient portfolio management and/or hedging purposes. The use of FDIs 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 investment, efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.

How has the Sub-Fund performed?



The performance of these years were achieved under circumstances that no longer apply, as the annual management fee of Class AA has been reduced from 1.75% to 1.50% since 30 June 2021.

- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Class AA increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in USD, including ongoing charges and excluding subscription fee and redemption fee investors might have to pay.
- Sub-Fund launch date: 10 September 1987
- Class AA^ launch date: 10 December 2007

^ This share class has been designated for the purposes of this statement, as the representative share class of the Sub-Fund as after the merger of Class A into Class AA on 30 June 2021, it has the longest track record among the share classes of the Sub-Fund. For further information on the performance of other share classes, please refer to www.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
	Classes AA / AA Acc
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)
	Classes AA / AA Acc
Management company fee	**Up to 0.013%**
Management fee	**1.50%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6% by giving the affected shareholders not less than three months' prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Class AA and Class AA Acc Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. 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 Acc 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
July 2021

- ***This statement provides you with key information about Manulife Global Fund – Taiwan Equity Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (Hong Kong) Limited (internal delegation, Hong Kong)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.83%[1]**
	Class AA Acc	**1.83%[2]**
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 Acc</u>** **No distribution will be paid.**	
Financial year end:	**30 June**	
Minimum investment:	**Initial – US$1,000 (or the equivalent in any other major currency)** **Subsequent – US$100 (or the equivalent in any other major currency)**	

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] The Management Fee applicable to Class AA Shares changed from 1.75% to 1.50% per annum of the Sub Fund's net asset value on 30 June 2021, this figure is estimated on the basis of the sum of the current ongoing charges the 12 month period ending 31 March 2021 expressed as a percentage of the sum of the average net asset values over the same period, as adjusted for the revised Management Fee as from 30 June 2021. This figure may vary from year to year.

[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?

Taiwan Equity Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**").

Objective and Investment Strategy

Taiwan Equity Fund aims to provide long term capital growth for those who hold a long term investment view and who are prepared to accept significant fluctuations in the value of their investments in order to achieve long term returns.

It is intended that the investments will be made on a diversified basis. At least 70% of the Sub-Fund's net assets will be invested in equity and equity related securities of companies that are listed on any stock exchange in Taiwan, or of companies covering the different sectors of the economy in Taiwan or companies that derive a significant portion of their earnings from Taiwan and which are listed on any stock exchange. The Sub-Fund may also invest in common stocks, preferred stocks and depositary receipts issued by such companies and collective investment schemes (up to 10% of the Sub-Fund's net assets). The remaining assets of the Sub-Fund may include bonds (which may be below investment grade (i.e. below Baa3 by Moody's or BBB- by Standard & Poor's or Fitch) or unrated) and deposits.

The Sub-Fund will, subject to the regulatory and tax implications, participate in investment vehicles for long-term total returns, but short-term investments may be made when such investments are considered to be consistent with the Sub-Fund's overall objectives.

While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-Fund is not otherwise subject to any limitation on the portion of its net assets that may be invested in any one country or sector and in issuers of any market capitalisation. Due to the nature of the investment portfolio of the Sub-Fund, securities of small and medium sized companies may represent, at times, more than 30% of the net assets of the Sub-Fund. The Sub-Fund's investments may be denominated in any currency.

It is not the intention of the Sub-Fund to invest more than 10% of its net assets in securities issued, or guaranteed, by any single sovereign (including the relevant government, public or local authority) which has a credit rating that is below investment grade (i.e. below Baa3 by Moody's or BBB- by Standard & Poor's or Fitch). Neither does the Sub-Fund currently intend to enter into securities lending, repurchase, reverse repurchase, and similar over-the-counter transactions.

The Sub-Fund may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, futures, options, forwards and other derivative instruments or contracts.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

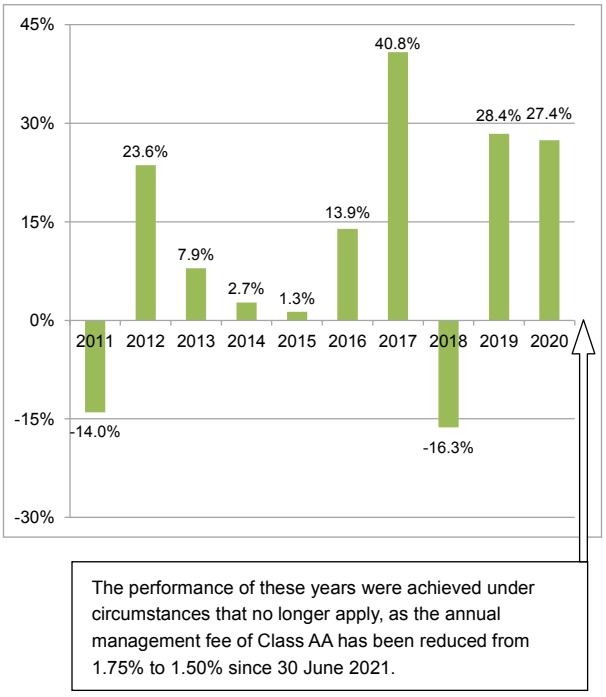
What are the key risks?

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

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Equity Market Risk:**	The Sub-Fund's investment in equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.
3.	**Geographical Concentration Risk:**	The concentration of the Sub-Fund's investments in equity securities of Taiwan-related companies may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Sub-Fund may be more susceptible to adverse events in the region.
4.	**Political Risk:**	The net asset value of the Sub-Fund may be affected by uncertainties such as changes in the government in Taiwan or its policies regarding inward investment, taxation and the restrictions on currency repatriation and other developments in the laws and regulations of Taiwan. Each of the governments in Taiwan and in the People's Republic of China ("**PRC**") claims to be the only legitimate government for Taiwan. There can be no guarantee that the PRC will not use forcible means, which it has refused to forego, to gain control of Taiwan. The Sub-Fund's net asset value may be affected by other political or diplomatic uncertainty or developments, social and religious instability, higher inflation and other considerations. There may be substantial government intervention in the economy, including restrictions on investment in companies or industries deemed sensitive to relevant national interests.
5.	**Small Cap Risk:**	Investments in securities of small and medium sized companies may involve greater risk than is customarily associated with investment in larger and more established companies. In particular, smaller companies often have limited product lines, markets or financial resources, with less research information available about the company, and their management may be dependent on a few key individuals.

6.	**Currency Risk:**	The Sub-Fund's assets may be invested primarily in securities denominated in currencies other than U.S. Dollars and the Sub-Fund may receive income from these investments in those currencies, some of which may fall in value against U.S. Dollars.
7.	**Liquidity and Volatility Risks:**	The 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.	**Use of FDIs:**	The Sub-Fund intends to use FDIs for investment, efficient portfolio management and/or hedging purposes. The use of FDIs 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 investment, 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 SFC.

Is there any guarantee?

This Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.

What are the fees and charges?

Charges which may be payable by you

You may have to pay the following fees when dealing in Shares of the Sub-Fund.

Fee	What you pay
Subscription fee (Initial charge)	**Up to 5% of subscription amount**
Switching Fee (Switching charge)	**Up to 1% of the 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 company fee	**Up to 0.013%**
Management fee	**1.50%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than three months' prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Class AA and Class AA Acc Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. 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 Acc 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 — U.S. Equity Fund
July 2021

- ***This statement provides you with key information about Manulife Global Fund – U.S. Equity Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (US) LLC (internal delegation, US)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.66%[1]**
	Class AA Acc	**1.66%[2]**
	Class AA (HKD)	**1.66%[3]**
Base currency:	**USD**	
Currency of denomination:	**Class**	**Currency**
	AA / AA Acc	**USD**
	AA (HKD)	**HKD**
Dividend policy: (Distribution policy)	**Classes AA / AA (HKD)** **Dividends (if any) will be paid annually (Dividends will automatically be reinvested unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.)** **Class AA Acc** **No distribution will be paid.**	
Financial year end:	**30 June**	
Minimum investment:	**Classes AA / AA Acc / AA (HKD)** **Initial – US$1,000 (or the equivalent in any other major currency)** **Subsequent – US$100 (or the equivalent in any other major currency)**	

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] As from 30 June 2021 (the "Effective Date"), Class A Shares were merged into Class AA Shares of the Sub-Fund. In order to take into account (i) the merger of Class A Shares into Class AA Shares; and (ii) the change of Management Fee applicable to Class AA Shares from 1.75% to 1.50% per annum of the Sub Fund's net asset value on the Effective Date, this figure is estimated on the basis of the sum of the current ongoing charges of both Class A Shares and Class AA Shares for the 12 month period ending 31 March 2021 expressed as a percentage of the sum of the average net asset values of Class A Shares and Class AA Shares over the same period, as adjusted for the revised Management Fee and savings in out-of-pocket expenses resulting from the Mergers as from the Effective Date. This figure may vary from year to year.

[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.

[3] The Management Fee applicable to Class AA Shares changed from 1.75% to 1.50% per annum of the Sub Fund's net asset value on 30 June 2021, this figure is estimated on the basis of the sum of the current ongoing charges the 12 month period ending 31 March 2021 expressed as a percentage of the sum of the average net asset values over the same period, as adjusted for the revised Management Fee as from 30 June 2021. This figure may vary from year to year.

What is this product?

U.S. Equity Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**").

Objective and Investment Strategy

U.S. Equity Fund aims to achieve capital growth by investing at least 70% of its net assets in a portfolio of equity and equity related securities of North American companies, with the main emphasis on the U.S. Such equity and equity related securities include common stocks, preferred stocks and depositary receipts.

The Sub-Fund will invest at least 70% of its net assets in securities of a carefully selected list of large capitalisation companies. The Sub-Fund may also invest its remaining assets in smaller and medium-sized quoted companies.

While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-Fund is not otherwise subject to any limitation on the portion of its net assets that may be invested in any one country or sector. The Sub-Fund's investments are primarily denominated in U.S. Dollars.

It is not the intention of the Sub-Fund to invest more than 10% of its net assets in securities issued, or guaranteed, by any single sovereign (including the relevant government, public or local authority) which has a credit rating that is below investment grade (i.e. below Baa3 by Moody's or BBB- by Standard & Poor's or Fitch). Neither does the Sub-Fund currently intend to enter into securities lending, repurchase, reverse repurchase, and similar over-the-counter transactions.

The Sub-Fund may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, futures, options, forwards and other derivative instruments or contracts.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

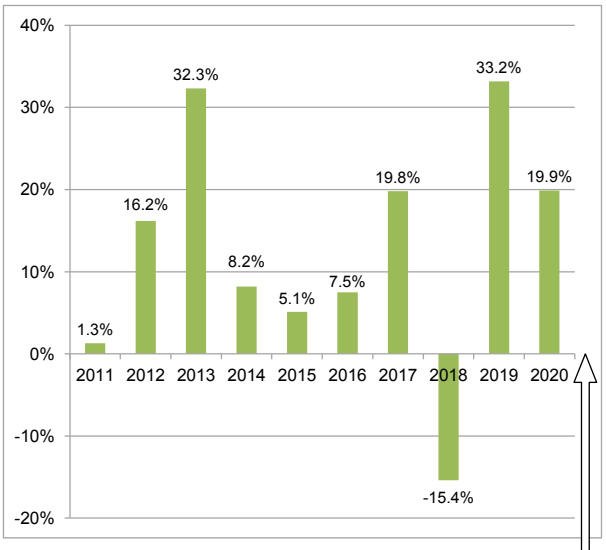
Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

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

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

3.	**Geographical Concentration Risk:**	The concentration of the Sub-Fund's investments in equity securities of North American companies may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Sub-Fund may be more susceptible to adverse events in those regions.
4.	**Currency Risk:**	A Class of Shares may be designated in a currency other than the base currency of the Sub-Fund and Shareholders of such Classes of Shares may be affected unfavourably by fluctuations in the exchange rates between such designated currency and the base currency of the Sub-Fund.
5.	**Use of FDIs:**	The Sub-Fund may use FDIs for investment, efficient portfolio management and/or hedging purposes.The use of FDIs 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 investment, efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.

How has the Sub-Fund performed?



The performance of these years were achieved under circumstances that no longer apply, as the annual management fee of Class AA has been reduced from 1.75% to 1.50% since 30 June 2021.

- 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 AA^ launch date: 21 July 2008

^ This share class has been designated for the purposes of this statement, as the representative share class of the Sub-Fund as after the merger of Class A into Class AA on 30 June 2021, it has the longest track record among the share classes of the Sub-Fund. For further information on the performance of other share classes, please refer to www.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** **Classes AA / AA Acc / AA (HKD)**
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) **Classes AA / AA Acc / AA (HKD)**
Management company fee	**Up to 0.013%**
Management fee	**1.50%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6% by giving the affected shareholders not less than three months' prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Class AA, Class AA Acc and Class AA (HKD) Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. 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 Acc 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 — U.S. Small Cap Equity Fund
July 2021

- ***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

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (US) LLC (internal delegation, US)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.76%[1]**
	Class AA Acc	**1.76%[2]**
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 Acc** **No distribution will be paid.**	
Financial year end:	**30 June**	
Minimum investment:	**Initial – US$1,000 (or the equivalent in any other major currency)** **Subsequent – US$100 (or the equivalent in any other major currency)**	

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] The Management Fee applicable to Class AA Shares changed from 1.75% to 1.50% per annum of the Sub Fund's net asset value on 30 June 2021, this figure is estimated on the basis of the sum of the current ongoing charges the 12 month period ending 31 March 2021 expressed as a percentage of the sum of the average net asset values over the same period, as adjusted for the revised Management Fee as from 30 June 2021. This figure may vary from year to year.

[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. 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 may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, futures, options, forwards and other derivative instruments or contracts.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

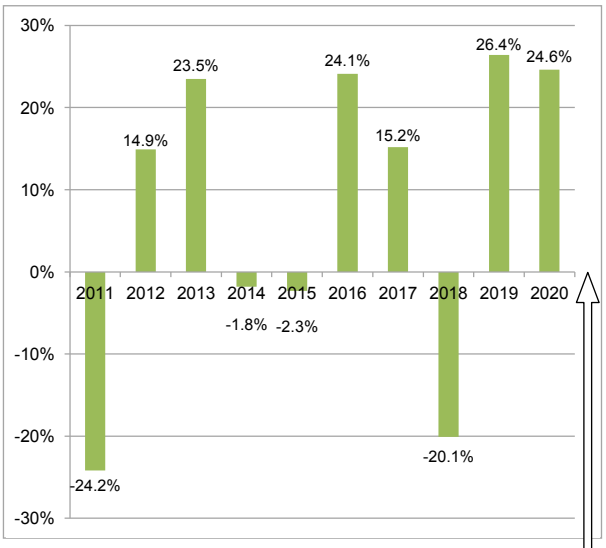
What are the key risks?

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

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Equity Market Risk:**	The Sub-Fund's investment in equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.

3.	**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.	**Use of FDIs:**	The Sub-Fund intends to use FDIs for investment, efficient portfolio management and/or hedging purposes. The use of FDIs 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 investment, efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.

How has the Sub-Fund performed?



The performance of these years were achieved under circumstances that no longer apply, as the annual management fee of Class AA has been reduced from 1.75% to 1.50% since 30 June 2021.

- 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 company fee	**Up to 0.013%**
Management fee	**1.50%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than three months' prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Class AA and Class AA Acc Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. 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 Acc 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
July 2021

- ***This statement provides you with key information about Manulife Global Fund – Asia Total Return Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Managers:	**Manulife Investment Management (Europe) Limited (internal delegation, UK) (as a Co-Investment Manager)** **Manulife Investment Management (Hong Kong) Limited (internal delegation, Hong Kong) (as a Co-Investment Manager)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.23%[1]**
	Class AA Acc	**1.23%[2]**
	Class AA Inc	**1.23%[1]**
	Class AA (HKD)	**1.23%[1]**
	Class AA (HKD) Inc	**1.23%[1]**
	Class AA (AUD Hedged)	**1.23%[2]**
	Class AA (AUD Hedged) Inc	**1.23%[2]**
	Class AA (CAD Hedged)	**1.23%[2]**
	Class AA (CAD Hedged) Inc	**1.23%[2]**
	Class AA (USD) MDIST (G)	**1.23%[1]**
	Class AA (AUD Hedged) MDIST (G)	**1.21%[1]**
	Class AA (HKD) MDIST (G)	**1.23%[1]**
Base currency:	**USD**	
Currency of denomination:	**Class**	**Currency**
	AA / AA Acc / AA Inc / AA (USD) MDIST (G)	**USD**
	AA (AUD Hedged) / AA (AUD Hedged) Inc / AA (AUD Hedged) MDIST (G)	**AUD**
	AA (CAD Hedged) / AA (CAD Hedged) Inc	**CAD**
	AA (HKD) / AA (HKD) Inc / AA (HKD) MDIST (G)	**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 / AA (USD) MDIST (G) / AA (AUD Hedged) MDIST (G) / AA (HKD) MDIST (G)** **Dividends (if any) will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends may be paid or effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value. With respect to Class AA (AUD Hedged) Inc, Class AA (CAD Hedged) Inc and Class AA (AUD Hedged) MDIST (G), dividends may be paid from the interest rate differential between the currency in which the share class is denominated and the base currency of the Sub-Fund.**	

	Class AA Acc
	No distribution will be paid.
Financial year end:	**30 June**
Minimum investment:	**Initial – US$1,000 (or the equivalent in any other major currency)** **Subsequent – US$100 (or the equivalent in any other major currency)**

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] The Management Fee applicable to Class AA Shares changed from 1.25% to 1.00% per annum of the Sub Fund's net asset value on 30 June 2021, this figure is estimated on the basis of the sum of the current ongoing charges the 12 month period ending 31 March 2021 expressed as a percentage of the sum of the average net asset values over the same period, as adjusted for the revised Management Fee as from 30 June 2021. This figure may vary from year to year.

[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?

Asia Total Return Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**").

Objective and Investment Strategy

Asia Total Return Fund aims to maximize total returns from a combination of capital appreciation and income generation.

The Sub-Fund invests at least 70% of its net assets in a diversified portfolio of fixed income securities, issued by governments, agencies, supra-nationals and corporate issuers in Asia. As part of the above investments, the Sub-Fund may invest less than 30% of its net assets in RMB-denominated debt securities that are circulated in the China interbank bond market via Bond Connect.

The Sub-Fund may also invest (up to 30% of its net assets) in cash and fixed income securities of other issuers outside Asia if the Co-Investment Managers consider 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 may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, futures, options, forwards and other derivative instruments or contracts.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

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

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Mainland China Investment Risk:**	Investing in the securities markets in Mainland China is subject to the risks of investing in emerging markets generally as well as to specific risks relating to the Mainland China market. Investing in Mainland China-related companies involves certain risks and special considerations not typically associated with investment in more developed economies or markets, such as greater political, tax, foreign exchange, liquidity and regulatory risk.
3.	**Investments via Bond Connect:**	Investing in the China interbank bond market via Bond Connect is subject to regulatory risks and other risks such as volatility risk, liquidity risk, settlement and counterparty risk, and risks typically applicable to debt securities. Bond Connect is a new programme. The applicable rules and regulations are untested and are subject to change from time to time. There can be no assurance that the Bond Connect will not be restricted, suspended or abolished. In the event that the relevant PRC authorities suspend account opening or trading on the China interbank bond market, the Sub-Fund's ability to invest in the China interbank bond market will be adversely affected. Further, there can be no assurance that the trading platforms and operational systems of Bond Connect will function properly. Bonds acquired through Bond Connect are held under a nominee arrangement. How a beneficial owner (such as the Sub-Fund) of the relevant bonds exercises and enforces its rights over such securities in the courts in China is yet to be tested. The Sub-Fund may suffer significant losses when there is any failure or default in relation to investments under Bond Connect.

4.	**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.	**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.
6.	**Currency Risk:**	The Sub-Fund's assets may be invested primarily in securities denominated in currencies other than U.S. Dollars and the Sub-Fund may receive income or realization proceeds from these investments in those currencies, some of which may fall in value against U.S. Dollars. Also, a class of Shares may be designated in a currency other than the base currency of the Sub-Fund and Shareholders of such classes of Shares may be affected unfavourably by fluctuations in the exchange rates between such designated currency and the base currency of the Sub-Fund.
7.	**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.
8.	**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.
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.	**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 Co-Investment Managers may or may not be able to dispose of the debt securities that are being downgraded.

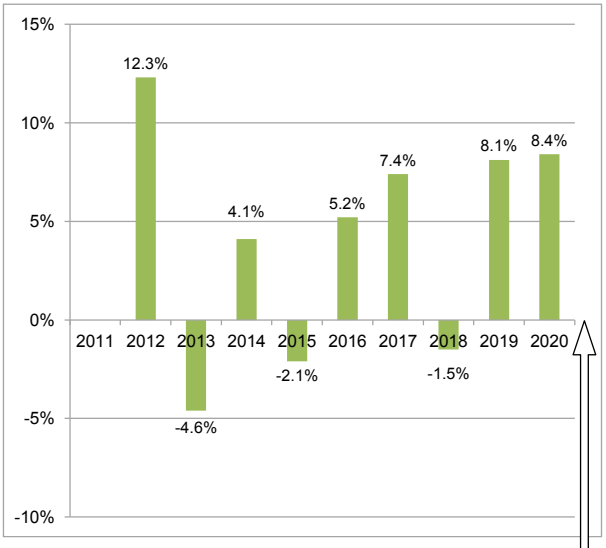
11. Emerging Markets Risk:	In respect of certain emerging economies or markets in which the Sub-Fund may invest, it may be exposed to higher risks than in developed economies or markets, in particular for the acts or omissions of its service providers, agents, correspondents or delegates. Accounting, 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. 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.
13. Use of FDIs:	The Sub-Fund intends to use FDIs for investment, efficient portfolio management and/or hedging purposes. The use of FDIs 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 Co-Investment Managers 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 investment, efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.

14. Risks relating to Dividends Paid or Effectively Paid out of Capital:

The Directors of Manulife Global Fund may, at their discretion, pay dividends (i) 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 and (ii) out of realized capital gains, capital and/or gross income while charging all or part of their fees and expenses to capital, of the Sub-Fund in respect of Class AA (USD) MDIST (G), Class AA (AUD Hedged) MDIST (G) and Class AA (HKD) MDIST (G). Dividends paid or effectively 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 dividends and the net asset value of each of Class AA (AUD Hedged) Inc, Class AA (CAD Hedged) Inc and Class AA (AUD Hedged) MDIST (G) may also be adversely affected by the differences in the interest rates of the reference currency of such share class and the Sub-Fund's base currency, resulting in an increase in the amount of dividends that is paid out of capital and hence a greater erosion of capital than other share classes.

How has the Sub-Fund performed?



The performance of these years were achieved under circumstances that no longer apply, as the investment policy was changed since September 2018 and the annual management fee of Class AA has been reduced from 1.25% to 1.00% since 30 June 2021.

- 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 ("**SFC**").

Is there any guarantee?

This Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.

What are the fees and charges?

Charges which may be payable by you

You may have to pay the following fees when dealing in Shares of the Sub-Fund.

Fee	What you pay
Subscription fee (Initial charge)	**Up to 5% of the subscription amount**
Switching fee (Switching charge)	**Up to 1% of the 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 company fee	**Up to 0.013%**
Management fee	**1.00%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6% by giving the affected shareholders not less than three months' prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Class AA, Class AA Acc, Class AA (AUD Hedged), Class AA (CAD Hedged), Class AA (HKD), Class AA Inc, Class AA (AUD Hedged) Inc, Class AA (CAD Hedged) Inc, Class AA (HKD) Inc, Class AA (USD) MDIST (G), Class AA (AUD Hedged) MDIST (G) and Class AA (HKD) MDIST (G) Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. 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 Acc, Class AA (AUD Hedged), Class AA (CAD Hedged), Class AA (HKD), Class AA Inc, Class AA (AUD Hedged) Inc, Class AA (CAD Hedged) Inc, Class AA (HKD) Inc, Class AA (USD) MDIST (G), Class AA (AUD Hedged) MDIST (G) and Class AA (HKD) MDIST (G) 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, Class AA (HKD) Inc, Class AA (USD) MDIST (G), Class AA (AUD Hedged) MDIST (G) and Class AA (HKD) MDIST (G) 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 the website www.manulifefunds.com.hk*.

* This website has not been reviewed by the SFC and may contain information on funds not authorized by the SFC.

Important

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

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

PRODUCT KEY FACTS

Manulife Global Fund

Asian High Yield Fund
July 2021

- ***This statement provides you with key information about Manulife Global Fund – Asian High Yield Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Managers:	**Manulife Investment Management (Hong Kong) Limited (internal delegation, Hong Kong) (as a Co-Investment Manager)** **Manulife Investment Management (Europe) Limited (internal delegation, UK) (as a Co-Investment Manager)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA Acc**	**1.81%[1]**
	Class AA (USD) MDIST (G)	**1.81%[2]**
	Class AA (HKD) MDIST (G)	**1.81%[2]**
	Class AA (AUD Hedged) MDIST (G)	**1.81%[2]**
Base currency:	**USD**	
Currency of denomination:	**Class**	**Currency**
	AA Acc / AA (USD) MDIST (G)	**USD**
	AA (HKD) MDIST (G)	**HKD**
	AA (AUD Hedged) MDIST (G)	**AUD**
Dividend policy: (Distribution policy)	**Class AA Acc** **No dividends will be paid in respect of this Class.**	
	Classes AA (AUD Hedged) MDIST (G), AA (USD) MDIST (G) and AA (HKD) MDIST (G) **Dividends (if any) will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends may be paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value. With respect to Class AA (AUD Hedged) MDIST (G), dividends may be paid from the interest rate differential between the currency in which the share class is denominated and the base currency of the Sub-Fund.**	
Financial year end:	**30 June**	
Minimum investment:	**Initial – US$1,000 (or the equivalent in any other major currency)** **Subsequent – US$100 (or the equivalent in any other major currency)**	

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] The Management Fee applicable to Class AA Shares changed from 1.25% to 1.00% per annum of the Sub Fund's net asset value on 30 June 2021, this figure is estimated on the basis of the sum of the current ongoing charges the 12 month period ending 31 March 2021 expressed as a percentage of the sum of the average net asset values over the same period, as adjusted for the revised Management Fee as from 30 June 2021. This figure may vary from year to year.

[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 Acc Shares of the Sub-Fund.

What is this product?

Asian High Yield Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**").

Objective and Investment Strategy

Asian High Yield Fund aims to maximize total returns through a combination of income generation and capital appreciation by investing primarily in debt securities listed or traded in Asia and/or issued by corporations, governments, agencies and supra-nationals domiciled in or with substantial business interests in Asia (which may from time to time include emerging markets).

The Sub-Fund invests at least 70% of its net assets in higher-yielding debt securities listed or traded in Asia and/or issued by corporations, governments, agencies and supra-nationals domiciled in or with substantial business interests in Asia and rated below investment grade (i.e. below Baa3 by Moody's or BBB- by Standard & Poor's or Fitch) or if unrated*, determined to be of comparable quality. As such, an investment in this Sub-Fund is accompanied by a higher degree of credit risk. Debt securities include but are not limited to bonds, commercial paper, short-term bills, certificate of deposits and negotiated term deposits. Other than such higher-yielding debt securities, the Sub-Fund may invest up to 30% of its net assets in debt securities, of any credit quality, issued by corporations, governments, agencies and supra-nationals globally, and/or cash, cash equivalents and short-term money market instruments. The Sub-Fund may also invest up to 10% of its net assets in UCITS (undertaking for collective investment in transferable securities) and UCIs (undertaking for collective investment).

While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-Fund is not otherwise subject to any limitation on the portion of its net assets that may be invested in any one country or sector. Given the flexibility available to the Sub-Fund, the Sub-Fund may invest more than 30% of its net assets in issuers located in any of Mainland China or Indonesia. The Sub-Fund's investments may be denominated in any currency.

It is not the intention of the Sub-Fund to invest more than 10% of its net assets in securities issued, or guaranteed, by any single sovereign (including the relevant government, public or local authority) which has a credit rating that is below investment grade (i.e. below Baa3 by Moody's or BBB- by Standard & Poor's or Fitch).

The Sub-Fund may invest up to 20% of its net assets in debt instruments with loss-absorption features, including, but not limited to, total loss-absorbing capacity eligible instruments, contingent convertible bonds, certain types of senior non-preferred debt and other similar instruments with write-down or bail-in features related to the issuers' regulatory capital ratio. These instruments may be subject to contingent write-down or contingent conversion to equity on the occurrence of trigger event(s).

In times of extreme market volatility or during severe adverse market conditions, the Sub-Fund may temporarily hold a substantial portion (up to 50%) of the Sub-Fund's net assets in cash or cash equivalents, or invest in short-term money market instruments, to preserve the value of the assets in the investment portfolio of the Sub-Fund.

The Sub-Fund 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.

** For the purpose of this Sub-Fund, "unrated" debt securities refer to debt securities which neither the securities nor their issuer has a credit rating.*

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

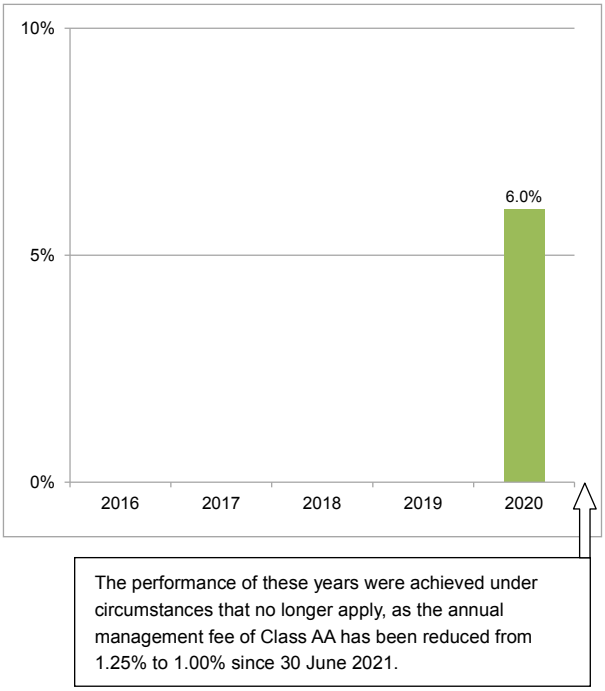
Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**High-Yield Bonds Risk:**	The primary investment strategy of the Sub-Fund is to invest in higher-yielding debt securities rated below investment grade, or if unrated, determined to be of comparable quality. As such, an investment in the Sub-Fund is accompanied by a higher degree of credit, volatility and liquidity risks than high-rated debt securities.
3.	**Emerging Market Risk:**	In respect of certain emerging economies or markets in which the Sub-Fund may invest, including Mainland China and Indonesia, it may be exposed to higher risks than in developed economies or markets, in particular for the acts or omissions of its service providers, agents, correspondents or delegates. Accounting, auditing and financial reporting standards, practices and disclosure requirements applicable to some companies in the emerging economies or markets in which the Sub-Fund may invest may differ from countries with more developed financial markets. The value of the Sub-Fund's assets may also be affected by uncertainties such as changes in government policies, taxation legislation, currency repatriation restrictions and other developments in politics, law or regulations of the emerging economies or markets in which the Sub-Fund may invest. Further, certain emerging economies are exposed to the risks of high inflation and interest rates, large amount of external debt; and such factors may affect the overall economy stability.
4.	**Political and Regulatory Risk:**	Changes to government policies or legislation in the markets in which the Sub-Fund may invest may adversely affect the political or economic stability of such markets, such as preventing or limiting the repatriation of foreign capital or the availability of legal redress through the courts. Investments in certain markets may also require the procurement of a substantial number of licences, regulatory consents, certificates and approvals. The inability to obtain a particular licence, regulatory consent, certificate or approval could adversely affect the operations of the Sub-Fund.
5.	**Interest Rate Risk:**	When interest rates rise on certain currencies that the debt securities are denominated in, the value of the debt securities may reduce, resulting in a lower value for the relevant portfolio.

6.	**Credit Risk:**	This refers to the risk that a debt issuer will default, by failing to repay principal and interest in a timely manner, or that negative perceptions of the issuer's ability to make such payments will cause the price of that debt security to decline.
7.	**Volatility and Liquidity Risk:**	The Sub-Fund may invest in securities of companies or markets that are subject to higher volatility and lower liquidity as compared with more developed companies or markets. These securities may often experience significant price volatility and potential lack of liquidity due to their low trading volume. 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.	**Valuation Risk:**	Where the valuation of the Sub-Fund's investments involves uncertainties and judgmental determination due to the difficulties in ascertaining their valuation, the calculation of the net asset value of the Sub-Fund and its Shares may be adversely affected. The Sub-Fund and its investors may suffer significant losses due to errors in valuations used by the Sub-Fund.
9.	**Sovereign Debt Risk:**	The Sub-Fund's investment in debt securities issued or guaranteed by governments may be exposed to political, social and economic risks. In adverse situations, the sovereign issuers may not be able or willing to repay the principal and/or interest when due or may request the Sub-Fund to participate in restructuring such debts. The Sub-Fund may suffer significant losses when there is a default of sovereign debt issuers.
10.	**Geographical Concentration Risk:**	The Sub-Fund may have the flexibility to concentrate its investments in securities of issuers located in Mainland China and Indonesia. The concentration of the Sub-Fund's investments in securities of issuers related to Mainland China and Indonesia may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Sub-Fund may be more susceptible to adverse events in those regions.
11.	**Mainland China Investment Risk:**	Investing in the securities of issuers located in Mainland China is subject to the risks of investing in emerging markets generally as well as to specific risks relating to the Mainland China market. Investing in Mainland China-related companies involves certain risks and special considerations not typically associated with investment in more developed economies or markets, such as greater political, tax, foreign exchange, liquidity and regulatory risk.
12.	**Currency Risk:**	The Sub-Fund's assets may be invested primarily in securities denominated in currencies other than the base currency of the Sub-Fund, U.S. Dollars, and Classes of Shares may be designated in a currency other than the base currency of the Sub-Fund. 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.

13. Credit Rating and Downgrading Risk:	Credit ratings assigned by rating agencies are subject to limitations and do not guarantee the creditworthiness of the security and/or issuer at all times. In any event, the credit rating of a debt security or its issuer may subsequently be downgraded. In the event of such downgrading, the value of the Sub-Fund may be adversely affected. The Investment Manager may or may not be able to dispose of the debt securities that are being downgraded.
14. Use of FDIs:	The Sub-Fund intends to use FDIs for investment, efficient portfolio management and/or hedging purposes. The use of FDIs exposes the Sub-Fund to additional risks, including: volatility risk, management risk, market risk, credit risk, and liquidity risk. 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.
15. Risks relating to Dividends Paid or Effectively Paid out of Capital:	The Directors of Manulife Global Fund may, at their discretion, pay dividends out of realized capital gains, capital and/or gross income while charging all or part of their fees and expenses to capital, of the Sub-Fund in respect of Classes of Shares labelled with "MDIST (G)". Dividends paid or effectively 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 dividends and the net asset value of Class AA (AUD Hedged) MDIST (G) may also be adversely affected by the differences in the interest rates of the reference currency of such share class and the Sub-Fund's base currency, resulting in an increase in the amount of dividends that is paid out of capital and hence a greater erosion of capital than other share classes.

How has the Sub-Fund performed?



- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Class AA Acc increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in USD, including ongoing charges and excluding subscription fee and redemption fee investors might have to pay.
- Where no past performance is shown there was insufficient data available in that year to provide performance.
- Sub-Fund launch date: 20 December 2019.
- Class AA Acc^ launch date: 20 December 2019.

^ 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 company fee	**Up to 0.013%**
Management fee	**1.00%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than three months' prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Class AA Acc, AA (AUD Hedged) MDIST (G), AA (USD) MDIST (G) and AA (HKD) MDIST (G) Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. 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 Acc, AA (AUD Hedged) MDIST (G), AA (USD) MDIST (G) and AA (HKD) MDIST (G) 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 (AUD Hedged) MDIST (G), AA (USD) MDIST (G) and AA (HKD) MDIST (G) 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 the website www.manulifefunds.com.hk*.

* This website has not been reviewed by the SFC and may contain information on funds not authorized by the SFC.

Important

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

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

PRODUCT KEY FACTS

Manulife Global Fund **China Total Return Bond Fund**
July 2021

- ***This statement provides you with key information about Manulife Global Fund – China Total Return Bond Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (Hong Kong) Limited (internal delegation, Hong Kong)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.43%[1]**
	Class AA Acc	**1.43%[2]**
	Class AA Inc	**1.41%[1]**
	Class AA (USD) MDIST (G)	**1.38%[1]**
	Class AA (AUD Hedged)	**1.38%[1]**
	Class AA (AUD Hedged) Inc	**1.43%[2]**
	Class AA (AUD Hedged) MDIST (G)	**1.38%[1]**
	Class AA (CAD Hedged)	**1.43%[2]**
	Class AA (CAD Hedged) Inc	**1.43%[2]**
	Class AA (CAD Hedged) MDIST (G)	**1.43%[2]**
	Class AA (HKD)	**1.38%[1]**
	Class AA (HKD) Inc	**1.38%[1]**
	Class AA (HKD) MDIST (G)	**1.38%[1]**
Base currency:	**USD**	
Currency of denomination:	**Class**	**Currency**
	AA / AA Acc / AA Inc / AA (USD) MDIST (G)	**USD**
	AA (AUD Hedged) / AA (AUD Hedged) Inc / AA (AUD Hedged) MDIST (G)	**AUD**
	AA (CAD Hedged) / AA (CAD Hedged) Inc / AA (CAD Hedged) MDIST (G)	**CAD**
	AA (HKD) / AA (HKD) Inc / AA (HKD) MDIST (G)	**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 (USD) MDIST (G) / AA (AUD Hedged) Inc / AA (AUD Hedged) MDIST (G) / AA (CAD Hedged) Inc / AA (CAD Hedged) MDIST (G) / AA (HKD) Inc / AA (HKD) MDIST (G)

Dividends (if any) will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends may be paid or effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value. With respect to Class AA (AUD Hedged) Inc, Class AA (CAD Hedged) Inc, Class AA (AUD Hedged) MDIST (G) and Class AA (CAD Hedged) MDIST (G), dividends may be paid from the interest rate differential between the currency in which the share class is denominated and the base currency of the Sub-Fund.

Class AA Acc

No distribution will be paid.

Financial year end: **30 June**
Minimum investment: **Initial – US$1,000 (or the equivalent in any other major currency)**
Subsequent – US$100 (or the equivalent in any other major currency)

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] The Management Fee applicable to Class AA Shares changed from 1.25% to 1.00% per annum of the Sub Fund's net asset value on 30 June 2021, this figure is estimated on the basis of the sum of the current ongoing charges the 12 month period ending 31 March 2021 expressed as a percentage of the sum of the average net asset values over the same period, as adjusted for the revised Management Fee as from 30 June 2021. This figure may vary from year to year.

[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?

China Total Return 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

China Total Return Bond Fund aims to maximize total returns through a combination of income generation and capital appreciation by investing primarily in RMB-denominated debt securities listed or traded in Mainland China and the offshore RMB market, and/or USD-denominated debt securities issued and distributed outside of Mainland China by issuers with substantial business interests in Mainland China.

The Sub-Fund invests at least 70% of its net assets in: (a) RMB-denominated debt securities that are listed or traded in Mainland China and/or outside of Mainland China (typically, dim sum bonds), and/or (b) USD-denominated debt securities issued and distributed outside of Mainland China by issuers with substantial business interests in Mainland China. As part of the above investments, the Sub-Fund may invest less than 30% of its net assets in RMB-denominated debt securities that are circulated in the China interbank bond market via Bond Connect, and up to 20% of its net assets in urban investment bonds (城投債), which are debt instruments issued by local government financial vehicles ("**LGFVs**") and circulated in the China interbank bond market. LGFVs are separate legal entities established by local governments and / or their affiliates to raise financing for public welfare investment or infrastructure projects.

The Sub-Fund may invest up to 30% of its net assets in other debt securities not covered above, and/or cash, cash equivalents and money market instruments.

Debt securities include but are not limited to bonds, commercial paper, short-term bills, certificate of deposits and negotiated term deposits, and may be issued by governments, agencies, supra-nationals and corporate issuers.

The Sub-Fund may invest (up to 50% of its net assets) in higher-yielding debt securities rated lower than investment grade (i.e. below Baa3 by Moody's or BBB- by Standard & Poor's or Fitch, or BB+ or below by a PRC credit rating agency), or if unrated*, their equivalent. As such, an investment in this Sub-Fund is accompanied by a higher degree of credit risk. The Sub-Fund may also invest up to 20% of its net assets in collateralised and/or securitized products such as asset backed securities and mortgage backed securities.

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 Mainland China, Hong Kong and Macau.

It is not the intention of the Sub-Fund to invest more than 10% of its net assets in securities issued, or guaranteed, by any single sovereign (including the relevant government, public or local authority) which has a credit rating that is below investment grade (i.e. below Baa3 by Moody's or BBB- by Standard & Poor's or Fitch).

In times of extreme market volatility or during severe adverse market conditions, the Sub-Fund may temporarily hold a substantial portion (up to 50%) of the Sub-Fund's net assets in cash or cash equivalents, or invest in short-term money market instruments, to preserve the value of the assets in the investment portfolio of the Sub-Fund.

The Sub-Fund may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, futures, options, forwards and other derivative instruments or contracts.

* For the purpose of this Sub-Fund, "unrated" debt securities refer to debt securities in respect of which neither the securities nor their issuer has a credit rating.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

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

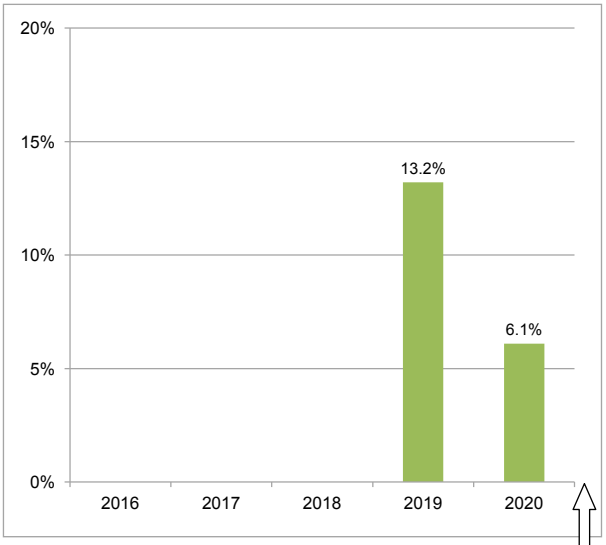
1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Mainland China Investment Risk:**	Investing in the securities markets in Mainland China is subject to the risks of investing in emerging markets generally as well as to specific risks relating to the Mainland China market. Investing in Mainland China-related companies involves certain risks and special considerations not typically associated with investment in more developed economies or markets, such as greater political, tax, foreign exchange, liquidity and regulatory risk.

3. Mainland China Tax Risk:	Onshore PRC debt securities are subject to PRC taxes, including withholding income tax on dividends and distributions. The State Administration of Taxation has not issued any specific tax regulations in relation to Bond Connect, and thus the current PRC tax regulations and market practice should be referenced. Based on professional and independent tax advice received, the Investment Manager of the Sub-Fund does not currently make any tax provision in respect of any potential PRC 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.
4. Investments via Bond Connect:	Investing in the China interbank bond market via Bond Connect is subject to regulatory risks and other risks such as volatility risk, liquidity risk, settlement and counterparty risk, and risks typically applicable to debt securities. Bond Connect is a new programme. The applicable rules and regulations are untested and are subject to change from time to time. There can be no assurance that the Bond Connect will not be restricted, suspended or abolished. In the event that the relevant PRC authorities suspend account opening or trading on the China interbank bond market, the Sub-Fund's ability to invest in the China interbank bond market will be adversely affected. Further, there can be no assurance that the trading platforms and operational systems of Bond Connect will function properly. Bonds acquired through Bond Connect are held under a nominee arrangement. How a beneficial owner (such as the Sub-Fund) of the relevant bonds exercises and enforces its rights over such securities in the courts in China is yet to be tested. The Sub-Fund may suffer significant losses when there is any failure or default in relation to investments under Bond Connect.
5. Risks Associated with Investments in "dim sum" bonds:	The dim sum bond (i.e. RMB-denominated debt securities that are listed or traded outside of Mainland China) market remains to be a relatively small market and is more susceptible to volatility and illiquidity. As a result, it may be difficult to ascertain the valuation of dim sum bonds. Further, if the PRC regulators promulgate any new laws, regulations or administrative measures that limit or restrict the ability of issuers to raise Renminbi by way of dim sum bond issuances and/or reverse or suspend of the liberalisation of the offshore Renminbi market, the operation of the dim sum bond market and new issuances of such bonds could be adversely affected. The Sub-Fund may suffer significant losses due to these risks.

6. Valuation Risk:	Where the valuation of the Sub-Fund's investments involves uncertainties and judgmental determination due to the difficulties in ascertaining their valuation, the calculation of the net asset value of the Sub-Fund and its Shares may be adversely affected. The Sub-Fund and its investors may suffer significant losses due to errors in valuations used by the Sub-Fund.
7. 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.
8. Credit Risk:	This refers to the risk that a debt issuer will default, by failing to repay principal and interest in a timely manner, or that negative perceptions of the issuer's ability to make such payments will cause the price of that bond to decline.
9. Currency Risk:	The Sub-Fund's assets may be invested primarily in securities denominated in currencies other than U.S. Dollars and the Sub-Fund may receive income or realization proceeds from these investments in those currencies, some of which may fall in value against U.S. Dollars. Also, a class of Shares may be designated in a currency other than the base currency of the Sub-Fund and Shareholders of such classes of Shares may be affected unfavourably by fluctuations in the exchange rates between such designated currency and the base currency of the Sub-Fund.
10. Volatility and Liquidity Risk:	The debt securities in the PRC market 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.
11. 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.
12. 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.
13. Credit Rating and Downgrading Risk:	Credit ratings assigned by rating agencies are subject to limitations and do not guarantee the creditworthiness of the security and/or issuer at all times. In any event, the credit rating of a debt security or its issuer may subsequently be downgraded. In the event of such downgrading, the value of the Sub-Fund may be adversely affected. The Investment Manager may or may not be able to dispose of the debt securities that are being downgraded.

14. Use of FDIs:	The Sub-Fund intends to use FDIs for investment, efficient portfolio management and/or hedging purposes. The use of FDIs 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 investment, efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.
15. Risks relating to Dividends Paid or Effectively Paid out of Capital:	The Directors of Manulife Global Fund may, at their discretion, pay dividends (i) 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 and (ii) out of realized capital gains, capital and/or gross income while charging all or part of their fees and expenses to capital, of the Sub-Fund in respect of Class AA (USD) MDIST (G), Class AA (AUD Hedged) MDIST (G), Class AA (CAD Hedged) MDIST (G) and Class AA (HKD) MDIST (G). Dividends paid or effectively 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 dividends and the net asset value of each of Class AA (AUD Hedged) Inc, Class AA (CAD Hedged) Inc, Class AA (AUD Hedged) MDIST (G) and Class AA (CAD Hedged) MDIST (G) may also be adversely affected by the differences in the interest rates of the reference currency of such share class and the Sub-Fund's base currency, resulting in an increase in the amount of dividends that is paid out of capital and hence a greater erosion of capital than other share classes.

How has the Sub-Fund performed?



- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Class AA increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in USD, including ongoing charges and excluding subscription fee and redemption fee investors might have to pay.
- Where no past performance is shown there was insufficient data available in that year to provide performance.
- Sub-Fund launch date: 11 September 2018
- Class AA^ launch date: 11 September 2018

^ This share class has been designated, for the purposes of this statement, as the representative share class of the Sub-Fund as it has the longest track record among the share classes of the Sub-Fund. For further information on the performance of other share classes, please refer to www.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 company fee	**Up to 0.013%**
Management fee	**1.00%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6% by giving the affected shareholders not less than three months' prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Class AA, Class AA Acc, Class AA Inc, Class AA (USD) MDIST (G), Class AA (AUD Hedged), Class AA (AUD Hedged) Inc, Class AA (AUD Hedged) MDIST (G), Class AA (CAD Hedged), Class AA (CAD Hedged) Inc, Class AA (CAD Hedged) MDIST (G), Class AA (HKD), Class AA (HKD) Inc and Class AA (HKD) MDIST (G) Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. 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 Acc, Class AA Inc, Class AA (USD) MDIST (G), Class AA (AUD Hedged), Class AA (AUD Hedged) Inc, Class AA (AUD Hedged) MDIST (G), Class AA (CAD Hedged), Class AA (CAD Hedged) Inc, Class AA (CAD Hedged) MDIST (G), Class AA (HKD), Class AA (HKD) Inc and Class AA (HKD) MDIST (G) 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 (USD) MDIST (G), Class AA (AUD Hedged) Inc, Class AA (AUD Hedged) MDIST (G), Class AA (CAD Hedged) Inc, Class AA (CAD Hedged) MDIST (G), Class AA (HKD) Inc and Class AA (HKD) MDIST (G) 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 the website www.manulifefunds.com.hk*.

* This website has not been reviewed by the Securities and Futures Commission in Hong Kong ("**SFC**") and may contain information on funds not authorized by the SFC.

Important

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

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

PRODUCT KEY FACTS

Manulife Global Fund — Sustainable Asia Bond Fund
July 2021

- ***This statement provides you with key information about Manulife Global Fund – Sustainable Asia Bond Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (Hong Kong) Limited (internal delegation, Hong Kong)**	
Sub-Investment Manager:	**Manulife Investment Management (Singapore) Pte. Ltd. (internal delegation, Singapore)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA Acc**	**1.51%[1]**
	Class AA (USD) MDIST (G)	**1.51%[1]**
	Class AA (HKD) Acc	**1.51%[1]**
	Class AA (HKD) MDIST (G)	**1.51%[1]**
	Class AA (AUD Hedged) MDIST (G)	**1.51%[1]**
	Class AA (GBP Hedged) MDIST (G)	**1.51%[1]**
	Class AA (RMB Hedged) MDIST (G)	**1.51%[1]**
Base currency:	**USD**	
Currency of denomination:	**Class**	**Currency**
	AA Acc / AA (USD) MDIST (G)	**USD**
	AA (HKD) Acc / AA (HKD) MDIST (G)	**HKD**
	AA (AUD Hedged) MDIST (G)	**AUD**
	AA (GBP Hedged) MDIST (G)	**GBP**
	AA (RMB Hedged) MDIST (G)	**RMB**
Dividend policy: (Distribution policy)	**Class AA Acc / AA (HKD) Acc** **No dividends will be paid in respect of this Class.** **Classes AA (USD) MDIST (G) / AA (HKD) MDIST (G) / AA (AUD Hedged) MDIST (G) / AA (GBP Hedged) MDIST (G) / AA (RMB Hedged) MDIST (G)** **Dividends (if any) will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends may be paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value. With respect to Class AA (AUD Hedged) MDIST (G), Class AA (GBP Hedged) MDIST (G) and Class AA (RMB Hedged) MDIST (G), dividends may be paid from the interest rate differential between the currency in which the share class is denominated and the base currency of the Sub-Fund.**	
Financial year end:	**30 June**	

Minimum investment: **Initial – US$1,000 (or the equivalent in any other major currency)**
Subsequent – US$100 (or the equivalent in any other major currency)

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] As the Sub-Fund is newly established, this figure is the Investment Manager's best estimate of the expenses and the average net asset value of the share class over a 12-month period having regard to the fee structure of the Sub-Fund.

What is this product?

Sustainable Asia Bond Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**").

Objective and Investment Strategy

The Sustainable Asia Bond Fund aims to maximize total returns from a combination of income generation and potential capital appreciation by investing primarily in a portfolio of fixed income securities issued by governments, agencies, supranationals and corporations in Asia (which shall include Australia and New Zealand).

To meet its objective, the Sub-Fund will invest at least 85% of its net assets in USD-denominated fixed income and fixed income-related securities of companies domiciled in, traded in and/or with substantial business interests in Asia and/or governments and government-related issuers located in Asia, who demonstrate strong or improving sustainability attributes. Such investments may include USD-denominated debt securities that are issued or guaranteed by governments, agencies, supra-nationals and corporate issuers incorporated in Mainland China but which are issued and distributed outside Mainland China.

Sustainability attributes may include but are not limited to an issuer's performance on and management of certain environmental factors, such as climate change and natural resource use, social factors, such as labor standards and diversity considerations, and governance factors, such as board composition and business ethics ("**ESG**"). Issuers with improving sustainability attributes are those that demonstrate awareness and commitment to ESG issues, while issuers with strong sustainability attributes are those that demonstrate stronger performance on and management of ESG issues compared to their peers. In order to select securities of issuers with strong or improving sustainability attributes, the Investment Manager will (i) adhere to an exclusion framework; (ii) screen out securities with the lowest ESG rankings; and (iii) select securities that have higher ESG rankings (see below).

The Sub-Fund shall adhere to an exclusion framework where certain issuers are removed from the permissible investment universe. This includes screening out issuers who are considered to be in violation of the Ten Principles of the United Nations Global Compact. This also includes issuers with products or within industries that are considered by the Investment Manager to be unsustainable or associated with significant environmental or social risks. These may be updated from time to time depending on the assessment of each product or industry against the abovementioned principles, but currently issuers deriving more than 5% of revenue from alcohol, tobacco, controversial weapons and/or thermal coal manufacturing or sales or gambling operations are automatically eliminated from investment consideration.

The Sub-Fund's investment process combines bottom-up fundamental credit analysis with a proprietary ESG-based methodology (outlined in the paragraphs below) which assigns ESG rankings on each potential issuer with the aim of identifying potential issuers demonstrating such strong or improving sustainability attributes.

Each potential issuer will be assigned with one of four rankings in respect of each category of environmental, social and governance, based on the Investment Manager's assessment of that issuer's performance on and management of ESG issues, in consideration of and/or in reference to a number of industry principles and standards including the principles of financial materiality as outlined by the Sustainability Accounting Standards Board (SASB). The ESG rankings will be determined and assigned by the Investment Manager using a proprietary method which aims to incorporate all relevant ESG factors, considering and processing third party ratings and scores (such as MSCI, Sustainalytics, Bloomberg, S&P Trucost, MSCI Carbon Delta, CDP, and SPOTT) together with the Investment Manager's own analysis of raw industry data (such as publicly available ESG reports, assessment reports or case studies).

Using the ESG rankings, the Investment Manager will (i) remove the lowest ranked issuers (which typically comprise approximately 10% of all potential issuers); and (ii) select issuers which are ranked above a minimum threshold determined by the Investment Manager to indicate strong or improving sustainable attributes. Selected issuers shall be included in the Sub-Fund's investment universe.

Within the primary investment strategy, the Sub-Fund will also invest a minimum of 10% of net assets in ESG themed bonds issued by companies domiciled in, traded in and/or with substantial business interests in Asia and/or governments and government-related issuers located in Asia. "ESG themed bonds" are bonds which align with a combination of one or more of the International Capital Market Association (ICMA) Green Bond Principles, ICMA Social Bond Principles and/or the ICMA Sustainability Bond Guidelines, amongst others.

The Sub-Fund may invest up to 15% of its net assets in the fixed income securities of issuers outside of Asia, who demonstrate strong or improving sustainability attributes, and/or cash and cash equivalents.

The Sub-Fund may also invest up to 10% of its net assets in collateralized and/or securitized products such as asset-backed securities and mortgage-backed securities.

The Sub-Fund may invest up to 35% of its net assets in debt securities rated below investment grade (i.e. below Baa3 by Moody's or BBB- by Standard & Poor's or Fitch) or if unrated, determined to be of comparable quality.

While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-Fund is not otherwise subject to any limitation on the portion of its net assets that may be invested in any one country or sector. Hence, the Sub-Fund may invest more than 30% of its net assets in issuers located in the PRC.

The Sub-Fund may invest up to 20% of its net assets in debt instruments with loss-absorption features, including, but not limited to, total loss-absorbing capacity eligible instruments, contingent convertible bonds, certain types of senior non-preferred debt and other similar instruments with write-down or bail-in features related to the issuers' regulatory capital ratio. These instruments may be subject to contingent write-down or contingent conversion to equity on the occurrence of trigger event(s).

It is not the intention of the Sub-Fund to invest more than 10% of its net assets in securities issued, or guaranteed, by any single sovereign (including the relevant government, public or local authority) which has a credit rating that is below investment grade.

The Sub-Fund may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, options, futures, swaps and forwards.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

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

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Sustainable investing risk:**	Investing primarily in investments of issuers demonstrating sustainability characteristics ("**sustainable investment**") carries the risk that, under certain market conditions, the Sub-Fund may underperform funds that do not utilize a sustainable investment strategy. The Sub-Fund focuses on sustainable investment. The value of the Sub-Fund may be more volatile than that of a fund having a more diverse portfolio of investments. The securities held by the Sub-Fund may be subject to the risk that they no longer meet the Sub-Fund's sustainability and ESG criteria after investment. The Investment Manager and/or the Sub-Investment Manager may need to dispose of such securities when it may be disadvantageous to do so. This may lead to a fall in the net asset value of the Sub-Fund. In evaluating an issuer, the Investment Manager is reliant on information and data from external research providers that may be incomplete, inaccurate or unavailable, which could cause the Investment Manager to incorrectly assess an issuer's sustainability characteristics. In addition, there is a lack of standardized taxonomy of ESG investments. Successful application of the Sub-Fund's sustainable investment strategy will depend on the Investment Manager's skill in properly identifying and analyzing material sustainability issues. Sustainability factors may be evaluated differently by different managers, and may mean different things to different people.

3.	**Geographical Concentration Risk:**	The Sub-Fund may have the flexibility to concentrate its investments in securities of issuers located in Mainland China. The concentration of the Sub-Fund's investments in securities of issuers related to Mainland China may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Sub-Fund may be more susceptible to adverse events in this region.
4.	**Mainland China Investment Risk:**	Investing in the securities of issuers located in Mainland China is subject to the risks of investing in emerging markets generally as well as to specific risks relating to the Mainland China market. Investing in Mainland China-related companies involves certain risks and special considerations not typically associated with investment in more developed economies or markets, such as greater political, tax, foreign exchange, liquidity and regulatory risk.
5.	**Political and Regulatory Risk:**	Changes to government policies or legislation in the markets in which the Sub-Fund may invest may adversely affect the political or economic stability of such markets, such as preventing or limiting the repatriation of foreign capital or the availability of legal redress through the courts. Investments in certain markets may also require the procurement of a substantial number of licences, regulatory consents, certificates and approvals. The inability to obtain a particular licence, regulatory consent, certificate or approval could adversely affect the operations of the Sub-Fund.
6.	**Credit Rating and Downgrading Risk:**	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.
7.	**High-Yield Bonds Risk:**	The Sub-Fund may invest in higher-yielding debt securities rated below investment grade, or if unrated, determined to be of comparable quality. As such, an investment in the Sub-Fund is accompanied by a higher degree of credit, volatility and liquidity risks than high-rated debt securities.
8.	**Interest Rate Risk:**	When interest rates rise on certain currencies that the debt securities are denominated in, the value of the debt securities may reduce, resulting in a lower value for the relevant portfolio.
9.	**Credit Risk:**	This refers to the risk that a debt issuer will default, by failing to repay principal and interest in a timely manner, or that negative perceptions of the issuer's ability to make such payments will cause the price of that debt security to decline.

10. Volatility and Liquidity Risk:	The Sub-Fund may invest in securities of companies or markets that are subject to higher volatility and lower liquidity as compared with more developed companies or markets. These securities may often experience significant price volatility and potential lack of liquidity due to their low trading volume. 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. Valuation Risk:	Where the valuation of the Sub-Fund's investments involves uncertainties and judgmental determination due to the difficulties in ascertaining their valuation, the calculation of the net asset value of the Sub-Fund and its Shares may be adversely affected. The Sub-Fund and its investors may suffer significant losses due to errors in valuations used by the Sub-Fund.
12. Sovereign Debt Risk:	The Sub-Fund's investment in debt securities issued or guaranteed by governments may be exposed to political, social and economic risks. In adverse situations, the sovereign issuers may not be able or willing to repay the principal and/or interest when due or may request the Sub-Fund to participate in restructuring such debts. The Sub-Fund may suffer significant losses when there is a default of sovereign debt issuers.
13. Currency Risk:	Classes of Shares may be designated in a currency other than the base currency of the Sub-Fund. The net asset value of such Classes of Shares may be affected unfavorably by fluctuations in the exchange rates between these currencies and the base currency and by changes in exchange rate controls.
14. Use of FDIs:	The Sub-Fund intends to use FDIs for investment, efficient portfolio management and/or hedging purposes. The use of derivatives exposes the Sub-Fund to additional risks, including: volatility risk, management risk, market risk, credit risk and liquidity risk. 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 investment, efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.
15. Risks relating to Dividends Paid or Effectively Paid out of Capital:	The Directors of Manulife Global Fund may, at their discretion, pay dividends out of realized capital gains, capital and/or gross income while charging all or part of their fees and expenses to capital, of the Sub-Fund in respect of Classes of Shares labelled with "MDIST (G)". Dividends paid or effectively 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 dividends and the net asset value of each of the Classes that are hedged against a reference currency and labelled with "MDIST(G)" may also be adversely affected by the differences in the interest rates of the reference currency of such share class and the Sub-Fund's base currency, resulting in an increase in the amount of dividends that is paid out of capital and hence a greater erosion of capital than other share classes.
16. RMB Conversion and RMB Class(es) related Risk:	RMB is currently not a freely convertible currency. The supply of RMB and the conversion of foreign currency into RMB are subject to exchange control policies and restrictions imposed by the Mainland China authorities which could adversely impact the Sub-Fund's ability to exchange RMB. Under exceptional circumstances, payment of redemptions and/or dividend payment in RMB may be delayed due to the exchange controls and restrictions applicable to RMB. As offshore RMB (CNH) will be used for the valuation of RMB denominated Class(es), CNH rate may be at a premium or discount to the exchange rate for onshore RMB (CNY) and there may be significant bid and offer spreads and thus the value of the RMB denominated Class(es) will be subject to fluctuation. Non-RMB based investors are exposed to foreign exchange risk and there is no guarantee that the value of RMB against the investors' base currencies (for example HKD) will not be subject to devaluation. Any devaluation of RMB could adversely affect the value of investors' investments in the RMB denominated Class(es) of the Sub-Fund.

How has the Sub-Fund performed?

The Sub-Fund is newly set-up and has been launched for less than one calendar year. As such, there is insufficient data to provide a useful indication of past performance to investors.

Is there any guarantee?

This Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.

What are the fees and charges?

Charges which may be payable by you

You may have to pay the following fees when dealing in Shares of the Sub-Fund.

Fee	What you pay
Subscription fee (Initial charge)	**Up to 5% of the subscription amount**
Switching fee (Switching charge)	**Up to 1% of the 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 company fee	**Up to 0.013%**
Management fee	**1.00%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than three months' prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Class AA Acc, AA (HKD) Acc, AA (USD) MDIST (G), AA (HKD) MDIST (G), AA (AUD Hedged) MDIST (G), AA (GBP Hedged) MDIST (G) and AA (RMB Hedged) MDIST (G) Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. 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 Acc, AA (HKD) Acc, AA (USD) MDIST (G), AA (HKD) MDIST (G), AA (AUD Hedged) MDIST (G), AA (GBP Hedged) MDIST (G) and AA (RMB Hedged) MDIST (G) 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 (USD) MDIST (G), AA (HKD) MDIST (G), AA (AUD Hedged) MDIST (G), AA (GBP Hedged) MDIST (G) and AA (RMB Hedged) MDIST (G) 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 the website www.manulifefunds.com.hk*.

* This website has not been reviewed by the SFC and may contain information on funds not authorized by the SFC.

Important

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

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

PRODUCT KEY FACTS

Manulife Global Fund — U.S. Bond Fund

July 2021

- ***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

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (US) LLC (internal delegation, US)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.21%[1]**
	Class AA Acc	**1.21%[2]**
	Class AA Inc	**1.22%[1]**
	Class AA (HKD)	**1.20%[1]**
	Class AA (HKD) Inc	**1.19%[1]**
	Class AA (AUD Hedged)	**1.21%[2]**
	Class AA (AUD Hedged) Inc	**1.21%[2]**
	Class AA (CAD Hedged)	**1.21%[2]**
	Class AA (CAD Hedged) Inc	**1.21%[2]**
	Class AA (HKD) MDIST (G)	**1.21%[3]**
	Class AA (USD) MDIST (G)	**1.21%[3]**
Base currency:	**USD**	

Currency of denomination:

Class	**Currency**
AA / AA Acc / AA Inc / AA (USD) MDIST (G)	**USD**
AA (AUD Hedged) / AA (AUD Hedged) Inc	**AUD**
AA (CAD Hedged) / AA (CAD Hedged) Inc	**CAD**
AA (HKD) / AA (HKD) Inc/ AA (HKD) MDIST (G)	**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 / AA (HKD) MDIST (G) / AA (USD) MDIST (G)

Dividends (if any) will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends may be paid or effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value. With respect to Class AA (AUD Hedged) Inc and Class AA (CAD Hedged) Inc, dividends may be paid from the interest rate differential between the currency in which the share class is denominated and the base currency of the Sub-Fund.

Class AA Acc

No distribution will be paid.

Financial year end:	**30 June**
Minimum investment:	**Initial – US$1,000 (or the equivalent in any other major currency)** **Subsequent – US$100 (or the equivalent in any other major currency)**

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] The Management Fee applicable to Class AA Shares changed from 1.25% to 1.00% per annum of the Sub Fund's net asset value on 30 June 2021, this figure is estimated on the basis of the sum of the current ongoing charges the 12 month period ending 31 March 2021 expressed as a percentage of the sum of the average net asset values over the same period, as adjusted for the revised Management Fee as from 30 June 2021. This figure may vary from year to year.

[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.

[3] As the share class was 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. 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.

The Sub-Fund may invest up to 20% of its net assets in debt instruments with loss-absorption features, including, but not limited to, total loss-absorbing capacity eligible instruments, contingent convertible bonds, certain types of senior non-preferred debt and other similar instruments with write-down or bail-in features related to the issuers' regulatory capital ratio. These instruments may be subject to contingent write-down or contingent conversion to equity on the occurrence of trigger event(s).

It is not the intention of the Sub-Fund to invest more than 10% of its net assets in securities issued, or guaranteed, by any single sovereign (including the relevant government, public or local authority) which has a credit rating that is below investment grade (i.e. below Baa3 by Moody's or BBB- by Standard & Poor's or Fitch). Neither does the Sub-Fund currently intend to enter into securities lending, repurchase, reverse repurchase, and similar over-the-counter transactions.

In times of extreme market volatility or during severe adverse market conditions, the Sub-Fund may temporarily hold a substantial portion (up to 50%) of the Sub-Fund's net assets in cash or cash equivalents, or invest in short-term money market instruments, to preserve the value of the assets in the investment portfolio of the Sub-Fund.

The Sub-Fund may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, options, futures, swaps and forwards.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

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

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Credit Rating and Downgrading Risk:**	Credit ratings assigned by rating agencies are subject to limitations and do not guarantee the creditworthiness of the security and/or issuer at all times. In any event, the credit rating of a debt security or its issuer may subsequently be downgraded. In the event of such downgrading, the value of the Sub-Fund may be adversely affected. The Investment Manager may or may not be able to dispose of the debt securities that are being downgraded.
3.	**Credit Risk:**	This refers to the risk that a debt issuer will default, by failing to repay principal and interest in a timely manner, or that negative perceptions of the issuer's ability to make such payments will cause the price of that bond to decline.
4.	**Interest Rate Risk:**	When interest rates rise on certain currencies that the bonds are denominated in, the value of the bonds may reduce, resulting in a lower value for the relevant portfolio.
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.	**Currency Risk:**	A class of Shares may be designated in a currency other than the base currency of the Sub-Fund and Shareholders of such classes of Shares may be affected unfavourably by fluctuations in the exchange rates between such designated currency and the base currency of the Sub-Fund.

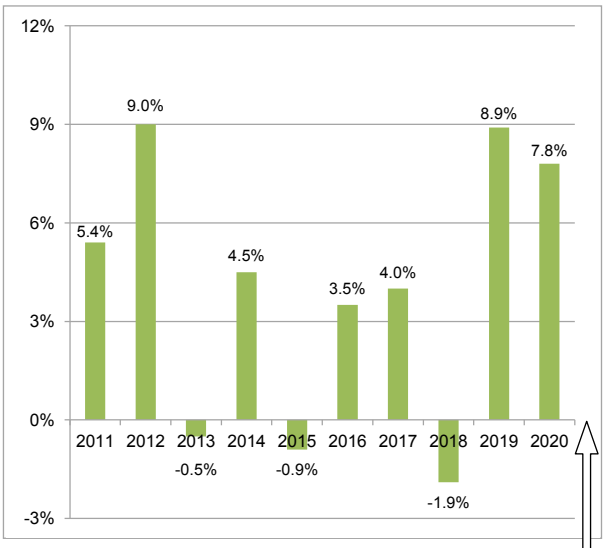
9.	**Use of FDIs:**	The Sub-Fund intends to use FDIs for investment, efficient portfolio management and/or hedging purposes. The use of FDIs exposes the Sub-Fund to additional risks, including: (i) volatility risk – FDIs may be highly volatile; (ii) management risk – the results are reliant upon the 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 investment, efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.
10.	**Risks associated with investments in debt instruments with loss-absorption features:**	Debt instruments with loss-absorption features present more significant risks relative to traditional debt securities particularly given that instruments of this type can be written down or converted to equity as the result of the triggering of predetermined criteria relating to solvency and/or regulatory required capital levels (e.g. when the issuer is near or at the point of non-viability or when the issuer's capital ratio falls to a specified level), that may be beyond the control of the issuer. Such trigger events are complex and difficult to predict, and can result in a partial or total reduction in the value of the associated securities. Upon the occurrence of a triggering event, there is potential for price and/or volatility contagion across the asset class. Investments in securities with loss-absorption features may also expose investors to liquidity, valuation and sector concentration risks. The Sub-Fund may invest in contingent convertible debt securities (commonly known as CoCos), which should be considered high risk and highly complex. Upon the occurrence of a trigger event, CoCos may be converted into shares of the issuer (potentially at a discounted price), or may be permanently written down to zero. Coupon payments for CoCos are discretionary and may be cancelled by the issuer at any point, for any reason, and for any length of time. The Sub-Fund may invest in senior non-preferred debt securities, certain types of which may be subject to loss-absorption mechanisms, and can potentially be at risk of write-downs which will compromise their standing within the issuer's creditor hierarchy structure and result in a substantial loss in value (including total loss of principal invested).

11. Risks relating to Dividends Paid out of Capital:

The Directors of Manulife Global Fund may, at their discretion, pay dividends (i) 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 and (ii) out of realized capital gains, capital and/or gross income while charging all or part of their fees and expenses to capital, of the Sub-Fund in respect of Class AA (USD) MDIST (G) and Class AA (HKD) MDIST (G). Dividends paid or effectively 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 dividends and the net asset value of each of Class AA (AUD Hedged) Inc and Class AA (CAD Hedged) Inc may also be adversely affected by the differences in the interest rates of the reference currency of such share class and the Sub-Fund's base currency, resulting in an increase in the amount of dividends that is paid out of capital and hence a greater erosion of capital than other share classes.

How has the Sub-Fund performed?



The performance of these years were achieved under circumstances that no longer apply, as the annual management fee of Class AA has been reduced from 1.25% to 1.00% since 30 June 2021.

- 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 ("**SFC**").

Is there any guarantee?

This Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.

What are the fees and charges?

Charges which may be payable by you

You may have to pay the following fees when dealing in Shares of the Sub-Fund.

Fee	What you pay
Subscription fee (Initial charge)	**Up to 5% of the subscription amount**
Switching fee (Switching charge)	**Up to 1% of the 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 company fee	**Up to 0.013%**
Management fee	**1.00%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than three months' prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Class AA, Class AA Acc, Class AA (AUD Hedged), Class AA (CAD Hedged), Class AA (HKD), Class AA Inc, Class AA (AUD Hedged) Inc, Class AA (CAD Hedged) Inc, Class AA (HKD) Inc, Class AA (HKD) MDIST (G) and Class AA (USD) MDIST (G) Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. 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 Acc, Class AA (AUD Hedged), Class AA (CAD Hedged), Class AA (HKD), Class AA Inc, Class AA (AUD Hedged) Inc, Class AA (CAD Hedged) Inc, Class AA (HKD) Inc, Class AA (HKD) MDIST (G) and Class AA (USD) MDIST (G) 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, Class AA (HKD) Inc, Class AA (HKD) MDIST (G) and Class AA (USD) MDIST (G) 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 the website www.manulifefunds.com.hk*.

* This website has not been reviewed by the SFC and may contain information on funds not authorized by the SFC.

Important

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

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

PRODUCT KEY FACTS

Manulife Global Fund — U.S. Special Opportunities Fund

July 2021

- ***This statement provides you with key information about Manulife Global Fund – U.S. Special Opportunities Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (US) LLC (internal delegation, US)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.27%[1]**
	Class AA Acc	**1.27%[2]**
	Class AA Inc	**1.28%[1]**
	Class AA (HKD)	**1.28%[3]**
	Class AA (HKD) Inc	**1.27%[1]**
	Class AA (AUD Hedged)	**1.27%[2]**
	Class AA (AUD Hedged) Inc	**1.27%[2]**
	Class AA (CAD Hedged)	**1.27%[2]**
	Class AA (CAD Hedged) Inc	**1.27%[2]**
Base currency:	**USD**	

Currency of denomination:

Class	Currency
AA / AA Acc / 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. With respect to Class AA (AUD Hedged) Inc and Class AA (CAD Hedged) Inc, dividends may be paid from the interest rate differential between the currency in which the share class is denominated and the base currency of the Sub-Fund.

Class AA Acc

No distribution will be paid.

Financial year end: **30 June**

Minimum investment: **Initial – US$1,000 (or the equivalent in any other major currency)**
Subsequent – US$100 (or the equivalent in any other major currency)

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] The Management Fee applicable to Class AA Shares changed from 1.25% to 1.00% per annum of the Sub Fund's net asset value on 30 June 2021, this figure is estimated on the basis of the sum of the current ongoing charges the 12 month period ending 31 March 2021 expressed as a percentage of the sum of the average net asset values over the same period, as adjusted for the revised Management Fee as from 30 June 2021. This figure may vary from year to year.

[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.

[3] As the share class did not have attributable expenses and assets for 12 consecutive months as at 31 March 2021, 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.

The Sub-Fund may invest up to 20% of its net assets in debt instruments with loss-absorption features, including, but not limited to, total loss-absorbing capacity eligible instruments, contingent convertible bonds, certain types of senior non-preferred debt and other similar instruments with write-down or bail-in features related to the issuers' regulatory capital ratio. These instruments may be subject to contingent write-down or contingent conversion to equity on the occurrence of trigger event(s).

It is not the intention of the Sub-Fund to invest more than 10% of its net assets in securities issued, or guaranteed, by any single sovereign (including the relevant government, public or local authority) which has a credit rating that is below investment grade (i.e. below Baa3 by Moody's or BBB- by Standard & Poor's or Fitch). Neither does the Sub-Fund currently intend to enter into securities lending, repurchase, reverse repurchase, and similar over-the-counter transactions.

In times of extreme market volatility or during severe adverse market conditions, the Sub-Fund may temporarily hold a substantial portion (up to 30%) of the Sub-Fund's net assets in cash or cash equivalents, or invest in short-term money market instruments, to preserve the value of the assets in the investment portfolio of the Sub-Fund.

The Sub-Fund may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, futures, options, forwards and other derivative instruments or contracts.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

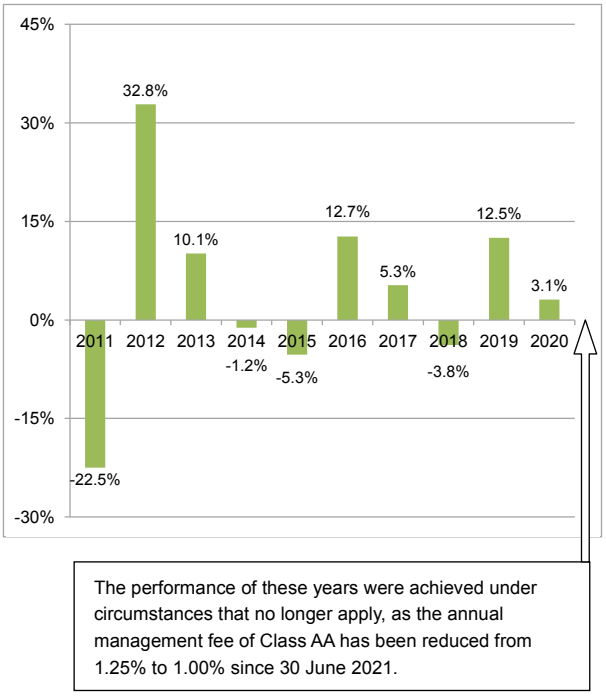
Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Credit Risk:**	This refers to the risk that a debt issuer will default, by failing to repay principal and interest in a timely manner, or that negative perceptions of the issuer's ability to make such payments will cause the price of that bond to decline.
3.	**High-Yield Bonds Risk:**	The Sub-Fund can invest in higher-yielding debt securities rated lower than investment grade, or if unrated, their equivalent. As such, an investment in this Sub-Fund is accompanied by a higher degree of credit, volatility and liquidity risks than high-rated debt securities.
4.	**Credit Rating and Downgrading Risk:**	Credit ratings assigned by rating agencies are subject to limitations and do not guarantee the creditworthiness of the security and/or issuer at all times. In any event, the credit rating of a debt security or its issuer may subsequently be downgraded. In the event of such downgrading, the value of the Sub-Fund may be adversely affected. The Investment Manager may or may not be able to dispose of the debt securities that are being downgraded.
5.	**Interest Rate Risk:**	When interest rates rise on certain currencies that the bonds are denominated in, the value of the bonds may reduce, resulting in a lower value for the relevant portfolio.
6.	**Currency Risk:**	The Sub-Fund's assets may be invested primarily in securities denominated in currencies other than U.S. Dollars and the Sub-Fund may receive income or realization proceeds from these investments in those currencies, some of which may fall in value against U.S. Dollars. Also, a class of Shares may be designated in a currency other than the base currency of the Sub-Fund and Shareholders of such classes of Shares may be affected unfavourably by fluctuations in the exchange rates between such designated currency and the base currency of the Sub-Fund.
7.	**Geographical Concentration Risk:**	The concentration of the Sub-Fund's investments in securities of American companies may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Sub-Fund may be more susceptible to adverse events in the region.

8.	**Use of FDIs:**	The Sub-Fund intends to use FDIs for investment, efficient portfolio management and/or hedging purposes. The use of FDIs 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 investment, efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.
9.	**Risks associated with investments in debt instruments with loss-absorption features:**	Debt instruments with loss-absorption features present more significant risks relative to traditional debt securities particularly given that instruments of this type can be written down or converted to equity as the result of the triggering of predetermined criteria relating to solvency and/or regulatory required capital levels (e.g. when the issuer is near or at the point of non-viability or when the issuer's capital ratio falls to a specified level), that may be beyond the control of the issuer. Such trigger events are complex and difficult to predict, and can result in a partial or total reduction in the value of the associated securities. Upon the occurrence of a triggering event, there is potential for price and/or volatility contagion across the asset class. Investments in securities with loss-absorption features may also expose investors to liquidity, valuation and sector concentration risks. The Sub-Fund may invest in contingent convertible debt securities (commonly known as CoCos), which should be considered high risk and highly complex. Upon the occurrence of a trigger event, CoCos may be converted into shares of the issuer (potentially at a discounted price), or may be permanently written down to zero. Coupon payments for CoCos are discretionary and may be cancelled by the issuer at any point, for any reason, and for any length of time. The Sub-Fund may invest in senior non-preferred debt securities, certain types of which may be subject to loss-absorption mechanisms, and can potentially be at risk of write-downs which will compromise their standing within the issuer's creditor hierarchy structure and result in a substantial loss in value (including total loss of principal invested).

10. 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 dividends and the net asset value of each of Class AA (AUD Hedged) Inc and Class AA (CAD Hedged) Inc may also be adversely affected by the differences in the interest rates of the reference currency of such share class and the Sub-Fund's base currency, resulting in an increase in the amount of dividends that is paid out of capital and hence a greater erosion of capital than other share classes.

How has the Sub-Fund performed?



- 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 ("**SFC**").

Is there any guarantee?

This Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.

What are the fees and charges?

Charges which may be payable by you

You may have to pay the following fees when dealing in Shares of the Sub-Fund.

Fee	What you pay
Subscription fee (Initial charge)	**Up to 5% of the subscription amount**
Switching fee (Switching charge)	**Up to 1% of the 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 company fee	**Up to 0.013%**
Management fee	**1.00%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than three months' prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Class AA, Class AA Acc, 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 Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. 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 Acc, 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 the website www.manulifefunds.com.hk*.

* This website has not been reviewed by the SFC and may contain information on funds not authorized by the SFC.

Important

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

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

PRODUCT KEY FACTS

Manulife Global Fund Global Multi-Asset Diversified Income Fund
July 2021

- ***This statement provides you with key information about Manulife Global Fund – Global Multi-Asset Diversified Income Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (US) LLC (internal delegation, US)**	
Sub-Investment Managers	**Manulife Investment Management (Europe) Limited (internal delegation, UK) (as Co-Sub-Investment Manager)** **Manulife Investment Management (Hong Kong) Limited (internal delegation, Hong Kong) (as Co-Sub-Investment Manager)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.72%[1]**
	Class AA Acc	**1.72%[2]**
	Class AA (HKD)	**1.73%[1]**
	Class AA Inc	**1.71%[1]**
	Class AA (AUD Hedged) Inc	**1.72%[3]**
	Class AA (CAD Hedged) Inc	**1.72%[2]**
	Class AA (HKD) Inc	**1.73%[1]**
	Class AA (USD) MDIST (G)	**1.73%[1]**
	Class AA (AUD Hedged) MDIST (G)	**1.73%[1]**
	Class AA (CAD Hedged) MDIST (G)	**1.72%[1]**
	Class AA (HKD) MDIST (G)	**1.72%[1]**
	Class AA (GBP Hedged) MDIST (G)	**1.72%[1]**
	Class AA (RMB Hedged) MDIST (G)	**1.73%[1]**
	Class R (USD) MDIST (G)	**1.73%[1]**
	Class R (HKD) MDIST (G)	**1.74%[1]**
Base currency:	**USD**	
Currency of denomination:	**<u>Class</u>**	**<u>Currency</u>**
	AA / AA Acc / AA Inc / AA (USD) MDIST (G) / R (USD) MDIST (G)	**USD**
	AA (AUD Hedged) Inc / AA (AUD Hedged) MDIST (G)	**AUD**
	AA (CAD Hedged) Inc / AA (CAD Hedged) MDIST (G)	**CAD**
	AA (HKD) / AA (HKD) Inc / AA (HKD) MDIST (G) / R (HKD) MDIST (G)	**HKD**
	AA (GBP Hedged) MDIST (G)	**GBP**
	AA (RMB Hedged) MDIST (G)	**RMB**
Dividend policy: (Distribution policy)	**<u>Classes AA / AA (HKD)</u>** **Dividends (if any) will be paid annually (Dividends will automatically be reinvested unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.)**	

Classes AA Inc / AA (USD) MDIST (G) / AA (AUD Hedged) Inc / AA (AUD Hedged) MDIST (G) / AA (CAD Hedged) Inc / AA (CAD Hedged) MDIST (G) / AA (HKD) Inc / AA (HKD) MDIST (G) / AA (GBP Hedged) MDIST (G) / AA (RMB Hedged) MDIST (G)

Dividends (if any) will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends may be paid or effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value. With respect to Class AA (AUD Hedged) Inc, Class AA (CAD Hedged) Inc, Class AA (AUD Hedged) MDIST (G), Class AA (CAD Hedged) MDIST (G), Class AA (GBP Hedged) MDIST (G) and Class AA (RMB Hedged) MDIST (G), dividends may be paid from the interest rate differential between the currency in which the share class is denominated and the base currency of the Sub-Fund.

Classes R (USD) MDIST (G) and R (HKD) MDIST (G)

Dividends will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends will be partially comprised of a distribution paid from realized capital gains and/or capital at a fixed rate of between 2% and 5% of net asset value per Share* per annum, which may immediately reduce the Sub-Fund's net asset value. Dividends may also be effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value.

**** Based on the initial Subscription Price during the year of inception, and the NAV per Share on the first Business Day of each calendar year thereafter, or in times of extreme market volatility or during severe adverse market conditions, such other Business Day to be determined by the Directors (or their delegates) and further disclosed at www.manulifefunds.com.hk with prior notice to be given to investors.***

Class AA Acc

No distribution will be paid.

Financial year end: **30 June**

Minimum investment: **Initial – US$1,000 (or the equivalent in any other major currency)**
Subsequent – US$100 (or the equivalent in any other major currency)

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] This figure is based on the expenses for the period from 1 April 2020 to 31 March 2021.

[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.

[3] As the share class did not have attributable expenses and assets for 12 consecutive months as at 31 March 2021, this figure is estimated on the basis of the expenses of Class AA Shares of the Sub-Fund.

What is this product?

Global Multi-Asset Diversified Income Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**").

Objective and Investment Strategy

Global Multi-Asset Diversified Income Fund aims to achieve income generation by investing primarily in a diversified portfolio of equity, equity-related, fixed income and fixed income-related securities of companies and/or governments (which include agencies and supra-nationals in respect of fixed income and fixed income-related securities) globally (including emerging markets from time to time).

To meet its objective the Sub-Fund will invest at least 70% of its net assets in equity and equity-related securities (which are listed on any regulated market), fixed income and fixed income-related securities of companies and/or governments (which include agencies and supra-nationals in respect of fixed income and fixed income-related securities) located across the globe. The remaining assets of the Sub-Fund may be invested in cash and/or cash equivalents.

Equity and equity-related securities may include common stocks, preferred stocks, depositary receipts and listed closed-ended real estate investment trusts ("**REITs**"). The Sub-Fund may also invest up to 10% of its net assets in UCITS (undertaking for collective investment in transferable securities) and UCIs (undertaking for collective investment). Fixed income and fixed income-related securities include but are not limited to bonds (including inflation-linked and convertible bonds), floating rate securities, commercial paper, short-term bills, certificate of deposits and negotiated term deposits, and may be issued by governments, agencies, supra-nationals and companies.

The Sub-Fund will actively allocate investment between equities and equity-related securities, fixed income and fixed income-related securities and cash and cash equivalents to achieve its objective. The asset allocation of the Sub-Fund will change according to the Investment Manager's views of fundamental economic and market conditions and investment trends across the world, taking into consideration factors such as liquidity, costs, timing, relative attractiveness (considering factors such as valuation and earnings potential) of individual securities and issuers available in the market. The Sub-Fund's expected asset allocation ranges for each asset class is expected to be the following (as percentage of the Sub-Fund's net assets):

Global equities and equity-related securities: 10-90%
Global fixed income and fixed income-related securities: 10-90%
Cash and/or cash equivalents: 0-30%

In addition to the Investment Manager's active asset allocation strategy, the Sub-Fund will also perform active security selection for its investments in equities and equity-related securities and fixed income and fixed income-related securities. For the fixed income and fixed income-related securities portfolio, the Sub-Fund intends to focus on securities that will enhance income generation. For the equities/equity-related securities portfolio, the Sub-Fund intends to focus on companies that are able to enhance income generation as well as potentially generate capital growth over the medium to long term.

The Sub-Fund may invest (up to 90% of its net assets) in higher-yielding debt securities rated below investment grade (i.e. below Baa3 by Moody's or BBB- by Standard & Poor's or Fitch) or unrated debt securities. For these purposes, an unrated debt security means a debt security which neither the debt security itself nor its issuer has a credit rating. The Sub-Fund may also invest up to 20% of its net assets in collateralized and/or securitized products, such as asset backed securities and mortgage backed securities.

It is not the intention of the Sub-Fund to invest more than 10% of its net assets in higher-yielding securities issued, or guaranteed, by any single sovereign (including the relevant government, public or local authority) which has a credit rating that is below investment grade (i.e. below Baa3 by Moody's or BBB- by Standard & Poor's or Fitch).

The Sub-Fund may engage in exchange-traded or OTC financial derivatives instruments ("**FDI**") for the purposes of investment, hedging and/or efficient portfolio management, consistent with the risk profile of the Sub-Fund. These may include, but are not limited to, currency forwards, non-deliverable forwards, currency options, currency swaps, interest rate options, interest rate swaps, interest rate futures and equity and equity index options. The Sub-Fund may employ currency management and hedging techniques to hedge the currency exposure on the Sub-Fund's portfolio.

In times of extreme market volatility or during severe adverse market conditions, the Investment Manager may hold a substantial portion (up to 40%) of the Sub-Fund's assets in cash or cash equivalents, or invest in short-term money market instruments for the preservation of the value of the assets in the investment portfolio.

While the Sub-Fund will invest in accordance with the above investment objectives and strategies, the Sub-Fund is not subject to any limitation on the portion of its net assets that may be invested in any one country or region and in issuers of any market capitalisation. Given the flexibility available to the Sub-Fund, the Sub-Fund may invest more than 30% of its net assets in issuers located in the United States. The Sub-Fund's investments may be denominated in any currency.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

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

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**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.	**Valuation Risk:**	Where the valuation of the Sub-Fund's investments involves uncertainties and judgmental determination due to the difficulties in ascertaining their valuation, the calculation of the net asset value of the Sub-Fund and its Shares may be adversely affected. The Sub-Fund and its investors may suffer significant losses due to errors in valuations used by the Sub-Fund.

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.	**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.
6.	**Currency Risk:**	The Sub-Fund's assets may be invested primarily in securities denominated in currencies other than the base currency of the Sub-Fund, U.S. Dollars, and the Sub-Fund may receive income or realization proceeds from these investments in those currencies, some of which may fall in value against U.S. Dollars. Also, a Class of Shares may be designated in a currency other than the base currency of the Sub-Fund, U.S. Dollars, and Shareholders of such Classes of Shares may be affected unfavourably by fluctuations in the exchange rates between such designated currency and the base currency of the Sub-Fund.
7.	**Volatility and Liquidity Risk:**	The Sub-Fund may invest in securities of companies or markets that are subject to higher volatility and lower liquidity as compared with more developed companies or markets. These securities may often experience significant price volatility and potential lack of liquidity due to their low trading volume. 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.	**High-Yield Bonds Risk:**	The Sub-Fund may invest in higher-yielding debt securities rated below investment grade, or if unrated, their equivalent. As such, an investment in the Sub-Fund is accompanied by a higher degree of credit, volatility and liquidity risks than high-rated debt securities.
9.	**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.

10. Geographical Concentration Risk:	The Sub-Fund may have the flexibility to concentrate its investments in issuers located in the United States. The concentration of the Sub-Fund's investments in securities of issuers related to the United States may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Sub-Fund may be more susceptible to adverse events in the region.
11. Political and Regulatory Risk:	Changes to government policies or legislation in the markets in which the Sub-Fund may invest may adversely affect the political or economic stability of such markets, such as preventing or limiting the repatriation of foreign capital or the availability of legal redress through the courts. Investments in certain markets may also require the procurement of a substantial number of licences, regulatory consents, certificates and approvals. The inability to obtain a particular licence, regulatory consent, certificate or approval could adversely affect the operations of the Sub-Fund.
12. 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.
13. 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.
14. Use of FDIs:	The Sub-Fund intends to use FDIs for investment, efficient portfolio management and/or hedging purposes. The use of FDIs 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 investment, efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.

15. Risks relating to Dividends Paid or Effectively Paid out of Capital:

The Directors of Manulife Global Fund may, at their discretion, pay dividends (i) 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 and (ii) out of realized capital gains, capital and/or gross income while charging all or part of their fees and expenses to capital, of the Sub-Fund in respect of Class AA (USD) MDIST (G), Class AA (AUD Hedged) MDIST (G), Class AA (CAD Hedged) MDIST (G), Class AA (HKD) MDIST (G), Class R (USD) MDIST (G), Class R (HKD) MDIST (G), Class AA (GBP Hedged) MDIST (G) and Class AA (RMB Hedged) MDIST (G). Dividends paid or effectively 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 dividends and the net asset value of each of Class AA (AUD Hedged) Inc, Class AA (CAD Hedged) Inc, Class AA (AUD Hedged) MDIST (G), Class AA (CAD Hedged) MDIST (G), Class AA (GBP Hedged) MDIST (G) and Class AA (RMB Hedged) MDIST (G) may also be adversely affected by the differences in the interest rates of the reference currency of such share class and the Sub-Fund's base currency, resulting in an increase in the amount of dividends that is paid out of capital and hence a greater erosion of capital than other share classes.

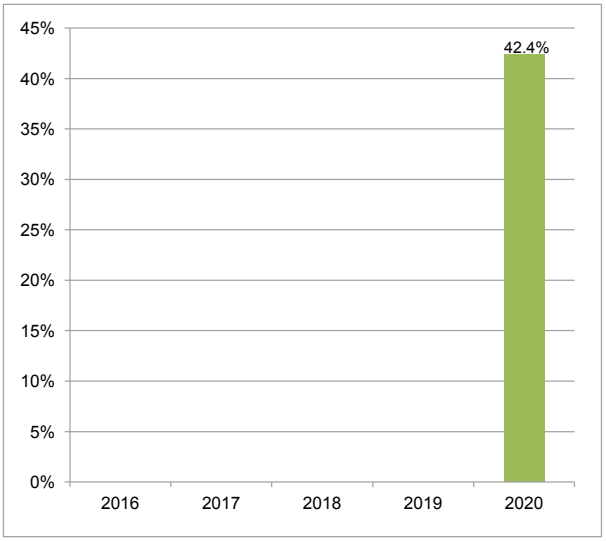
16. RMB Conversion and RMB Class(es) related Risk:

RMB is currently not a freely convertible currency. The supply of RMB and the conversion of foreign currency into RMB are subject to exchange control policies and restrictions imposed by the Mainland China authorities which could adversely impact the Sub-Fund's ability to exchange RMB. Under exceptional circumstances, payment of redemptions and/or dividend payment in RMB may be delayed due to the exchange controls and restrictions applicable to RMB.

As offshore RMB (CNH) will be used for the valuation of RMB denominated Class(es), CNH rate may be at a premium or discount to the exchange rate for onshore RMB (CNY) and there may be significant bid and offer spreads and thus the value of the RMB denominated Class(es) will be subject to fluctuation. While CNH and CNY represent the same currency, they are traded in different and separate markets which operate independently. As such, CNH does not necessarily have the same exchange rate and may not move in the same direction as CNY.

Non-RMB based investors are exposed to foreign exchange risk and there is no guarantee that the value of RMB against the investors' base currencies (for example HKD) will not be subject to devaluation. Any devaluation of RMB could adversely affect the value of investors' investments in the RMB denominated Class(es) of the Sub-Fund.

How has the Sub-Fund performed?



- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Class AA increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in USD, including ongoing charges and excluding subscription fee and redemption fee investors might have to pay.
- Where no past performance is shown there was insufficient data available in that year to provide performance.
- Sub-Fund launch date: 25 April 2019
- Class AA^ launch date: 25 April 2019

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 company fee	**Up to 0.013%**
Management fee	**1.50%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6% by giving the affected shareholders not less than three months' prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Class AA, Class AA Acc, Class AA (HKD), Class AA Inc, Class AA (AUD Hedged) Inc, Class AA (CAD Hedged) Inc, Class AA (HKD) Inc, Class AA (USD) MDIST (G), Class AA (AUD Hedged) MDIST (G), Class AA (CAD Hedged) MDIST (G), Class AA (HKD) MDIST (G), Class R (USD) MDIST (G), Class R (HKD) MDIST (G), Class AA (GBP Hedged) MDIST (G) and Class AA (RMB Hedged) MDIST (G) Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. 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 (HKD), Class AA Acc, Class AA Inc, Class AA (AUD Hedged) Inc, Class AA (CAD Hedged) Inc, Class AA (HKD) Inc, Class AA (USD) MDIST (G), Class AA (AUD Hedged) MDIST (G), Class AA (CAD Hedged) MDIST (G), Class AA (HKD) MDIST (G), Class R (USD) MDIST (G), Class R (HKD) MDIST (G), Class AA (GBP Hedged) MDIST (G) and Class AA (RMB Hedged) MDIST (G) 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, Class AA (HKD) Inc, Class AA (USD) MDIST (G), Class AA (AUD Hedged) MDIST (G), Class AA (CAD Hedged) MDIST (G), Class AA (HKD) MDIST (G), Class R (USD) MDIST (G), Class R (HKD) MDIST (G), Class AA (GBP Hedged) MDIST (G) and Class AA (RMB Hedged) MDIST (G) 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 the website www.manulifefunds.com.hk*.

* This website has not been reviewed by the Securities and Futures Commission in Hong Kong ("**SFC**") and may contain information on funds not authorized by the SFC.

Important

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

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

PRODUCT KEY FACTS

Manulife Global Fund

Investment Grade Preferred Securities Income Fund
July 2021

- ***This statement provides you with key information about Manulife Global Fund – Investment Grade Preferred Securities Income Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (US) LLC (internal delegation, US)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.29%[1]**
	Class AA Acc	**1.29%[1]**
	Class AA (USD) MDIST (G)	**1.29%[1]**
Base currency:	**USD**	
Currency of denomination:	**Class**	**Currency**
	AA / AA Acc / AA (USD) MDIST (G)	**USD**
Dividend policy: (Distribution policy)	**Class AA** **Dividends (if any) will be paid annually (Dividends will automatically be reinvested unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more).** **Class AA (USD) MDIST (G)** **Dividends (if any) will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more). Dividends may be paid or effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value.** **Class AA Acc** **No distribution will be paid.**	
Financial year end:	**30 June**	
Minimum investment:	**Initial – US$1,000 (or the equivalent in any other major currency)** **Subsequent – US$100 (or the equivalent in any other major currency)**	

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] As the Sub-Fund is newly established, this figure is the Investment Manager's best estimate of the expenses and the average net asset value of the share class over a 12-month period having regard to the fee structure of the Sub-Fund.

What is this product?

Investment Grade Preferred Securities Income Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**").

Objective and Investment Strategy

Investment Grade Preferred Securities Income Fund aims to provide income generation with potential long term capital appreciation by investing primarily in preferred securities.

The Sub-Fund will invest at least 70% of its net assets in preferred securities listed or traded on any regulated market in the world, which include preferred stocks (including convertible preferred stocks) and subordinated debt securities (including subordinated debt securities that contain convertible features). For avoidance of doubt, the Sub-Fund will invest less than 30% of its net assets in convertible securities, which includes convertible preferred stocks, convertible debt securities and mandatory convertible securities. Also, the Sub-Fund will invest primarily (in any case at least 60% of its net assets) in preferred securities (including preferred stocks and subordinated debt securities) that are rated investment grade (i.e. Baa3 or higher by Moody's or BBB- or higher by Standard & Poor's or Fitch). Such preferred securities may pay fixed rate or adjustable rate dividends or interests and generally have higher priority or ranking than the issuer's common stocks with respect to the payment of dividends and liquidation distributions, but are junior to the issuer's senior debt in the event of the issuer's liquidation and related distributions. The Sub-Fund may invest its remaining assets in other debt securities and cash and cash-equivalents.

Debt securities include but are not limited to bonds, commercial paper, short-term bills, certificate of deposits and negotiated term deposits, and may be issued by governments, agencies, supra-nationals and corporate issuers.

While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-Fund is not otherwise subject to any limitation on the portion of its net assets that may be invested in any one country or sector and in issuers of any market capitalisation. Hence, the Sub-Fund may invest more than 30% of its net assets in issuers located in the United States. The Sub-Fund's investments may be denominated in any currency.

The Sub-Fund may invest up to 20% of its net assets in higher-yielding debt securities rated lower than investment grade (i.e. below Baa3 by Moody's or BBB- by Standard & Poor's or Fitch) or if unrated, determined by the Investment Manager to be of comparable quality.

It is not the intention of the Sub-Fund to invest more than 10% of its net assets in securities issued, or guaranteed, by any single sovereign (including the relevant government, public or local authority) which has a credit rating that is below investment grade (i.e. below Baa3 by Moody's or BBB- by Standard & Poor's or Fitch). Neither does the Sub-Fund currently intend to enter into securities lending, repurchase, reverse repurchase, and similar over-the-counter transactions.

The Sub-Fund may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, futures, options, forwards and other derivative instruments or contracts.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

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

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Preferred Securities Risk:**	Preferred securities have unique investment characteristics in that they generally: (i) have higher yields than common stocks, but lower yields than comparable debt securities; (ii) are less subject to fluctuation in value than common stock due to their fixed-income characteristics; and (iii) provide the potential for capital appreciation if the market price of common stock of the issuer increases. Preferred securities are therefore subject to factors affecting debt and/or equity. Preferred securities are also subject to risk of early redemption, risk of deferral in dividend payment and risk of preference not being enforced or otherwise taken into account.
3.	**Equity Market Risk:**	The Sub-Fund's investment in equity securities (including preferred stocks, convertible preferred stocks and mandatory convertible preferred stocks) is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.
4.	**Geographical Concentration Risk:**	The concentration of the Sub-Fund's investments in securities of issuers related to the United States may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Sub-Fund may be more susceptible to adverse events in the region.
5.	**Credit Rating and Downgrading Risk:**	The Sub-Fund invests predominantly in securities that are assigned a credit rating of investment grade. Credit ratings assigned by rating agencies are subject to limitations and do not guarantee the creditworthiness of the security and/or issuer at all times. In any event, the credit rating of a debt security or its issuer may subsequently be downgraded, and an investment grade security may be downgraded below investment grade which is considered to result in higher credit risk and greater default risk. In the event of such downgrading, the value of the Sub-Fund may be adversely affected. The Investment Manager may or may not be able to dispose of the debt securities that are being downgraded.
6.	**Interest Rate Risk:**	The Sub-Fund invests in debt securities (including subordinated debt securities). When interest rates rise, the value of the debt securities may reduce, resulting in a lower value for the relevant portfolio.

7.	**Credit Risk:**	The Sub-Fund invests in debt securities (including subordinated debt securities) which are subject to credit risk. This refers to the risk that a debt issuer will default, by failing to repay principal and interest in a timely manner, or that negative perceptions of the issuer's ability to make such payments will cause the price of that debt security to decline.
8.	**Currency Risk:**	The Sub-Fund's assets may be invested primarily in securities denominated in currencies other than U.S. Dollars and the Sub-Fund may receive income or realization proceeds from these investments in those currencies, some of which may fall in value against U.S. Dollars.
9.	**Volatility and Liquidity Risk:**	The preferred securities may be subject to higher volatility and lower liquidity compared to straight bond investments. The prices of such securities may be subject to fluctuations as they may be affected by factors relating to bonds. The bid and offer spreads of the price of such securities may be large and the Sub-Fund may incur significant trading costs. The Sub-Fund may suffer significant losses with respect to investment in preferred securities.
10.	**High-Yield Bonds Risk:**	The Sub-Fund may invest in higher-yielding debt securities rated lower than investment grade, or if unrated, determined by the Investment Manager to be of comparable quality. As such, an investment in the Sub-Fund is accompanied by a higher degree of credit, volatility and liquidity risks than high-rated debt securities.
11.	**Use of FDIs:**	The Sub-Fund intends to use FDIs for investment, efficient portfolio management and/or hedging purposes. The use of derivatives exposes the Sub-Fund to additional risks, including: volatility risk, management risk, market risk, credit risk and liquidity risk. 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 investment, efficient portfolio management or hedging and the Sub-Fund may suffer significant losses. Further, the leverage element / component of an FDI can result in a loss significantly greater than the amount invested in the FDI by the Sub-Fund.
12.	**Risks relating to Dividends Paid or Effectively Paid out of Capital:**	The Directors of Manulife Global Fund may, at their discretion, pay dividends out of realized capital gains, capital and/or gross income while charging all or part of their fees and expenses to capital, of the Sub-Fund in respect of Share Classes denoted by MDIST (G). Dividends paid or effectively 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 such Share Classes of the Sub-Fund.

How has the Sub-Fund performed?

The Sub-Fund is newly set-up and has been launched for less than one calendar year. As such, there is insufficient data to provide a useful indication of past performance to investors.

Is there any guarantee?

This Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.

What are the fees and charges?

Charges which may be payable by you

You may have to pay the following fees when dealing in Shares of the Sub-Fund.

Fee	What you pay
Subscription fee (Initial charge)	**Up to 5% of the subscription amount**
Switching fee (Switching charge)	**Up to 1% of the 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 company fee	**Up to 0.013%**
Management fee	**1.10%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6%, by giving the affected shareholders not less than three months' prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. 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 values of Shares of this Sub-Fund are 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 Share Classes denoted by MDIST (G) 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 the website www.manulifefunds.com.hk*.

* This website has not been reviewed by the Securities and Futures Commission in Hong Kong ("SFC") and may contain information on funds not authorized by the SFC.

Important

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

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

PRODUCT KEY FACTS

Manulife Global Fund — Preferred Securities Income Fund
July 2021

- ***This statement provides you with key information about Manulife Global Fund – Preferred Securities Income Fund.***
- ***This statement is a part of the Hong Kong Offering Document.***
- ***You should not invest in this product based on this statement alone.***

Quick facts

Management Company:	**Manulife Investment Management (Ireland) Limited**	
Investment Manager:	**Manulife Investment Management (US) LLC (internal delegation, US)**	
Depositary:	**Citibank Europe plc, Luxembourg Branch**	
Dealing frequency:	**Daily**	
Ongoing charges over a year[#]:	**Class AA**	**1.27%[1]**
	Class AA Acc	**1.27%[4]**
	Class AA Inc	**1.26%[1]**
	Class AA (USD) MDIST (G)	**1.27%[1]**
	Class AA (AUD Hedged)	**1.27%[1]**
	Class AA (AUD Hedged) Inc	**1.27%[3]**
	Class AA (AUD Hedged) MDIST (G)	**1.27%[1]**
	Class AA (CAD Hedged)	**1.27%[2]**
	Class AA (CAD Hedged) Inc	**1.27%[2]**
	Class AA (CAD Hedged) MDIST (G)	**1.27%[2]**
	Class AA (HKD)	**1.27%[1]**
	Class AA (HKD) Inc	**1.15%[1]**
	Class AA (HKD) MDIST (G)	**1.27%[1]**
	Class AA (GBP Hedged) MDIST (G)	**1.27%[1]**
	Class AA (RMB Hedged) MDIST (G)	**1.29%[1]**
	Class R (USD) MDIST (G)	**1.27%[1]**
	Class R (HKD) MDIST (G)	**1.27%[1]**
Base currency:	**USD**	
Currency of denomination:	**Class**	**Currency**
	AA / AA Acc / AA Inc / AA (USD) MDIST (G) / R (USD) MDIST (G)	**USD**
	AA (AUD Hedged) / AA (AUD Hedged) Inc / AA (AUD Hedged) MDIST (G) / R (USD) MDIST (G)	**AUD**
	AA (CAD Hedged) / AA (CAD Hedged) Inc / AA (CAD Hedged) MDIST (G)	**CAD**
	AA (HKD) / AA (HKD) Inc / AA (HKD) MDIST (G) / R (HKD) MDIST (G)	**HKD**
	AA (GBP Hedged) MDIST (G	**GBP**
	AA (RMB Hedged) MDIST (G)	**RMB**
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 (USD) MDIST (G) / AA (AUD Hedged) Inc / AA (AUD Hedged) MDIST (G) / AA (CAD Hedged) Inc / AA (CAD Hedged) MDIST (G) / AA (HKD) Inc / AA (HKD) MDIST (G) / AA (GBP Hedged) MDIST (G) / AA (RMB Hedged) MDIST (G)

Dividends (if any) will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends may be paid or effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value. With respect to Class AA (AUD Hedged) Inc, Class AA (CAD Hedged) Inc, Class AA (AUD Hedged) MDIST (G), Class AA (CAD Hedged) MDIST (G), Class AA (GBP Hedged) MDIST (G) and Class AA (RMB Hedged) MDIST (G), dividends may be paid from the interest rate differential between the currency in which the share class is denominated and the base currency of the Sub-Fund.

Classes R (USD) MDIST (G) and R (HKD) MDIST (G)

Dividends will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US$50 or more.) Dividends will be partially comprised of a distribution paid from realized capital gains and/or capital at a fixed rate of between 2% and 5% of net asset value per Share* per annum, which may immediately reduce the Sub-Fund's net asset value. Dividends may also be effectively paid out of capital and, if so, may immediately reduce the Sub-Fund's net asset value.

**** Based on the initial Subscription Price during the year of inception, and the NAV per Share on the first Business Day of each calendar year thereafter, or in times of extreme market volatility or during severe adverse market conditions, such other Business Day to be determined by the Directors (or their delegates) and further disclosed at www.manulifefunds.com.hk with prior notice to be given to investors.***

Class AA Acc

No distribution will be paid.

Financial year end: **30 June**

Minimum investment: **Initial – US$1,000 (or the equivalent in any other major currency)**
Subsequent – US$100 (or the equivalent in any other major currency)

[#] The ongoing charges figure is expressed as a percentage of the sum of expenses over the average net asset value of the share class for the corresponding period as described below. This figure may vary from year to year.

[1] This figure is based on the expenses for the period from 1 April 2020 to 31 March 2021.

[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.

[3] As the share class did not have attributable expenses and assets for 12 consecutive months as of 31 March 2021, this figure is estimated on the basis of the expenses of Class AA Shares of the Sub-Fund.

[4] As the share class was launched in May 2021, this figure is estimated on the basis of the expenses of Class AA Shares of the Sub-Fund.

What is this product?

Preferred Securities Income Fund is a Sub-Fund of Manulife Global Fund, which is an umbrella fund constituted as an open-ended investment company. It is domiciled in Luxembourg. The home regulator is Commission de Surveillance du Secteur Financier ("**CSSF**").

Objective and Investment Strategy

Preferred Securities Income Fund aims to provide income generation with potential long term capital appreciation by investing primarily in preferred securities.

The Sub-Fund will invest at least 70% of its net assets in preferred securities listed or traded on any regulated market in the world, which include preferred stocks (including convertible preferred stocks) and subordinated debt securities. Such preferred securities may pay fixed rate or adjustable rate dividends or interests and generally have preference over the issuer's common stocks with respect to the payment of dividends and liquidation distributions, but are junior to the issuer's senior debt in the event of the issuer's liquidation and related distributions. The Sub-Fund may invest its remaining assets in other debt securities and cash and cash-equivalents.

Debt securities include but are not limited to bonds, commercial paper, short-term bills, certificate of deposits and negotiated term deposits, and may be issued by governments, agencies, supra-nationals and corporate issuers.

While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-Fund is not otherwise subject to any limitation on the portion of its net assets that may be invested in any one country or sector and in issuers of any market capitalisation. Hence, the Sub-Fund may invest more than 30% of its net assets in issuers located in the United States. The Sub-Fund's investments may be denominated in any currency.

The Sub-Fund may invest up to 50% of its net assets in higher-yielding debt securities rated lower than investment grade (i.e. below Baa3 by Moody's or BBB- by Standard & Poor's or Fitch).

It is not the intention of the Sub-Fund to invest more than 10% of its net assets in securities issued, or guaranteed, by any single sovereign (including the relevant government, public or local authority) which has a credit rating that is below investment grade (i.e. below Baa3 by Moody's or BBB- by Standard & Poor's or Fitch). Neither does the Sub-Fund currently intend to enter into securities lending, repurchase, reverse repurchase, and similar over-the-counter transactions.

The Sub-Fund may use financial derivative instruments ("**FDIs**") for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, futures, options, forwards and other derivative instruments or contracts.

Use of Derivatives

The Sub-Fund's net derivative exposure may be up to 50% of the Sub-Fund's net asset value.

What are the key risks?

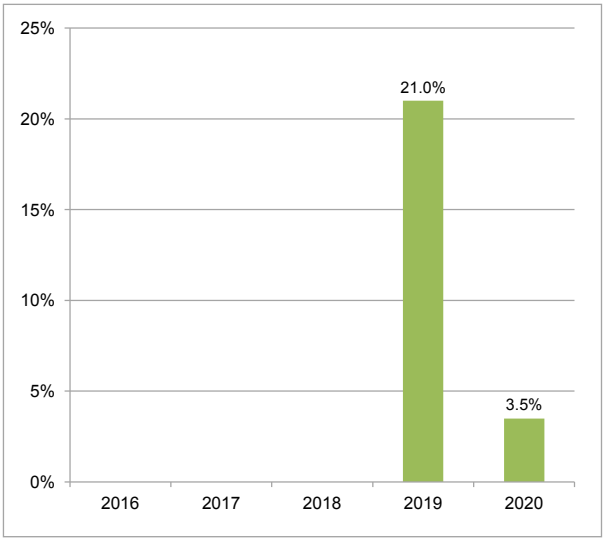
Investment involves risks. Please refer to the Prospectus which forms part of the Hong Kong Offering Document for details including the risk factors.

1.	**Investment Risk:**	The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
2.	**Equity Market Risk:**	The Sub-Fund's investment in equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.
3.	**Preferred Securities Risk:**	Preferred securities have unique investment characteristics in that they generally: (i) have higher yields than common stocks, but lower yields than comparable debt securities; (ii) are less subject to fluctuation in value than common stock due to their fixed-income characteristics; and (iii) provide the potential for capital appreciation if the market price of common stock of the issuer increases. Preferred securities are therefore subject to factors affecting debt and/or equity. Preferred securities are also subject to risk of early redemption, risk of deferral in dividend payment and risk of preference not being enforced or otherwise taken into account.
4.	**Geographical Concentration Risk:**	The concentration of the Sub-Fund's investments in securities of issuers related to the United States may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Sub-Fund may be more susceptible to adverse events in the region.
5.	**Interest Rate Risk:**	When interest rates rise on certain currencies that the bonds are denominated in, the value of the bonds may reduce, resulting in a lower value for the relevant portfolio.
6.	**Credit Risk:**	This refers to the risk that a debt issuer will default, by failing to repay principal and interest in a timely manner, or that negative perceptions of the issuer's ability to make such payments will cause the price of that bond to decline.
7.	**Currency Risk:**	The Sub-Fund's assets may be invested primarily in securities denominated in currencies other than U.S. Dollars and the Sub-Fund may receive income or realization proceeds from these investments in those currencies, some of which may fall in value against U.S. Dollars. Also, a class of Shares may be designated in a currency other than the base currency of the Sub-Fund and Shareholders of such classes of Shares may be affected unfavourably by fluctuations in the exchange rates between such designated currency and the base currency of the Sub-Fund.

8. Volatility and Liquidity Risk:	The preferred securities may be subject to higher volatility and lower liquidity compared to ordinary equity or debt securities. The prices of such securities may be subject to fluctuations as they may be affected by factors relating to debt or equity. The bid and offer spreads of the price of such securities may be large and the Sub-Fund may incur significant trading costs. The Sub-Fund may suffer significant losses with respect to investment in preferred securities.
9. High-Yield Bonds Risk:	The Sub-Fund may invest in higher-yielding debt securities rated lower than investment grade, or if unrated, their equivalent. As such, an investment in the Sub-Fund is accompanied by a higher degree of credit, volatility and liquidity risks than high-rated debt securities.
10. Credit Rating and Downgrading Risk:	Credit ratings assigned by rating agencies are subject to limitations and do not guarantee the creditworthiness of the security and/or issuer at all times. In any event, the credit rating of a debt security or its issuer may subsequently be downgraded. In the event of such downgrading, the value of the Sub-Fund may be adversely affected. The Investment Manager may or may not be able to dispose of the debt securities that are being downgraded.
11. Use of FDIs:	The Sub-Fund intends to use FDIs for investment, efficient portfolio management and/or hedging purposes. The use of FDIs 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 investment, efficient portfolio management or hedging and the Sub-Fund may suffer significant losses.

12. Risks relating to Dividends Paid or Effectively Paid out of Capital:	The Directors of Manulife Global Fund may, at their discretion, pay dividends (i) 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 and (ii) out of realized capital gains, capital and/or gross income while charging all or part of their fees and expenses to capital, of the Sub-Fund in respect of Class AA (USD) MDIST (G), Class AA (AUD Hedged) MDIST (G), Class AA (CAD Hedged) MDIST (G), Class AA (HKD) MDIST (G), Class R (USD) MDIST (G), Class R (HKD) MDIST (G), Class AA (GBP Hedged) MDIST (G) and Class AA (RMB Hedged) MDIST (G). Dividends paid or effectively 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 dividends and the net asset value of each of Class AA (AUD Hedged) Inc, Class AA (CAD Hedged) Inc, Class AA (AUD Hedged) MDIST (G), Class AA (CAD Hedged) MDIST (G), Class AA (GBP Hedged) MDIST (G) and Class AA (RMB Hedged) MDIST (G) may also be adversely affected by the differences in the interest rates of the reference currency of such share class and the Sub-Fund's base currency, resulting in an increase in the amount of dividends that is paid out of capital and hence a greater erosion of capital than other share classes.
13. RMB Conversion and RMB Class(es) related Risk:	RMB is currently not a freely convertible currency. The supply of RMB and the conversion of foreign currency into RMB are subject to exchange control policies and restrictions imposed by the Mainland China authorities which could adversely impact the Sub-Fund's ability to exchange RMB. Under exceptional circumstances, payment of redemptions and/or dividend payment in RMB may be delayed due to the exchange controls and restrictions applicable to RMB. As offshore RMB (CNH) will be used for the valuation of RMB denominated Class(es), CNH rate may be at a premium or discount to the exchange rate for onshore RMB (CNY) and there may be significant bid and offer spreads and thus the value of the RMB denominated Class(es) will be subject to fluctuation. While CNH and CNY represent the same currency, they are traded in different and separate markets which operate independently. As such, CNH does not necessarily have the same exchange rate and may not move in the same direction as CNY. Non-RMB based investors are exposed to foreign exchange risk and there is no guarantee that the value of RMB against the investors' base currencies (for example HKD) will not be subject to devaluation. Any devaluation of RMB could adversely affect the value of investors' investments in the RMB denominated Class(es) of the Sub-Fund.

How has the Sub-Fund performed?



- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Class AA increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in USD, including ongoing charges and excluding subscription fee and redemption fee investors might have to pay.
- Where no past performance is shown there was insufficient data available in that year to provide performance.
- Sub-Fund launch date: 11 September 2018
- Class AA^ launch date: 11 September 2018

^ This share class has been designated, for the purposes of this statement, as the representative share class of the Sub-Fund as it has the longest track record among the share classes of the Sub-Fund. For further information on the performance of other share classes, please refer to www.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 company fee	**Up to 0.013%**
Management fee	**1.10%***
Depositary fee	**Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)**
Performance fee	**N/A**
Administration fee	**Up to 0.5%**

* This fee may be increased up to a maximum of 6% by giving the affected shareholders not less than three months' prior notice. Please see section 9.5 of the Prospectus for details.

Other fees

You may have to pay other fees when dealing in Shares of the Sub-Fund.

Additional Information

- You generally subscribe and redeem Class AA, Class AA Acc, Class AA Inc, Class AA (USD) MDIST (G), Class AA (AUD Hedged), Class AA (AUD Hedged) Inc, Class AA (AUD Hedged) MDIST (G), Class AA (CAD Hedged), Class AA (CAD Hedged) Inc, Class AA (CAD Hedged) MDIST (G), Class AA (HKD), Class AA (HKD) Inc, Class AA (HKD) MDIST (G), Class R (USD) MDIST (G), Class R (HKD) MDIST (G), Class AA (GBP Hedged) MDIST (G) and Class AA (RMB Hedged) MDIST (G) Shares at the Sub-Fund's next-determined net asset value after Manulife Investment Management (Hong Kong) Limited receives your request in good order on or before 5:00 p.m. (Hong Kong time) of a Dealing Day, being the dealing cut-off time of Manulife Global Fund. 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 Acc, Class AA Inc, Class AA (USD) MDIST (G), Class AA (AUD Hedged), Class AA (AUD Hedged) Inc, Class AA (AUD Hedged) MDIST (G), Class AA (CAD Hedged), Class AA (CAD Hedged) Inc, Class AA (CAD Hedged) MDIST (G), Class AA (HKD), Class AA (HKD) Inc, Class AA (HKD) MDIST (G), Class R (USD) MDIST(G), Class R (HKD) MDIST (G), Class AA (GBP Hedged) MDIST (G) and Class AA (RMB Hedged) MDIST (G) 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 (USD) MDIST (G), Class AA (AUD Hedged) Inc, Class AA (AUD Hedged) MDIST (G), Class AA (CAD Hedged) Inc, Class AA (CAD Hedged) MDIST (G), Class AA (HKD) Inc, Class AA (HKD) MDIST (G), Class R (USD) MDIST (G), Class R (HKD) MDIST (G), Class AA (GBP Hedged) MDIST (G) and Class AA (RMB Hedged) MDIST (G) 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 the website www.manulifefunds.com.hk*.

* This website has not been reviewed by the Securities and Futures Commission in Hong Kong ("**SFC**") and may contain information on funds not authorized by the SFC.

Important

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

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

Manulife Investment Management
宏利投資管理