

Offshore Product Information Sheet –

Manulife Global Fund - Asia Pacific REIT Fund

Important Note:

1. This DBS QDII Product - Overseas Fund Series – Manulife Global Fund – Asia Pacific REIT Fund (“QDII Product”) is a high risk product. Customers shall carefully read all QDII Product Documents to understand such product feature and risks before placing any order.
2. The information listed in this Information Sheet is only a summary of the basic information of the relevant Offshore Product, which is extracted from the Offshore Product Offering Document for Customers’ reference. It does not contain the whole content of the Offshore Product Offering Document and does not represent all terms and conditions of the Offshore Product. The Bank does not make any representation or warranty as to its adequacy, accuracy or timeliness. Any inconsistency between the information in this information sheet and in the relevant Offshore Product Offering Document, the information in the relevant Offshore Product Offering Document shall prevail.

Offshore Product Name	Product Code of QDII Product	Subscription Currency of QDII Product	Denomination Currency of Offshore Product	Bloomberg Ticker	ISIN Code
Manulife Global Fund – Asia Pacific REIT Fund(USD)	QDUTML01RU	RMB	USD	MLPRAUM	LU1813982136
	QDUTML01UU	USD			
Manulife Global Fund – Asia Pacific REIT Fund(HKD)	QDUTML01RH	RMB	HKD	MLPRAHM	LU1813982482
	QDUTML01HH	HKD			

Basic Information of Offshore Product:	The Fund is a sub-fund of Manulife Global Fund, which is umbrella-structured, open-ended investment company domiciled in Luxembourg. Its home regulator is Commission de Surveillance du Secteur Financier (CSSF), Luxembourg.
Product Risk Level:	P4
Base Currency of Offshore Product:	USD
Type of Offshore Product:	Equity Fund
Issuer:	Manulife Asset Management (Hong Kong) Limited

Custodian:	Citibank Europe plc, Luxembourg Branch
Objective and Investment Strategy of Offshore Product:	The 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.
Key Risks of Offshore Product:	<p>This section is a summary of the key risks of the Offshore Product for Customer's reference only, and it is not an exhaustive elaboration. Customer is suggested to read all documents listed in below section "Offshore Product Offering Document" for detailed risk disclosure. In addition, Customer should read the Term Sheet, the Risk Disclosure Statement and other sales documents of the QDII Product, to understand the risk factors of the QDII Product.</p> <p>1. Investment Risk The Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Fund may suffer losses. There is no guarantee of the repayment of principal.</p> <p>2. Equity Market Risk The 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.</p> <p>3. Sector Concentration Risk The Fund focuses on a particular industry sector (namely, real estate) and lacks risk diversification, therefore valuations of the Fund may fluctuate more widely than in a fund that is diversified across sectors. Since the Fund focuses on a single sector of the economy, its performance depends in large part on the performance of the real estate sector.</p> <p>4. Real Estate and REITs Related Risk The Fund is not authorized by the Securities and Futures Commission of Hong Kong ("SFC") under the Code on Real Estate Investment Trusts. The 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 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 property, environmental liability, and rise of interest rates. The value of the Fund may fluctuate in response to movements in real estate markets. The underlying REITs may not necessarily be authorized by the SFC and the dividend policy/payout policy of the Fund is not representative of the dividend policy/payout policy of the underlying REITs.</p> <p>5. Geographical Concentration Risk The concentration of the 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 Fund may be more susceptible to adverse events in these regions.</p>

	<p>6. Currency Risk The Fund's assets may be invested primarily in securities denominated in currencies other than U.S. Dollars and the Fund may receive income or realization proceeds from these investments in those currencies, some of which may fall in value against U.S. Dollars.</p> <p>7. Non-Investment Use of FDIs The extensive use of FDIs does not form part of the investment strategy of the Fund, but the Investment Manager may from time to time utilize FDIs for efficient portfolio management and hedging purposes. The use of derivatives exposes the 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 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 Fund. In adverse situations, the Fund's use of FDIs may become ineffective in efficient portfolio management or hedging and the Fund may suffer significant losses.</p> <p>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 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 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 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 Fund's capital may result in an immediate decrease in the net asset value per Share of the above Classes of the 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 be adversely affected by the differences in the interest rates of the reference currency of such share class and the 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.</p>
<p>Fees of Offshore Product:</p>	<p>Management fee: 1.50% of NAV p.a. (The Management fee is charged by the offshore issuer, and will be reflected and deducted from the NAV)</p> <p>Other fees may include performance fee, maintenance fee, custodian fee and other fees and taxes that may be charged in securities investment of offshore products, will be reflected and deducted from the</p>

	offshore product NAV. You may find more information from the offering documents on offshore products' official website.
Dividend Distribution Method:	Cash Dividend
Governing Law of Offshore Product:	The laws of the Grand Duchy of Luxembourg
Offshore Product Offering Document:	<p>Manulife Global Fund Prospectus, as updated and amended from time to time, which can be obtained from the Bank or via the official website of the Issuer or the Fund.</p> <p>The above reference to or provision of Offshore Product Offering Documents are intended to assist Customers to access further information relating to the Offshore Product. The Bank undertakes no liability for the accuracy, authenticity or completeness of such documents or other content or information provided by the Issuer or any other parties of the Offshore Product in other ways. The references to or provision of such documents do not constitute an offer, distribution, marketing or reselling of any relevant Fund(s) to the Customers.</p> <p>The Offshore Product Offering Documents may be updated or amended from time to time by the Issuer. The Bank and the Issuer will not, and are not obliged to, notify the Customers of any such update or amendment.</p>
Suitable Customer of QDII Product investing in this Offshore Product:	Suitable for the China resident and qualified non-China resident investor, whose risk profile is C4 or above.
Selling restriction to retail investor in the European Economic Area (the "EEA")	<p>This product is not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area (the "EEA").</p> <p>For these purposes, a retail investor means a person who is one (or more) of:</p> <ul style="list-style-type: none"> (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU (as amended, "MiFID II"); or (ii) a customer within the meaning of Directive 2002/92/EC (as amended the "Insurance Mediation Directive"), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II; or (iii) not a qualified investor as defined in Directive 2003/71/EC (as amended, the "Prospectus Directive"). <p>Consequently, no key information document required by Regulation (EU) No 1286/2014 (the "PRIIPs Regulation") for offering or selling this product or otherwise making it available to retail investors in the EEA has been prepared and therefore offering or selling this product or otherwise making it available to any retail investor in the EEA may be unlawful under the PRIIPs Regulation. Given the disclaimer, the bank</p>

	accepts no liability if any customer who's qualified as retail investor in the European Economic Area (the "EEA") subscribes the product.
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The Bank, its related companies, their directors and/or employees may have positions in, and may effect transactions in, or act as market-maker in, the Offshore Product mentioned in this document. The Bank may have alliances or other contractual agreements with the issuers or manager of the Offshore Product. In addition, the Bank, its related companies, their directors and/or employees may also perform (or seek to perform) broking, investment banking and other financial services for these issuers and managers.

Please note neither the Issuer, manager, investment adviser of the Fund nor any of their affiliates acts as adviser or trustee of the QDII Product or assumes any obligation in relation to the QDII Product. The Customer is not the Fund holder and has no direct right or interest in the Fund. There is no contractual relationship between the Customer and the Issuer, manager, investment adviser of the Fund or any of their affiliates.

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