

Offshore Product Information Sheet – Manulife Global Fund – Investment Grade Preferred Securities Income Fund

Important Note:

1. This DBS QDII Product - Overseas Fund Series - Manulife Global Fund – Investment Grade Preferred Securities Income Fund (“QDII Product”) is non-principal protected investment product with floating return and there is no guarantee on the principal or return amount. 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.

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 – Investment Grade Preferred Securities Income Fund (USD)	QDUTML02RU	RMB	USD	MLIGAUM LX	LU2283350457
	QDUTML02UU	USD			

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:	Bond Fund (Type of Offshore Product is referred to Morningstar Product classification. Please refer to Objective and Investment Strategy of Offshore Product for detailed product underlying.)

Issuer:	Manulife Asset Management (Hong Kong) Limited
Custodian:	Citibank Europe plc, Luxembourg Branch
Objective and Investment Strategy of Offshore Product:	<p>The Fund aims to provide income generation with potential long-term capital appreciation by investing primarily in preferred securities.</p> <p>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.</p> <p>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.</p>
Key Risks of Offshore Product:	<p><u>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.</u></p> <p>Investment Risks</p> <ul style="list-style-type: none"> ▪ 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. <p>Preferred Securities Risk</p>

- 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..

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.

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.

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.

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.

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.

	<p>Currency Risk</p> <ul style="list-style-type: none"> 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. <p>Volatility and Liquidity Risk</p> <ul style="list-style-type: none"> 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. <p>High-Yield Bonds Risk:</p> <ul style="list-style-type: none"> 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. <p>Use of FDIs</p> <ul style="list-style-type: none"> 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. <p>Risks relating to Dividends Paid or Effectively Paid out of Capital</p> <ul style="list-style-type: none"> 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.
<p>Fees of Offshore Product:</p>	<p>Management fee: 1.10% 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 offshore product</p>

	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 accepts no</p>

	liability if any customer who's qualified as retail investor in the European Economic Area (the "EEA") subscribes the product.
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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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