

- 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%	<sup>1</sup>
	AA 累積類別	1.27%	<sup>2</sup>
	AA 收益類別	1.28%	<sup>1</sup>
	AA（港元）類別	1.27%	<sup>3</sup>
	AA（港元）收益類別	1.27%	<sup>1</sup>
	AA（澳元對沖）類別	1.27%	<sup>2</sup>
	AA（澳元對沖）收益類別	1.27%	<sup>2</sup>
	AA（加元對沖）類別	1.27%	<sup>2</sup>
	AA（加元對沖）收益類別	1.27%	<sup>2</sup>
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	澳元(AUD)	
	AA（加元對沖） / AA（加元對沖）收益	加元(CAD)	
	AA（港元） / AA（港元）收益	港元(HKD)	
派息政策：	AA / AA（澳元對沖） / AA（加元對沖） / AA（港元）類別		
	每年派息（如有）一次（除非另有指明，否則股息將自動用作再投資。按子基金各賬戶計，現金派息只有在應付的款額等於或高於50美元時才適用。）		
	<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。

<sup>1</sup> 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12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。

<sup>2</sup> 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。

<sup>3</sup> 由於股份類別於2021年1月1日至2021年12月31日期間沒有連續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。

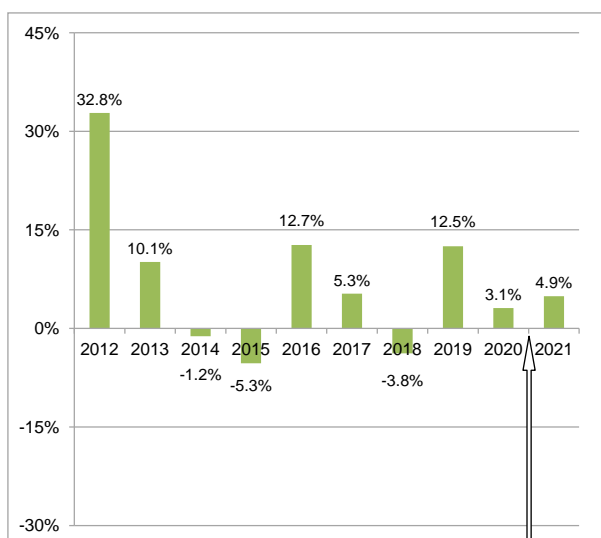
4. **信用評級及降級風險：** 評級機構所給予的信用評級存在局限，並非一直保證證券及／或發行機構的信譽。任何情況下，債務證券或其發行機構的信用評級可能會在其後被降級。如有該種降級，子基金的價值或會蒙受不利影響。投資管理人或未必能夠出售被降級的債務證券。
5. **利率風險：** 當債券結算貨幣的利率上升，債券的價值會下降，使有關投資組合的價值降低。
6. **貨幣風險：** 子基金的資產會主要投資於美元以外的貨幣為單位的證券，而子基金會按該等貨幣從該等投資收取收益或變現收入。其中某些貨幣兌美元可能貶值。另外，股份類別之結算貨幣可能與子基金基礎貨幣不同，若該指定結算貨幣與子基金基礎貨幣之間匯率有波動，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 — FDI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。在不利的情况下，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<sup>^</sup>發行日：2007年1月29日

<sup>^</sup> 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](http://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](http://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。

# PRODUCT KEY FACTS

Manulife Global Fund

U.S. Special Opportunities Fund  
April 2022

- *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)

**Depository:** Citibank Europe plc, Luxembourg Branch

**Dealing frequency:** Daily

<b>Ongoing charges over a year<sup>#</sup>:</b>	Class AA	1.27% <sup>1</sup>
	Class AA Acc	1.27% <sup>2</sup>
	Class AA Inc	1.28% <sup>1</sup>
	Class AA (HKD)	1.27% <sup>3</sup>
	Class AA (HKD) Inc	1.27% <sup>1</sup>
	Class AA (AUD Hedged)	1.27% <sup>2</sup>
	Class AA (AUD Hedged) Inc	1.27% <sup>2</sup>
	Class AA (CAD Hedged)	1.27% <sup>2</sup>
	Class AA (CAD Hedged) Inc	1.27% <sup>2</sup>

**Base currency:** USD

<b>Currency of denomination:</b>	<u>Class</u>	<u>Currency</u>
	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:** Classes AA / AA (AUD Hedged) / AA (CAD Hedged) / AA (HKD)

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

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.
- <sup>1</sup> 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 December 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.
- <sup>2</sup> 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.
- <sup>3</sup> As the share class did not have attributable expenses and assets for 12 consecutive months for the period 1 January 2021 - 31 December 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.

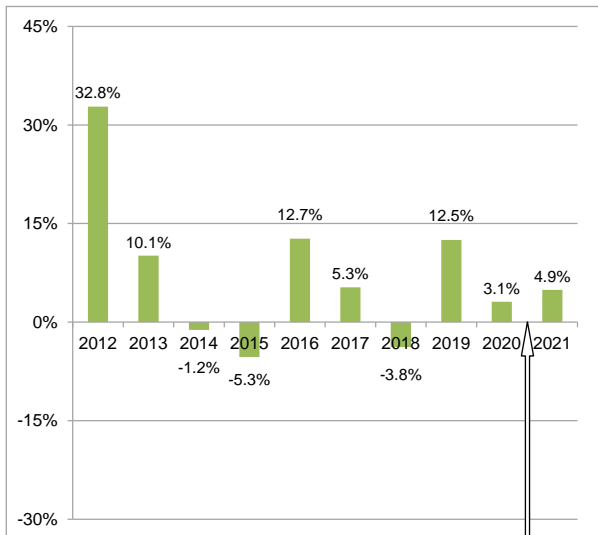
The Sub-Fund may invest in senior non-preferred debt securities, certain types of which may be subject to loss-absorption mechanisms, and can potentially be at risk of write-downs which will compromise their standing within the issuer's creditor hierarchy structure and result in a substantial loss in 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?**



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](http://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.

<b>Fee</b>	<b>What you pay</b>
<b>Subscription fee (Initial charge)</b>	<b>Up to 5% of the subscription amount</b>
<b>Switching fee (Switching charge)</b>	<b>Up to 1% of the total redemption amount</b>
<b>Redemption fee (Redemption charge)</b>	<b>N/A</b>

### 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.

	<b>Annual rate (as a % of the Sub-Fund's net asset value)</b>
<b>Management company fee</b>	<b>Up to 0.013%</b>
<b>Management fee</b>	<b>1.00%*</b>
<b>Depository fee</b>	<b>Ranges from 0.003% to 0.40% (excluding transaction charges and disbursements)</b>
<b>Performance fee</b>	<b>N/A</b>
<b>Administration fee</b>	<b>Up to 0.5%</b>

\* 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](http://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](http://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.