

- 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 12 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 由於股份類別截至 2021 年 12 月 31 日止成立不足一年，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 12 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：

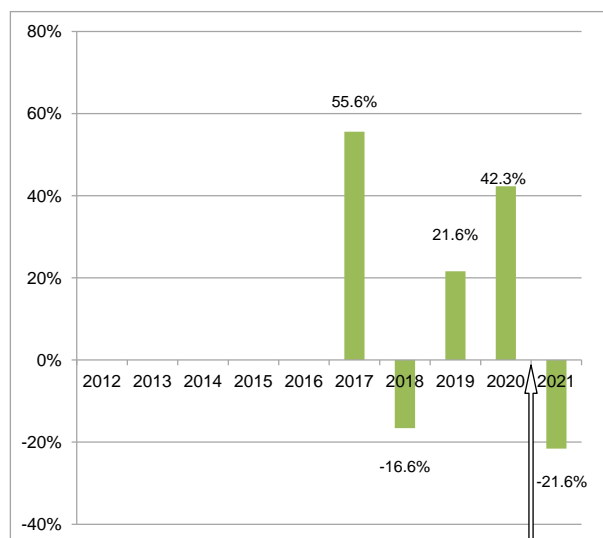
子基金可使用FDIs作投資、有效管理投資組合及／或對沖目的。使用FDIs令子基金涉及額外的風險，包括：(i)波動風險 — FDI或會十分波動；(ii)管理風險 — 效果取決於投資管理人在通行市場條件下所作投資決定是否成功；(iii)市場風險 — 其有因FDIs的市值改變而遭受的風險；(iv)信用風險 — 子基金有因交易對手未能履行其財務義務而遭受損失的風險；及(v)變現風險 — 有關的投資難以迅速購買或出售時存在的風險。上述任何風險的發生會對子基金的資產淨值有不利影響。在不利的情况下，子基金為投資、有效管理投資組合或對沖所使用的FDIs可能會無效，而子基金亦可能因此遭受重大損失。

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%。

A 類別股份（即過往代表性股份類別）已於 2021 年 6 月 30 日與 AA 類別股份合併。

- 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：2016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
	<u>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</u>
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) <u>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</u>
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。

PRODUCT KEY FACTS

Manulife Global Fund

Dragon Growth Fund
April 2022

- *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)	
Depository:	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:	<u>Class</u>	<u>Currency</u>
	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)	<u>Classes AA / AA (AUD Hedged) / 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.)	
	<u>Classes AA (USD) MDIST (G) / AA (AUD Hedged) MDIST (G) / AA (HKD) MDIST (G)</u> Dividends (if any) will be paid monthly (Dividends will automatically be paid in cash unless indicated otherwise. Cash dividend is only available if the payable amount with respect to each account of the Sub-Fund is US\$50 or more.) Dividends may be paid 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.	
	<u>Class AA Acc</u> 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 December 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 as of 31 December 2021, 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 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.

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.

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|--|--|
| 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:

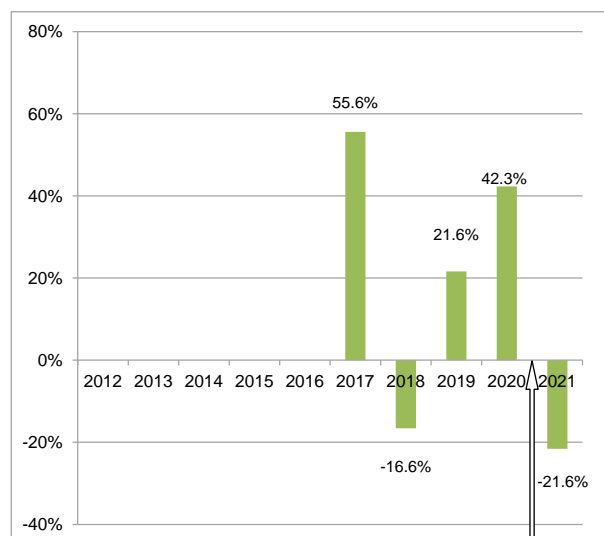
The Sub-Fund may use FDIs for investment, efficient portfolio management and/or hedging purposes. The use of FDIs exposes the Sub-Fund to additional risks, including: (i) volatility risk – FDIs may be highly volatile; (ii) management risk – the results are reliant upon the success of the Investment Manager 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.

The merger of Class A Shares, the previous representative share class, into Class AA Shares occurred on 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 <u>Classes AA / AA Acc / AA (AUD Hedged) / AA (HKD) / AA (USD)</u> <u>MDIST (G) / AA (AUD Hedged) MDIST (G) / AA (HKD) MDIST (G)</u>
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) <u>Classes AA / AA Acc / AA (AUD Hedged) / AA (HKD) / AA (USD)</u> <u>MDIST (G) / AA (AUD Hedged) MDIST (G) / AA (HKD) MDIST (G)</u>
Management company fee	Up to 0.013%
Management fee	1.50%*
Depository 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.