KEY INVESTOR INFORMATION

Manulife Global Fund

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

Asia Total Return Fund
a sub-fund of Manulife Global Fund
Class I6 (GBP Hedged) Acc LU2225681027
Management Company: Manulife Investment Management (Ireland) Limited

Objectives and Investment Policy

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.
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.
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. The Sub-Fund invests in securities denominated in Asian currencies or other currencies.
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.
The Sub-Fund may use financial derivative instruments, which are financial instruments linked to the value of underlying assets. Derivatives may be used for investment purposes as well as for the purposes of managing risk and to manage the Sub-Fund more efficiently.
No dividends will be paid in respect of this Share Class.
The Sub-Fund pursues an actively managed investment strategy and uses the 50% JP Morgan Emerging Local Markets Index Plus (Asia) TR USD +50% JP Morgan Asia Credit Index TR USD indices as Benchmarks for performance comparison purposes only. The Co-Investment Managers will invest in an unconstrained manner, relative to the Benchmarks, under normal market conditions and has the discretion to invest in securities not included in the Benchmarks. From time to time, depending on market conditions and the Co-Investment Managers' forward-looking expectations, the Sub-Fund's investment strategy may invest in a universe of securities that are similar to that of the constituents of and, as a result, have characteristics similar to the Benchmarks.
You can sell the shares you hold in the Sub-Fund on any day on which banks in Luxembourg are open for business other than (i) any day on which any exchange or market on which a substantial portion of the Sub-Fund's investments is traded in accordance with the Sub-Fund's investment objective and policy is closed, or (ii) such other day(s) as the directors of Manulife Global Fund may determine.

Risk and Reward Profile

Lower risk **Higher risk**

Typically lower rewards **Typically higher rewards**

1	2	3	**4**	5	6	7

The risk indicator above is based on historical data and may not be a reliable indication of the future risk profile of the Share Class. The risk category shown is not guaranteed and may change over time. The risk indicator is a measure of the Share Class' price movement (volatility) over time, and shall help investors understand the possibilities for losses or for gains that may affect their investment. A Share Class with the lowest risk rating does not mean a 'risk-free' investment.
This Share Class is in category **4** as it mainly invests in Asian bonds and other fixed-income securities; these investments have shown price fluctuations historically. The value of the Share Class may rise and fall accordingly.

In addition to the risk indicator, the Sub-Fund may also be subject to the following specific risks:

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.
Liquidity Risk: This Sub-Fund will invest a portion of its assets in comparatively less liquid assets/securities, therefore, the Sub-Fund's investments may become difficult to sell for full value or at all, which could affect performance and could result in delays when you sell your shares.
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.
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.
Risks associated with investments in debt instruments with loss-absorption features (including Contingent Convertible Debt Securities): 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, 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.
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.
Credit Risk: This refers to the risk that a corporate bond 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.
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 risk, volatility and liquidity risks than high-rated debt securities.
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.
Counterparty Risk: This refers to the risk of loss in connection with the insolvency of an issuer or a counterparty and/or its failure to perform under its contractual obligations.
Emerging Markets Risk: The investment of the Sub-Fund may be exposed to higher risks than in developed economies or markets. The value of the Sub-Fund's assets may also be affected by differences or changes in government policies, taxation, accounting, legal or currency restrictions. Certain emerging economies are exposed to the risks of higher inflation, interest rates, external debt.
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.
Risks Associated with Investments via the Bond Connect: The Sub-Fund's investments in bonds through the Bond Connect will be subject to a number of additional risks and restrictions that may affect the Sub-Fund's investments and returns.
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.
Use of Financial Derivative Instruments (FDIs): The Sub-Fund may use FDIs for investment purposes as well as to manage risk and manage the Sub-Fund more effectively. The use of derivatives exposes the Sub-Fund to additional risks, including; volatility risk, management risk, market risk, credit risk and liquidity risk.
For a more detailed explanation of risks, please refer to the "**General Risk Factors**" section and "**Appendix I**" of the Prospectus.

Charges

These charges are used to pay the costs of running the Share Class. Overall, they reduce the potential growth of your investment.

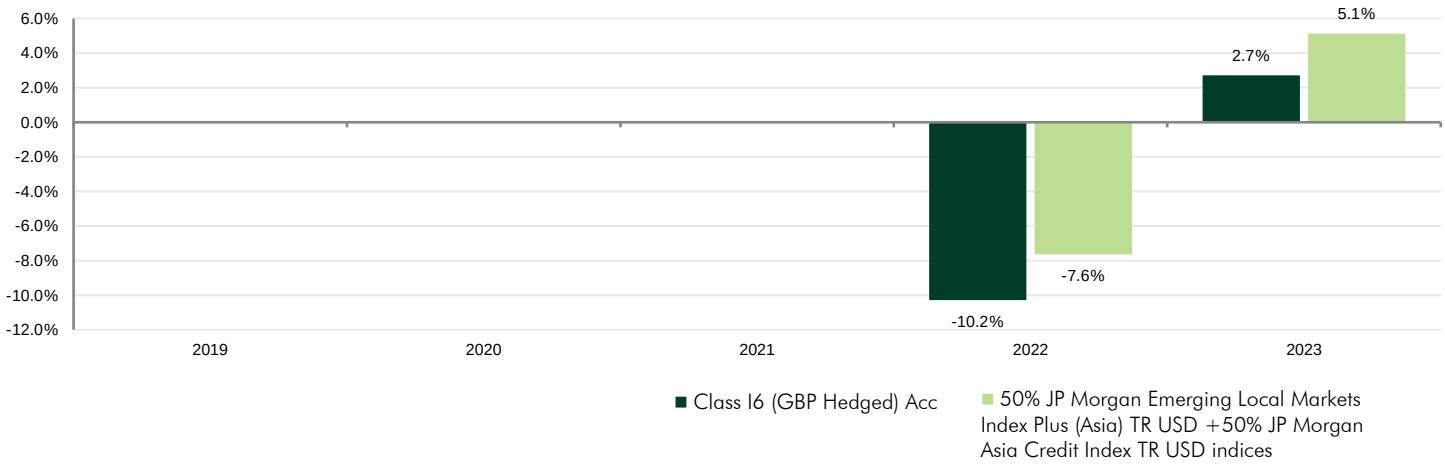
One-off charges taken before or after you invest	
Entry charge	None
Exit charge	None
This is the maximum that might be taken out of your money before it is invested and before the proceeds of your investment are paid out.	
Charges taken from the fund over a year	
Ongoing charge	0.88 %
Charges taken from the fund under specific conditions	
Performance fee	None

The charges shown are the maximum figures. In some cases you might pay less. For more information about charges, please see the Fees and Charges section in the Prospectus or seek independent advice.

The ongoing charge is based on the previous year's expenses for the year ending December 2023. This figure may vary from year to year.

A switching charge of up to 1.00% may be applied if you switch your shares to the shares of another sub-fund.

Past Performance



Past performance is not a reliable indicator of future results.

The past performance takes account of all charges and costs.

The performance of the class is calculated in GBP.

The Sub-Fund launched on 28 September 2009. This Share Class started to issue shares on 15 July 2021.

Practical Information

The Depositary is Citibank Europe plc, Luxembourg Branch.

Asia Total Return Fund is a sub-fund of Manulife Global Fund. The assets of this Sub-Fund are segregated from other sub-funds of Manulife Global Fund.

Further information about Manulife Global Fund, copies of its Prospectus, annual and half-yearly reports may be obtained free of charge in English from the registered office of Manulife Global Fund, at 31, Z.A. Bourmicht, L - 8070 Bertrange, Grand Duchy of Luxembourg, or visit www.manulifeglobalfund.com.

The details of the up-to-date remuneration policy of the Management Company are available at ucits.manulifeim.com. A paper copy of the remuneration policy will be made available free of charge upon request.

The latest share prices are available from the registered office of Manulife Global Fund during normal business hours and/or will be published daily at www.manulifeglobalfund.com.

You may switch your shares to the shares of another sub-fund of Manulife Global Fund subject to any applicable conditions stated in the Prospectus. A fee may apply. Details on how to switch are in the "**How to Switch Between Sub-Funds**" section of the Prospectus.

This Sub-Fund is subject to tax laws and regulations of Luxembourg. Depending on your home country of residence, this might have an impact on your personal tax position. For further details, please seek independent advice.

Manulife Global Fund may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus for Manulife Global Fund.

This Sub-Fund is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF).

This Key Investor Information is accurate as at 16 February 2024.