

FREQUENTLY ASKED QUESTIONS (FAQ)

Amendment to the Plan Rules for Manulife Asia Dynamic Bond Feeder Fund

- 1. If I am invested in the PHP share class, how will the lower minimum initial participation, maintaining participation, and additional contribution or redemption affect me?**

This change will make it even more affordable for you to invest in the Fund. Starting March 2023, the minimum investment, maintaining investment, and transaction amount will be lowered to PHP1,000 for the PHP share class of the Fund.

- 2. If I am invested in the USD share class, how will the higher minimum initial participation and maintaining participation affect me?**

With the addition of a new income-paying feature, starting March 2023, the minimum initial investment and maintaining balance for the USD share class will be increased to USD1,000 to minimize the impact of possible inward bank charges on the USD income payouts.

If your current investment falls below the new minimum maintaining investment, you may remain invested in the Fund. However, redemption options will be limited to a full redemption until your account balance exceeds the minimum maintaining participation. You may do top-ups for as little as US\$100 to grow your investment and choose to receive your income payout as a top-up to your investment to earn more income over time.

- 3. How will the addition of a unit-paying feature affect my investment?**

Starting August 2023, you will enjoy monthly income payouts from the Fund based on the interest and dividends collected, less expenses incurred by the Fund from the past month. You can choose to receive the monthly income via credit to your nominated settlement bank account or as a top-up to your investment to earn more income over time. If your income payout is lower than Php100 for the PHP-share classes and US\$20 for USD-share classes, the income will be automatically reinvested in the Fund even if you chose to receive your income via your nominated bank account, increasing your unit holdings in the Fund.

To receive the monthly income payout via credit to your nominated settlement bank account, you will need to submit to phtrust@manulife.com a Personal Details Change Form, indicating this option and the necessary bank details. To download

this form, you may visit our website, click on Resources, and then select Forms. Alternatively, you may select this option and provide the necessary bank details when you top up via **Manulife iFUNDS** beginning March 1, 2023. Until you have fulfilled these requirements and provided that your income payout meets the minimum amount, your income payout will be automatically reinvested in the Fund.

4. The Fund will invest in a different share class of the Target Fund. How will this affect the Fund?

The Fund will continue to invest in the same Target Fund (Manulife Global Fund – Asia Total Return Fund) but will switch to a distributing share class to provide income payouts to investors via a new income-paying feature. This will not cause any change in the investment policy and objective of the Fund.