



Manulife Asia Pacific Investment Grade Bond Fund

Potential stable income from high quality Asian markets*

- ✓ Asian bonds delivered better risk-adjusted returns than most other asset classes
- ✓ Accessing high quality Asian markets
- ✓ Asia markets continues to deliver strong economic growth compared to the rest of the world

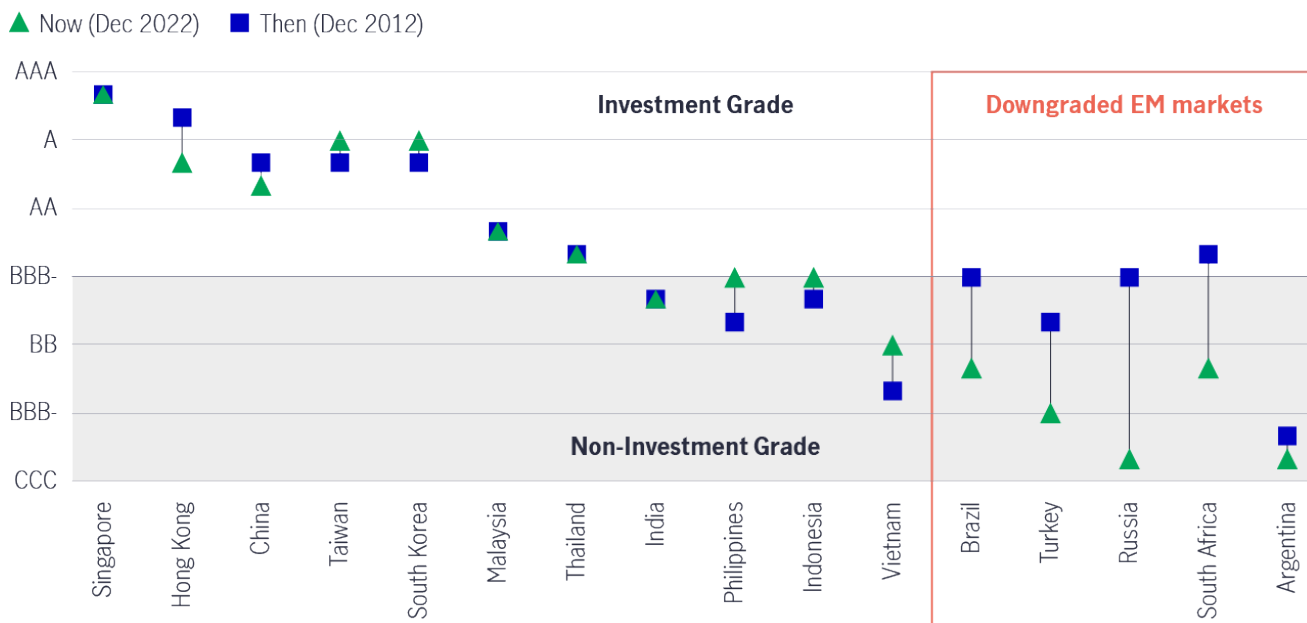
*The intention of the Manager to make the monthly distribution and the distribution yield for the Fund is not guaranteed, and the Manager may in future review the distribution policy depending on prevailing market conditions.

Asian bonds may offer steady yields in high quality markets

➤ Access high quality Asian markets

Most of the Asian markets are now of investment grade quality. Countries such as Philippines and Indonesia have had their sovereign credit ratings upgraded from non-investment grade to investment grade over the past decade.

Sovereign rating trends over the past ten years

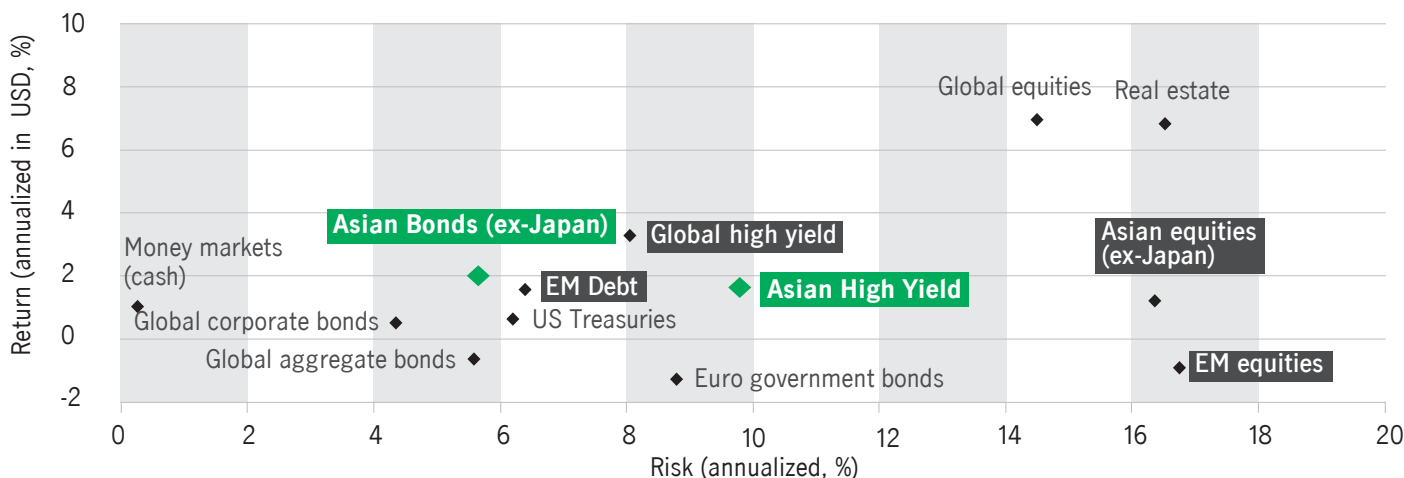


Source: Bloomberg, Foreign Currency Long-term Rating as of 31 December 2022.

➤ Asian bonds have delivered attractive risk-adjusted returns

Asian investment-grade corporate bonds (ex-Japan) and Asian high-yield corporate bonds (ex-Japan) offered better risk-adjusted returns than most asset classes.

10-year risk/return¹



Source: Bloomberg, as of 31 December 2022. In US dollar terms for the period 31 December 2012 to 31 December 2022 unless otherwise noted. Risk is measured in terms of standard deviation.

Invest in Asia's growing economy with Manulife Asia Pacific Investment Grade Bond Fund

Lower risk than most asset classes

High credit quality

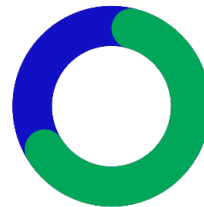
- 1** Focuses on investment grade Asian bonds with an overall credit rating of BBB+², indicating a lower likelihood of default
- 2** **Maximum 5%** in non-investment grade credits to benefit from potential additional higher yield returns

Benefit from potential currency appreciation

Rely on the team's capabilities to capture alpha from currency appreciation of local currency denominated bonds.

Foreign currency exposure²

Up to **30%** denominated in other Asian currencies



Min. **70%** denominated in SGD

Seeking stable returns through different macro conditions

Especially in a period of economic uncertainty, the investment team has the flexibility to actively manage the duration of the portfolio from **1 to 5 years**² to deliver potential consistent and stable returns

Potential regular income*

Aims to provide monthly distribution in SGD or USD

Solid Asian fixed income capabilities

A sizeable on-the-ground team is necessary to keep up with the rapid growth of under-researched Asian credit markets. Capitalise on Manulife Investment Management's widely established credit research resources:



Over **70** fixed income professionals in Asia⁺



Covering over **500** credit issuers in Asia⁺



Over **US\$43** billion fixed income assets managed in Asia⁺

Source: Manulife Investment Management, as of 31 March 2023.

⁺ Manulife Investment Management, as of 31 March 2023. Manulife Investment Management's investment professional team includes expertise from several Manulife IM affiliates and joint ventures; not all entities represent all asset classes.

² Information as of 31 March 2023. Information about the asset allocation is historical and is not an indication of the future composition.

Fund details

Share Class [^]	Class A / Class A-Mdis	Class A USD Hedged / Class A-Mdis USD Hedged
Investment objective	The Fund seeks to maximize total returns from a combination of capital appreciation and income generation through investing primarily in a diversified portfolio of investment grade debt securities issued by governments, agencies, supnationals and corporate issuers in the Asia Pacific region.	
Inception date	21-01-2014	To be incepted
ISIN code	SG9999011134 / SG9999011142	SGXZ65411712 / SG9999019111
Bloomberg ticker	MAPIGBA SP / MAIGBAM SP	N.A.
Base currency	SGD	
Mode of subscription	Cash, SRS, CPFIS-OA and CPFIS-SA	Cash
Minimum investment	SGD1,000	
Distribution frequency	A-Mdis: Monthly*	
Management fee	0.75%	
Initial sales charge	Up to 5%	
Dealing frequency	Daily	
Benchmark	70% JPMorgan Asia Credit Investment Grade Index (SGD Hedged) + 30% JPMorgan Emerging Local Markets Index Plus Asia (SGD)	
Investment manager	Manulife Investment Management (Singapore) Pte. Ltd.	
Sub-manager	Manulife Investment Management (Hong Kong) Limited and Manulife Investment Management (Europe) Limited	
Fund size	SGD 518.94 million (as of 31 March 2023)	

[^] Please refer to the Prospectus for details on other available classes.

Important notes:

Manager of the Fund: Manulife Investment Management (Singapore) Pte. Ltd. ("Manulife") (Company Registration Number: 200709952G). The information provided herein does not constitute financial advice, an offer or recommendation with respect to the Fund. Opinions, forecasts and estimates on the economy, financial markets or economic trends of the markets mentioned herein are not necessarily indicative of the future or likely performance of the Fund. **The Fund may use financial derivative instruments for efficient portfolio management and/or hedging.**

Investments in the Fund are not deposits in, guaranteed or insured by the Manager and involve risks. The value of units in the Fund and any income accruing to them may fall or rise. Past performance of the Fund is not necessarily indicative of future performance.

Investors should read the prospectus, and seek advice from a financial adviser before deciding whether to purchase units in the Fund. A copy of the prospectus and the product highlights sheet can be obtained from Manulife or its distributors. In the event an investor chooses not to seek advice from a financial adviser, he should consider whether the Fund is suitable for him.

Distributions are not guaranteed. Investors should refer to the prospectus for the distribution policy of the Fund. The Manager shall have the absolute discretion to determine whether a distribution is to be made in respect of the Fund as well as the rate and frequency of distributions to be made. Distributions may be made out of (a) income, or (b) net capital gains, or (c) capital of the Fund, or (d) any combination of (a), (b) and/or (c). Past distribution yields and payments are not necessarily indicative of future distribution yields and payments. Any payment of distributions by the Fund is expected to result in an immediate decrease in the net asset value per unit of the Fund.

This advertisement or publication has not been reviewed by the Monetary Authority of Singapore. Information is correct as of 31 March 2023, unless otherwise stated.

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1 Asian bonds (ex-Japan) = 50% JPMorgan Asia Credit Index + 50% JPMorgan Asia Diversified Broad Index (JADE Broad); Asian High Yield = JPMorgan Asian Credit Non-Investment Grade Index; Asian equities (ex-Japan) = MSCI AC Asia Pacific ex Japan Index; EM Debt = 50% JPMorgan GBI-EM Broad Index + 50% JPMorgan CEMBI Index; EM Equities = MSCI Emerging Market Equity Index; Euro government bonds = BofA Merrill Lynch Euro Government Index; Global aggregate bonds = Bloomberg Barclays Global Aggregate Total Return Index; Global corporate bonds = BofA Merrill Lynch Global Corporate Index; Global equities = MSCI World Index; Global high yield = BofA Merrill Lynch Global High Yield Index; Money markets (cash) = BofA Merrill Lynch US Dollar 3-Month Deposit Offered Rate Average Index; Real estate = Dow Jones Composite REIT Total Return Index; US Treasuries = BofA Merrill Lynch US Treasury Index.