

Manulife SGD Income Fund



Benchmark Fund of the Year Awards 2023

Best-in-Class in Singapore Fixed Income category
(House Awards Singapore)

Benchmark Fund of the Year Awards 2021

Best-in-Class in SGD Fixed Income category
(Top Fund Awards Singapore)

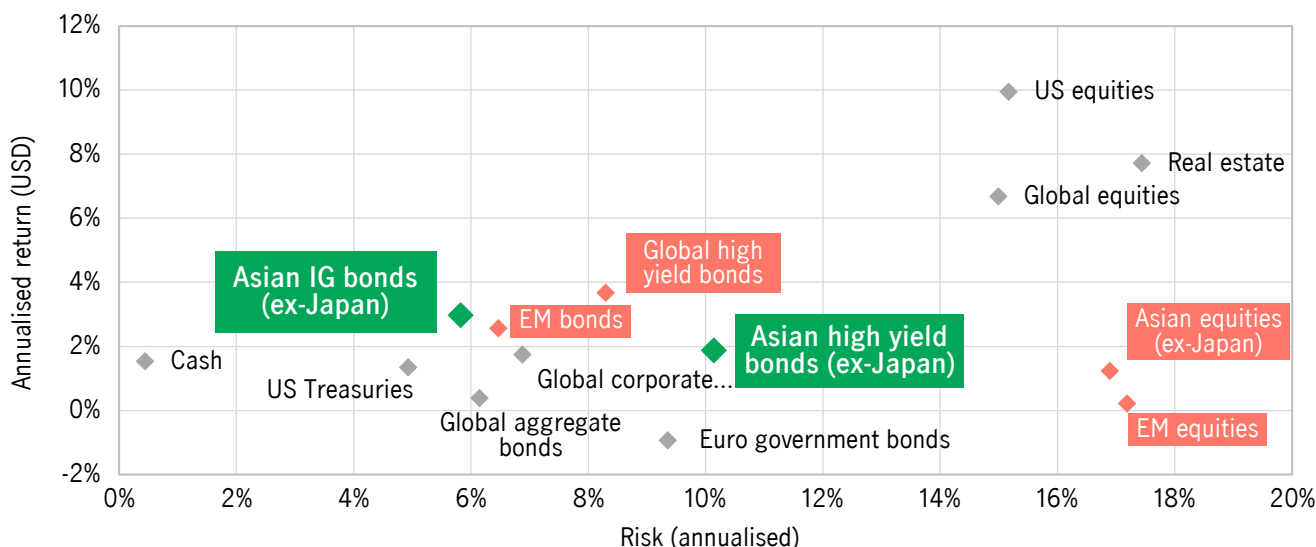
Why Asian bonds



Attractive risk-adjusted returns

Asian investment grade (IG) bonds (ex-Japan) and Asian high yield bonds (ex-Japan) historically delivered **better risk-adjusted returns** than other asset classes.

10-year risk/return profiles of major asset classes



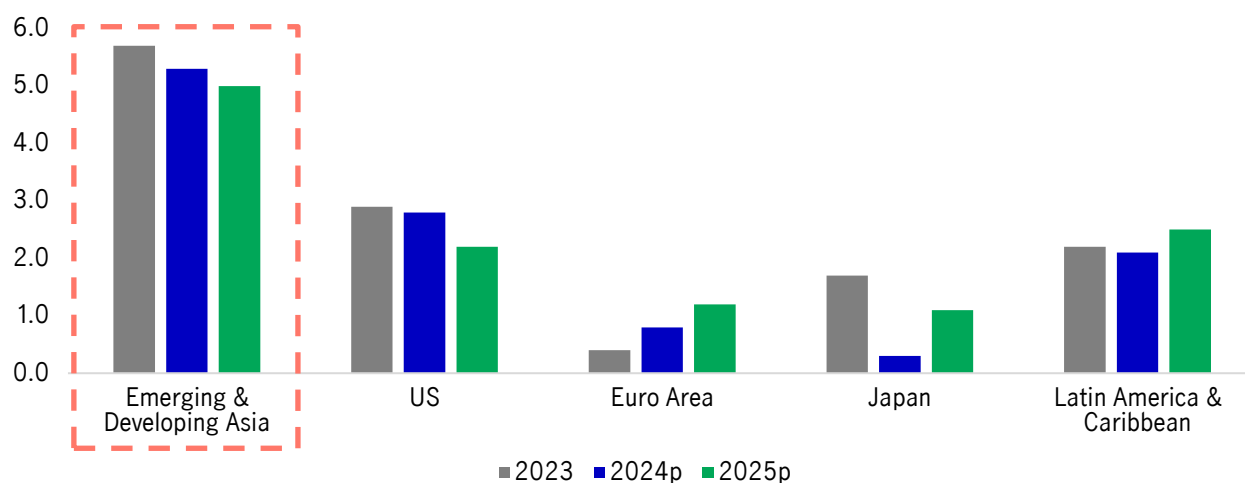
Source: Bloomberg, as of 31 Dec 2023. Asian equities (ex-Japan) = MSCI AC Asia Pacific ex Japan Index; Asian high yield (ex-Japan) = JPMorgan Asia Credit Non-IG Index; Asian IG bonds (ex-Japan) = 50% JPMorgan Asia Credit Index + 50% JPMorgan Asia Diversified Broad Index; Cash = ICE BofA US Dollar 3-Month Deposit Offered Rate Average Index; EM bonds = 50% JPMorgan GBI-EM Broad Index + 50% JPMorgan CEMBI Index; EM equities = MSCI EM Equity Index; Euro government bonds = ICE BofA Euro Government Index; Global aggregate bonds = Bloomberg Global Aggregate Index; Global corporate bonds = ICE BofA Global Corporate Index; Global equities = MSCI World Index; Global high yield = ICE BofA Global High Yield Index; Real estate = Dow Jones Composite REIT Index; US equities = S&P 500 Index; US Treasuries = ICE BofA US Treasury Index. Risk is measured by standard deviation. Updated annually.



Asia fuelling global growth

Asia is expected to remain a bright spot of the global economy, with **strong gross domestic product (GDP) growth** compared to other regions.

Economic growth (%)



Source: IMF WEO, Oct 2024. p = projection. The information may contain projections or other forward-looking statements regarding future events, targets, management discipline or other expectations, and is only as current as of the date indicated. There is no assurance that such events will occur, and outcomes may be significantly different than that shown here.

Why Manulife SGD Income Fund

✓ Participate in the Asian growth story in SGD terms



SGD focus

Invest in (1) SGD-denominated bonds, and (2) non-SGD-denominated bonds **(hedged back to SGD)**



Diversification

At least **70%** in IG bonds for stability; max **30%** in high yield bonds for potential yield enhancement



Adaptability

Duration range from **0–5 years** in response to different interest rate and economic environments

✓ Different share class options for your income needs

Intended pay-out of up to 6% per annum¹



Decumulation share classes²

Potentially higher income that draws partially from capital, with the aim of providing additional, stable, and intended regular income – while also staying invested for potential growth

Intended pay-out of up to 4.5% per annum¹



Distribution share classes

Potential regular pay-outs as alternative income stream

✓ Strong Asian fixed income capabilities



Experienced on-the-ground team to keep up with the rapidly growing and under-researched Asian credit markets

Over **70**
fixed income
professionals in 10
Asian markets

Covering over **500**
Asian credit issuers

More than **US\$42 billion**
in Asia ex-Japan & emerging markets fixed
income AUM

Source: Manulife Investment Management, as of 30 Sep 2024. Some strategies may not be available to offshore investors. Fixed income professionals include expertise from Manulife Investment Management affiliates and joint ventures.

Fund details

Share class	A-MDis SGD / C-MDis SGD	A-MDis USD Hedged / C-MDis USD Hedged	A-MDis SGD Decumulation / C-MDis SGD Decumulation
Investment objective	The Fund aims to provide investors with long-term capital appreciation and/or income in SGD terms through investing primarily in Asian investment grade fixed income or debt securities.		
Inception date	18 Nov 2016	26 Jan 2017 / 6 Dec 2016	To be incepted / 24 Feb 2021
ISIN code	SG9999015762 / SG9999015796	SG9999015770 / SG9999015804	SGXZ68471531 / SGXZ20405353
Bloomberg ticker	MSIFAQS SP / MSIFCQS SP	MSIFAU SP / MSIFCQU SP	MAMSIAS SP / MAMSICS SP
Base currency	SGD		
Subscription mode	Cash and SRS	Cash	Cash and SRS
Minimum investment	SGD 1,000 / SGD 100,000	USD 1,000 / USD 100,000	SGD 1,000 / SGD 100,000
Distribution frequency ³	Monthly		
Management fee	1% / 0.8% of NAV per annum	1% / 0.8% of NAV per annum	1% / 0.8% of NAV per annum
Initial sales charge	Up to 3%		
Dealing frequency	Daily		
Investment manager	Manulife Investment Management (Singapore) Pte. Ltd.		
Fund size	SGD 336.5 million		

¹ The intention of the Manager to make the distribution, and the distribution yield of the Fund is not guaranteed. The Manager may in future review the distribution policy depending on prevailing market conditions. Prior to 1 Dec 2022, the intended pay-out for distribution share classes was up to 4% per annum.

² Decumulation share classes are intended to be decumulating, where the intended distribution rate may result in a substantial amount of the initial capital being returned to investors. This may, over time, cause the NAV of such share classes to fall. When the NAV of such classes fall below the minimum number of units of the classes, the Manager has the absolute discretion to terminate the relevant class.

³ The intention of the Manager to make the monthly distribution, and the distribution yield of the Fund is not guaranteed. The Manager may in future review the distribution policy depending on prevailing market conditions.



**Download the
fund factsheet**

Important information

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 realized 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 as of 30 Nov 2024, unless otherwise stated.