

1 December 2022

Revision of Distribution Rate for Manulife SGD Income Fund (“MSIF” or “Fund”)

Dear Valued Unitholder

We are pleased to announce that with effect from 1 December 2022, the distribution rate for the following share classes of MSIF as listed below will be increased from 4.00% per annum of the prevailing net asset value per unit to 4.50%* per annum of the prevailing net asset value per unit. This revision will be reflected accordingly in the next update of the prospectus of the Manulife Funds.

1. Class A-QDis SGD
2. Class C-QDis SGD
3. Class D-QDis SGD
4. Class A-QDis USD Hedged
5. Class C-QDis USD Hedged
6. Class A-QDis AUD Hedged
7. Class C-QDis AUD Hedged
8. Class C-QDis CAD Hedged
9. Class C-QDis EUR Hedged

In respect of the abovementioned share classes of MSIF that have been incepted, MSIF has consistently been paying 1.00% of the prevailing net asset value per unit per quarter (or 4.00% per annum) since its inception in November 2016. With the increase in distribution rate, investors will receive 1.125%* of the prevailing net asset value per unit per quarter (or 4.50%* per annum), commencing from the distribution based on the record date of 15 December 2022.

The portfolio management team has always strived to adopt a prudent approach in determining the distribution rate without substantially changing the risk profile of the Fund. Given the overall higher interest rate environment, the portfolio management team is of the view that the Fund is now able to support the increased distribution rate in a sustainable manner.

Going forward, the portfolio management team will continue to seek out further opportunities to achieve the Fund’s investment objective and to provide recurring income for investors.

This notice is for your information only, no action is required on your part. Should you have any queries regarding the above, please do not hesitate to contact any of our appointed distributors of MSIF.

We would like to thank you for your continued support in the Fund.

Yours faithfully



Koh Hui-Jian

Director

For and on behalf of

Manulife Investment Management (Singapore) Pte. Ltd

**Distributions are not guaranteed. Investors should refer to the prospectus for the distribution policy of the Fund.*