

2 March 2026

Dear Valued Unitholder

Annual Report of Manulife Funds

Thank you for investing in Manulife Funds.

We are pleased to inform you that the annual report for the financial period ended 31 December 2025 for Manulife Funds will be available on our website from 31 March 2026 at <https://www.manulifeim.com.sg/assets/mf-ar.pdf>.

The sub-funds under Manulife Funds are as follows:

- (a) Manulife Singapore Bond Fund;
- (b) Manulife Singapore Equity Fund;
- (c) Manulife Asia Pacific Investment Grade Bond Fund;
- (d) Manulife Global Asset Allocation – Growth Fund;
- (e) Manulife SGD Income Fund;
- (f) Manulife Empower Conservative Fund;
- (g) Manulife Empower Growth Fund;
- (h) Manulife Empower Income Fund;
- (i) Manulife Empower Moderate Fund; and
- (j) Manulife Fundsmith Equity Fund

If you require a printed copy of the annual report and/or wish to receive printed copies going forward, please contact the distributor through whom you had purchased your units of the sub-fund(s) within 1 month from the date of this letter. The report(s) will be sent to you at no charge.

Once again, thank you for your valuable support and we look forward to be of continued service to you.

Manulife Investment Management (Singapore) Pte. Ltd.