

Factsheet

Manulife SGD Income Fund

Overall Morningstar Rating™: ★★★★★

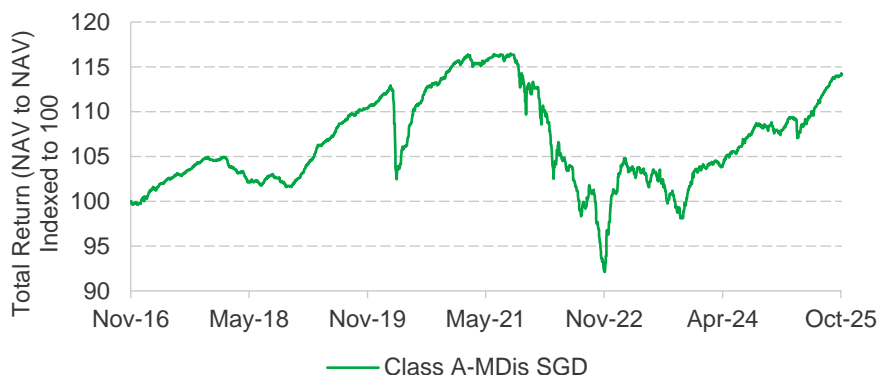
Investment Objective

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.

Fund Information

Fund Size	SGD 303.47 million
Base Currency	SGD
Yield to Maturity (%)	4.54
Duration (years)	3.89
Average Credit Quality^{^^}	BBB-
Average Coupon (%)	4.84
Number of Holdings	233
Dealing Frequency	Daily
Benchmark	No representative benchmark
Investment Manager	Manulife Investment Management (Singapore) Pte. Ltd.

Fund Performance



Returns (%)^{*}

	1 month	3 months	Year-to-Date	1 year	3 years	5 years	Since Inception	Calendar Year				
								2024	2023	2022	2021	2020
Class A-MDis SGD												
Fund (NAV to NAV)	0.25	2.04	5.71	5.41	7.21	0.07	1.49	4.34	2.39	-10.25	-2.66	4.01
Fund (Offer to Bid)	-2.76	-1.02	2.54	2.25	6.13	-0.54	1.14	1.21	-0.68	-12.94	-5.58	0.89
Class A-MDis USD Hedged												
Fund (NAV to NAV)	0.49	2.82	8.93	9.35	9.63	1.43	2.46	6.44	4.11	-10.17	-2.58	4.64
Fund (Offer to Bid)	-2.52	-0.27	5.66	6.07	8.52	0.81	2.10	3.25	0.99	-12.87	-5.50	1.50
Class A-MDis AUD Hedged												
Fund (NAV to NAV)	0.38	2.57	8.52	8.90	8.41	0.52	1.15	5.45	2.17	-11.10	-2.73	2.20
Fund (Offer to Bid)	-2.63	-0.51	5.26	5.63	7.31	-0.09	0.76	2.29	-0.90	-13.77	-5.65	-0.87
Class A-SGD												
Fund (NAV to NAV)	0.26	2.13	6.07	5.88	7.43	0.21	1.61	4.42	2.66	-10.42	-2.41	4.04
Fund (Offer to Bid)	-2.75	-0.94	2.89	2.70	6.34	-0.40	1.26	1.29	-0.42	-13.11	-5.34	0.91

^{*} Performance figures are calculated with all dividends and distributions reinvested, taking into account all charges which would have been payable upon such reinvestment, and are annualised for periods over one year. The Offer to Bid performance includes the effect of an assumed current maximum front end load, which the investor might or might not pay. NAV to NAV figures reflect the Fund's investment performance.

[^] Figures may not sum to 100 due to rounding.

^{^^} Credit Rating: Where the security is not rated by external rating agencies (i.e. Fitch, Moody's, and S&P), Manulife Investment Management's internal rating methodology will apply.

Source: Manulife Investment Management (Singapore) Pte. Ltd.

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Fund Characteristics[^]

Sector Allocation	%	Geographical Allocation	%	Credit Rating ^{^^}	%
Banks	21.19	Singapore	28.98	Aaa/AAA	1.65
REITS	15.08	China	11.95	Aa/AA	0.66
Insurance	11.11	Hong Kong	9.90	A/A	22.58
Communications	8.73	Australia	9.56	Baa/BBB	48.22
Real Estate	8.09	India	8.07	Ba/BB	20.22
Energy	6.94	United Kingdom	7.22	B/B	4.48
Consumer, Cyclical	6.32	Indonesia	4.32	Caa/CCC	0.97
Utilities	5.02	Thailand	3.24	C/C	0.05
Diversified Financial Services	4.59	Philippines	2.93	D	0.34
Basic Materials	3.55	Macau	2.62	Cash & Others	0.84
Industrials	2.55	United States	2.14		
Consumer, Non-cyclical	2.06	South Korea	1.95		
Government	1.88	Taiwan	1.88		
Investment Companies	1.11	Japan	1.64		
Technology	0.95	France	1.44		
Cash & Cash Equivalents	0.84	Others	1.32		
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Top Holdings	%
STANDARD CHARTERED PLC 4% 01/19/2030	1.76
OVERSEA-CHINESE BANKING CORP LTD 4.5% PERPETUAL	1.69
PRUDENTIAL FUNDING ASIA PLC 3.8% 05/22/2035	1.64
GREAT EASTERN LIFE ASSURANCE CO LTD/THE 3.928% 04/17/2039	1.63
SINGTEL GROUP TREASURY PTE LTD 3.3% PERPETUAL	1.53
AIA GROUP LTD 5.1% PERPETUAL	1.34
RELIANCE INDUSTRIES LTD 6.25% 10/19/2040	1.34
SUNTEC REIT MTN PTE LTD 3.4% 03/27/2031	1.28
AUSTRALIA & NEW ZEALAND BANKING GROUP LTD 3.75% 11/15/2034	1.23
INCOME INSURANCE LTD 3.1% 07/20/2050	1.20

Class Information

Class	Currency	NAV Per Unit	Bloomberg Ticker	ISIN Code	Inception Date	Subscription Method
A-MDis SGD	SGD	SGD 0.788	MSIFAQS SP	SG9999015762	18 Nov 2016	Cash, SRS
A-MDis USD Hedged	USD	USD 0.854	MSIFAQU SP	SG9999015770	26 Jan 2017	Cash
A-MDis AUD Hedged	AUD	AUD 0.787	MSIFAQA SP	SG9999016141	14 Nov 2017	Cash
A-SGD	SGD	SGD 1.153	MSIFASG SP	SG9999015754	24 Nov 2016	Cash, SRS

Class	Minimum Initial Investment	Management Fee (%p.a.)	Distribution Frequency	Dividend per Unit	Ex-Dividend Date	Annualized Yield (%)
A-MDis SGD	SGD 1,000	1.00	Monthly	SGD 0.002958	16 Oct 2025	4.60
A-MDis USD Hedged	USD 1,000	1.00	Monthly	USD 0.003206	16 Oct 2025	4.61
A-MDis AUD Hedged	AUD 1,000	1.00	Monthly	AUD 0.002955	16 Oct 2025	4.61
A-SGD	SGD 1,000	1.00	N.A.	N.A.	N.A.	N.A.

Historical dividend yield is not indicative of future dividend payouts. Please refer to our website for more details.

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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.

Investors should read the prospectus and the product highlights sheet and seek financial advice 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.

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