

Manulife SGD Income Fund

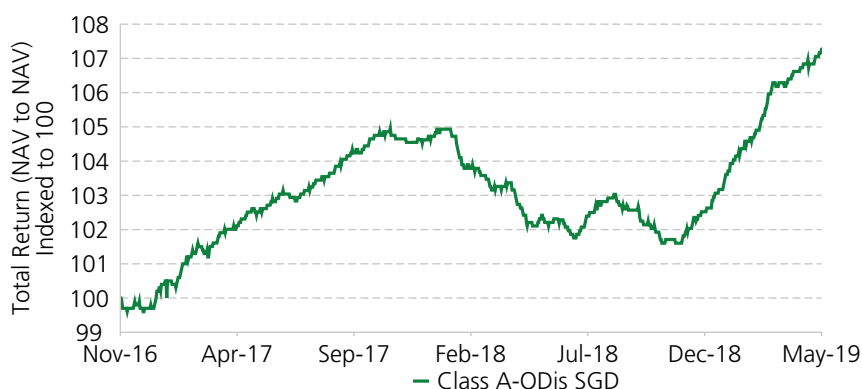
Investment Objective

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 (Million)	SGD 851.46
Base Currency	SGD
Yield to Maturity (%)	4.37
Duration (years)	4.19
Average Credit Quality^{^^}	BBB-
Average Coupon (%)	4.47
Number of Holdings	193
Dealing Frequency	Daily
Benchmark	No representative benchmark
Managed By	Manulife Asset Management (Singapore) Pte. Ltd.

Fund Performance



Returns (%)

	1 month	3 months	Year-to-Date	1 year [‡]	3 years [‡]	Since Inception [‡]	Calendar Year				
							2018	2017	2016	2015	2014
Class A-QDis SGD											
Fund (NAV to NAV)	0.62	2.58	4.53	4.85	N/A	2.82	-2.00	5.04	N/A	N/A	N/A
Fund (Offer to Bid)*	-2.40	-0.50	1.39	1.70	N/A	1.58	-4.94	1.89	N/A	N/A	N/A
Class A-SGD											
Fund (NAV to NAV)	0.65	2.57	4.57	4.87	N/A	2.96	-2.00	5.00	N/A	N/A	N/A
Fund (Offer to Bid)*	-2.36	-0.50	1.43	1.73	N/A	1.72	-4.94	1.85	N/A	N/A	N/A
Class A-QDis USD Hedged											
Fund (NAV to NAV)	0.61	2.68	4.84	5.49	N/A	3.27	-1.50	N/A	N/A	N/A	N/A
Fund (Offer to Bid)*	-2.41	-0.40	1.69	2.33	N/A	1.93	-4.46	N/A	N/A	N/A	N/A
Class A-QDis AUD Hedged											
Fund (NAV to NAV)	0.62	2.48	4.54	5.07	N/A	1.83	-1.62	N/A	N/A	N/A	N/A
Fund (Offer to Bid)*	-2.40	-0.60	1.40	1.92	N/A	-0.16	-4.57	N/A	N/A	N/A	N/A

Fund Characteristics[^]

Industry Allocation	%	Geographical Allocation	%	Credit Rating ^{^^}	%
Banks	20.13	Singapore	32.11	Aaa/AAA	1.49
REITs	17.47	China	24.53	Aa/AA	0.00
Real Estate	13.24	Australia	8.25	A/A	13.36
Consumer, Cyclical	6.77	Indonesia	7.48	Baa/BBB	56.44
Basic Materials	6.72	India	6.73	Ba/BB	19.75
Energy	5.94	Hong Kong	4.19	B/B	7.62
Utilities	5.92	Malaysia	3.67	Caa/CCC	0.00
Diversified Financial Services	5.10	United Kingdom	2.78	Ca/CC	0.00
Industrials	4.83	Philippines	2.16	C/C	0.00
Communications	4.11	France	1.81	Cash & Others	1.33
Government	3.77	Thailand	1.39		
Insurance	1.55	South Korea	1.26		
Diversified	1.42	Macau	1.09		
Consumer, Non-cyclical	1.12	Others	1.22		
Technology	0.34	Cash & Cash Equivalents	1.33		
Investment Companies	0.24				
Cash & Cash Equivalents	1.33				

[‡] Annualised for periods over one year with net income & dividends reinvested

* The Offer to Bid performance includes the effect of an assumed 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 Asset Management's internal rating methodology will apply.

Fund Characteristics[^]

Top 10 Holdings	%
Singapore Airlines 3.13% 11/17/2026	1.95
RCS Trust 2.6% 06/05/2023	1.89
Mapletree Commercial Trust 3.11% 08/24/2026	1.87
Singapore Post Limited Var 4.25% Perpetual	1.68
United Overseas Bank Ltd Var 3.5% 02/27/2029	1.66
Aust & NZ Banking Group Var 3.75% 03/23/2027	1.58
Ascendas Real Estate Inv Var 4.75% Perpetual	1.57
National Australia Bank Var 4.15% 05/19/2028	1.52
Westpac Banking Corp Var 4% 08/12/2027	1.52
CNAC HK Finbridgeco Ltd 5.125% 03/14/2028	1.50

Class Information

Class	Currency	NAV Per Unit	Bloomberg Ticker	ISIN Code	Inception Date	Management Fee (%p.a.)
A-QDis SGD	SGD	SGD 0.980	MSIFAQS SP	SG9999015762	18 Nov 2016	1.00
A-SGD	SGD	SGD 1.076	MSIFASG SP	SG9999015754	24 Nov 2016	1.00
A-QDis USD Hedged	USD	USD 0.985	MSIFAQU SP	SG9999015770	26 Jan 2017	1.00
A-QDis AUD Hedged	AUD	AUD 0.978	MSIFAQA SP	SG9999016141	14 Nov 2017	1.00

 Manulife Asset Management

Manulife Asset Management (Singapore) Pte.Ltd. is part of Manulife Asset Management - the asset management arm of Manulife Financial. Manulife Asset Management is a leading global institutional asset manager, with expertise across a full range of asset classes - equity, fixed income and alternatives such as real estate, timberland and agriculture. Manulife Asset Management has investment offices in 17 countries around the world, including 10 countries in Asia; China, Japan, Hong Kong, Singapore, Taiwan, Indonesia, Thailand, Vietnam, Malaysia and the Philippines. Our clients benefit from the in-depth local market expertise of empowered, inter-connected investment professionals across Asia, North America and Europe, underpinned by world-class investment and risk management processes and the backing of a global leader in financial services, Manulife Financial Corporation.

Important Information

The information provided herein does not constitute financial advice, an offer or recommendation with respect to the Fund. The information and views expressed herein are those of Manulife Asset Management (Singapore) Pte. Ltd. (Company Registration No. 200709952G) and its affiliates ("**Manulife**") as of date of this document and are subject to change based on market and other conditions. Manulife expressly disclaims any responsibility for the accuracy and completeness of, and the requirement to update, such information.

Investments in the Fund are not deposits in, guaranteed or insured by Manulife and involve risks. The value of units in the Fund and any income accruing to it may fall or rise. Past performance of the Fund is not necessarily indicative of future performance. 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. 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. The intention of the Manager to make the distribution and the distribution yield for the Fund is not guaranteed, and the Manager may review the distribution policy depending on prevailing market conditions. Distributions may be made out of income, net capital gains and/or capital. Past distribution yields and payments are not necessarily indicative of future distribution yields and payments. Any payment of distributions by the Fund may result in an immediate decrease in the net asset value per unit. 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.

This document is available in English and Chinese. In the event of discrepancy between the English and Chinese versions, the English version shall prevail.

This advertisement or publication has not been reviewed by the Monetary Authority of Singapore.