

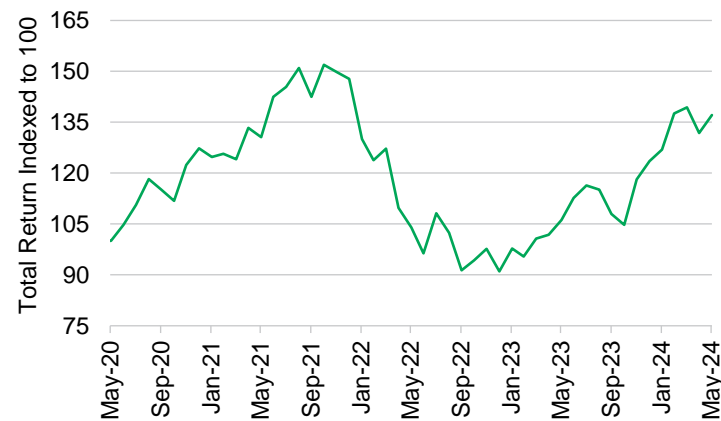
Manulife US Opportunities Fund

Fund Objective

The ILP Sub-Fund invests all or substantially all its assets into the Franklin US Opportunities Fund, an open-ended collective investment scheme constituted in Luxembourg as a UCITS that aims to provide you with capital appreciation through an investment concentrated in equities of US issuers.

The Underlying Fund aims to achieve capital appreciation by investing principally in equity securities of US companies believed to possess sustainable growth characteristics and which meet growth, quality and valuation criteria. These include small, medium, and large capitalisation companies with strong growth potential across a wide range of sectors that have exceptional growth potential and fast growing, innovative companies within these sectors.

Fund Performance



	Fund (%)	Benchmark (%)
1 mth	4.02	5.02
3 mth	-0.29	3.66
6 mth	16.10	19.55
1 yr	29.18	32.51
3 yr	1.63	11.09
5 yr	N/A	N/A
10 yr	N/A	N/A
Since Inception	8.22	15.83

Inception date: 29 May 2020. Source: Manulife Investment Management (Singapore) Pte. Ltd. • Franklin Templeton International Services S.à r.l. • Performance calculation in SGD, NAV-NAV with any income or dividend and distributions reinvested, taking into account all charges which would have been payable upon such reinvestment. Fees and charges payable through deduction of premium or cancellation of units are excluded from this calculation. • Performance figures for 3 mth till 1 yr show the % change, those exceeding 1 yr show the average annual compounded return.

Key Information

Launch Date	: 5 April 2020	Launch Price	: SGD 1.00
Bid Price/NAV	: SGD 1.3715	Fund Size	: SGD 29.22 million
Offer Price**	: SGD 1.4437 (RP) / SGD 1.4139 (SP)	Bid-Offer Spread**	: 5% (RP)/3% (SP)
Subscription	: Cash/SRS	Management Fee	: 1.50% p.a.
Min Investment	: Please refer to the product summary for the minimum investment amount	Dealing	: Daily
Benchmark	: Russell 3000 Growth Index		

** RP refers to regular premium plans. SP refers to single premium plans.

This report is for your information purposes only and is not intended as an offer or recommendation to invest into the fund. Please refer to the Fund Summary for more information. Past returns of a fund is not necessarily indicative of the future performance of the fund.

Fund Characteristics*

Top Holdings	%
NVIDIA CORP	10.26
AMAZON.COM INC	6.68
MICROSOFT CORP	5.41
META PLATFORMS INC	5.37
MASTERCARD INC	3.26
APPLE INC	2.87
ELI LILLY & CO	2.69
ALPHABET INC	2.46
MONOLITHIC POWER SYSTEMS INC	2.36
SERVICENOW INC	2.26

Sector Allocation	%
Information Technology	40.02
Healthcare	13.27
Consumer Discretionary	12.88
Communication Services	11.10
Industrials	8.59
Financials	6.68
Consumer Staples	3.98
Materials	2.37
Real Estate	0.74
Cash & Cash Equivalents	0.38

* Relates to Franklin US Opportunities Fund (Underlying Fund)