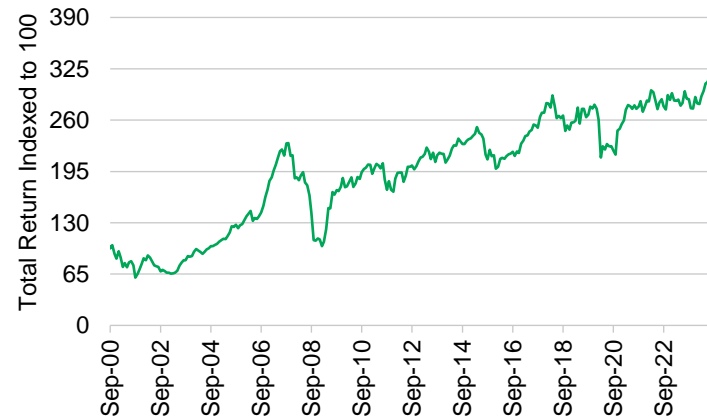


Manulife Golden Singapore Growth Fund

Fund Objective

The ILP Sub-Fund invests all or substantially all its assets into the Schroder Singapore Trust (the "Underlying Fund") which is a unit trust constituted in Singapore. The Underlying Fund aims to achieve long-term capital growth primarily through investment in securities of companies listed on the Singapore Exchange Securities Trading Limited ("SGX-ST"). The portfolio of the Underlying Fund will be broadly diversified with no specific industry or sectoral emphasis.

Fund Performance



	Fund (%)	Benchmark (%)
1 mth	1.24	1.68
3 mth	5.54	5.35
6 mth	15.23	14.57
1 yr	12.47	12.42
3 yr	5.64	8.49
5 yr	4.14	6.41
10 yr	3.31	4.61
Since Inception	5.01	5.17

Inception date: 1 September 2000. Source: Manulife Investment Management (Singapore) Pte. Ltd. • Schroder Investment Management (Singapore) Ltd • 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.

Fund Characteristics*

Top Holdings	%
DBS Group Holdings Ltd	21.49
Oversea-Chinese Banking Corp Ltd	17.27
Singapore Telecommunications Ltd	10.75
United Overseas Bank Ltd	9.47
CapitaLand Ascendas REIT	5.07
Yangzijiang Shipbuilding Holdings Ltd	4.38
Singapore Exchange Ltd	4.18
Keppel Ltd	3.61
CapitaLand Investment Ltd/Singapore	3.04
Genting Singapore Ltd	3.03

Industry Allocation	%
Financials	52.40
Real Estate	15.54
Telecommunications	11.35
Industrials	8.47
Utilities	4.43
Consumer Discretionary	3.03
Consumer Staples	2.41
Technology	0.72
Cash & Cash Equivalents	1.67

* Relates to Schroder Singapore Trust Class M (Underlying Fund)

Key Information

Launch Date	: 1 September 2000	Launch Price	: SGD 1.00
Bid Price/NAV	: SGD 3.0702	Fund Size	: SGD 311.22 million
Offer Price**	: SGD 3.2318 (RP) / SGD 3.1652 (SP)	Bid-Offer Spread**	: 5% (RP)/3% (SP)
Subscription	: Cash/SRS/CPFIS-OA	Management Fee	: 1.65% p.a.
CPFIS Risk Classification	: Higher Risk - Narrowly Focused	Dealing	: Daily
Min Investment	: Please refer to the product summary for the minimum investment amount		
Benchmark^	: Straits Times Index		

^ On 1 December 2021, the benchmark was changed from MSCI Singapore Free Index to Straits Times 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.

Manulife Golden Singapore Growth Fund

Note:

Manulife Investment Management (Singapore) Pte. Ltd. was appointed Manager and Schroder Investment Management (Singapore) Ltd appointed Sub-Manager on 1 February 2019.

Schroder Investment Management (Singapore) Ltd is the fund manager for the underlying fund of Golden Singapore Growth Fund. The Manulife Golden Singapore Growth fund started feeding into the underlying fund with effect from 14 May 2010.

The interest rates on Ordinary Account (OA), Special Account (SA) and MediSave Account (MA) savings are reviewed quarterly.

OA savings earn either the legislated minimum 2.5% per annum, or the 3-month average of major local banks' interest rates, whichever is higher.

SA and MA savings are invested in Special Singapore Government Securities (SSGS) which currently earn either 4% per annum, or the 12-month average yield of 10-year Singapore Government Securities (10YSGS) plus 1%, whichever is higher.

Members can only invest their CPF savings under CPF Investment Scheme-OA (CPFIS-OA) after setting aside \$20,000 in their OA.

Likewise, they can only invest their CPF savings under the CPF Investment Scheme-SA (CPFIS-SA) after setting aside \$40,000 in their SA.

An extra 1% interest per annum is currently paid on the first \$60,000 of a member's combined balances (with up to \$20,000 from the OA).

For CPF members who are aged 55 and above, an additional 1% interest per annum will be paid on the first \$30,000 of their combined balances. This is paid over and above the current extra 1% interest that is earned on the first \$60,000 of their combined balances.

Key Information

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