



Factsheet

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	SGD 667.54 million
Base Currency	SGD
Yield to Maturity (%)	5.70
Duration (years)	3.11
Average Credit Quality^{^^}	BBB-
Average Coupon (%)	4.27
Number of Holdings	199
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 [‡]	Since Inception [‡]	Calendar Year				
							2020	2019	2018	2017	2016
Class A-QDis SGD											
Fund (NAV to NAV)	-1.99	-2.23	-2.28	-0.58	3.59	2.51	4.01	8.39	-2.00	5.04	N/A
Fund (Offer to Bid)*	-4.93	-5.17	-5.21	-3.57	2.54	1.88	0.89	5.13	-4.94	1.89	N/A
Class A-QDis USD Hedged											
Fund (NAV to NAV)	-2.07	-2.39	-2.21	-0.63	3.96	2.89	4.64	8.81	-1.50	N/A	N/A
Fund (Offer to Bid)*	-5.01	-5.32	-5.15	-3.61	2.91	2.23	1.50	5.55	-4.46	N/A	N/A
Class A-QDis AUD Hedged											
Fund (NAV to NAV)	-1.94	-2.32	-2.31	-0.80	2.77	1.44	2.20	7.73	-1.62	N/A	N/A
Fund (Offer to Bid)*	-4.88	-5.25	-5.24	-3.78	1.73	0.66	-0.87	4.50	-4.57	N/A	N/A
Class A-SGD											
Fund (NAV to NAV)	-1.98	-2.24	-2.07	-0.44	3.66	2.62	4.04	8.36	-2.00	5.00	N/A
Fund (Offer to Bid)*	-4.92	-5.17	-5.01	-3.43	2.61	1.99	0.91	5.11	-4.94	1.85	N/A

Fund Characteristics[^]

Sector Allocation	%	Geographical Allocation	%	Credit Rating ^{^^}	%
REITS	20.48	Singapore	39.00	Aaa/AAA	1.30
Real Estate	18.92	China	28.09	Aa/AA	0.25
Banks	15.65	India	7.00	A/A	21.07
Energy	7.17	Indonesia	5.64	Baa/BBB	46.70
Industrials	6.11	Australia	4.75	Ba/BB	22.50
Communications	5.72	Hong Kong	4.54	B/B	6.47
Utilities	5.18	Thailand	2.35	Caa/CCC	0.27
Insurance	4.42	Philippines	1.40	Cash & Others	1.44
Consumer, Cyclical	3.57	United Kingdom	1.22		
Basic Materials	3.44	South Korea	1.17		
Government	2.84	France	0.84		
Diversified Financial Services	1.45	Taiwan	0.80		
Technology	1.29	Germany	0.69		
Diversified	1.22	Macau	0.49		
Consumer, Non-cyclical	1.11	United States	0.33		
Cash & Cash Equivalents	1.44	Malaysia	0.26		
		Cash & Cash Equivalents	1.44		

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

* 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.

Manulife SGD Income Fund

Fund Characteristics[^]

Top Holdings	%
MAPLETREE COMMERCIAL TRUST TREASURY CO PTE LTD 3.11% 08/24/2026	2.09
NTUC INCOME INSURANCE CO-OPERATIVE LTD 3.1% 07/20/2050	2.08
AIA GROUP LTD 2.9% PERPETUAL	2.04
SINGAPORE POST LTD 4.25% PERPETUAL	2.01
OVERSEA-CHINESE BANKING CORP LTD 4% PERPETUAL	1.87
RCS TRUST 2.6% 06/05/2023	1.85
UNITED OVERSEAS BANK LTD 3.5% 02/27/2029	1.72
CCT MTN PTE LTD 3.17% 03/05/2024	1.57
CMT MTN PTE LTD 2.88% 11/10/2027	1.54
SINGAPORE TELECOMMUNICATIONS LTD 7.375% 12/01/2031	1.52

Class Information

Class	Currency	NAV Per Unit	Bloomberg Ticker	ISIN Code	Inception Date	Management Fee (%p.a.)
A-QDis SGD	SGD	SGD 0.934	MSIFAQS SP	SG9999015762	18 Nov 2016	1.00
A-QDis USD Hedged	USD	USD 0.946	MSIFAQU SP	SG9999015770	26 Jan 2017	1.00
A-QDis AUD Hedged	AUD	AUD 0.910	MSIFAQA SP	SG9999016141	14 Nov 2017	1.00
A-SGD	SGD	SGD 1.136	MSIFASG SP	SG9999015754	24 Nov 2016	1.00

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 Investment 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.**

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 capital 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.

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.