

Manulife Global Fund
Société d'investissement à capital variable
Registered office: 31, Z.A. Bourmicht, L-8070 Bertrange
Grand Duchy of Luxembourg

This document is important and requires your immediate attention. If in doubt, you should seek independent professional advice. The Directors of the Company accept full responsibility for the accuracy of the information contained in this Notice and confirm, having made all reasonable enquiries, that to the best of their knowledge and belief there are no other facts the omission of which would make any statement misleading.

**Notice to Shareholders of the Manulife Global Fund – Global Resources Fund
("Notice")**

11 November 2024

Dear Shareholder

The board of directors (the "**Directors**") of Manulife Global Fund (the "**Company**") is writing to you to advise you of the proposed merger (the "**Merger**") of Manulife Global Fund – Global Resources Fund (the "**Global Resources Fund**") and the "**Merging Fund**") into Manulife Global Fund – Diversified Real Asset Fund (the "**Diversified Real Asset Fund**" and the "**Receiving Fund**"). All changes set out in this letter take effect on 13 June 2025 (the "**Effective Date**"), unless specifically stated and this letter forms notice to Shareholders of that fact.

Words and phrases used in this Notice shall, unless otherwise provided, have the same meanings as are ascribed to them in the prospectus of the Company (the "**Prospectus**").

1. Background / Rationale for the Merger

The Board is of the view that the proposed Merger will provide Shareholders with a more competitive investment offering that will better meet Shareholders' needs and objective.

The Diversified Real Asset Fund has a wider investment universe, and primarily invests in companies with significant business interests in real asset-related sectors and industries, including listed equity and equity-related securities of companies in global resources sectors which are the primary investment of the Global Resources Fund. As such, the Merger will provide Shareholders of the Global Resources Fund with the benefit of investing in a broader range of assets and a more diversified strategy under the Diversified Real Asset Fund, which is not constrained to investing only in the global resources sectors. Current Shareholders of the Global Resources Fund will therefore benefit from a greater diversification of investments (and, in particular, be subject to less exposure to the volatility risk associated with investing in global resources sectors) after the Merger.

Further, by combining the portfolios and assets under management of the Global Resources Fund and the Diversified Real Asset Fund into a single Sub-Fund, the Merger is expected to benefit the Shareholders in the Global Resources Fund as it will create a larger pool of assets which enable the Investment Manager to manage the assets in a more efficient and effective manner. Further, the Merger is expected to bring about economies of scale from a fund management perspective that may result from lower operating and administrative expenses arising from an increased size of assets under management in the longer term.

Therefore, in accordance with Article 21 of the Company's Articles of Incorporation, the Directors believe that it is in the best interest of Shareholders to merge the Global Resources Fund into the Diversified Real Asset Fund on the Effective Date.

2. Main Features of the Global Resources Fund and the Diversified Real Asset Fund

Please refer to Appendix I for a comparison of investment objectives and policies, risk profiles, and fees and expenses for the Global Resources Fund and the Diversified Real Asset Fund.

While the Global Resources Fund primarily invests in equity and equity related securities of companies involved in global resources such as gas, oil, coffee, sugar and related industries throughout the world and which are listed on any stock exchange, the Diversified Real Asset Fund invests in transferable equity, equity related, fixed income and/or fixed income related securities of companies with significant business interests in real asset-related sectors and industries. Such real asset-related sectors and industries include, but are not limited to, real estate, infrastructure, energy, materials, metals and mining, timber, water, agriculture and commodities. The companies in question may be located, listed or traded in any country, including the emerging markets, and may be of any market capitalization. Whilst the Diversified Real Asset Fund may be subject to additional risks relating to active asset allocation strategy, and investment in real assets, fixed income and/or fixed income related securities, and REITs, the risk levels of the Global Resources Fund and the Diversified Real Asset Fund are similar, having considered the common investment restrictions and limits and the similarities in the risk analysis outcome and risk indicator calculation. For a comparison of the specific risk factors (and, for Hong Kong Shareholders, the key risk factors as disclosed in the product key facts statements (“KFS”)) applicable to each of the Sub-Funds, please refer to section “Specific Risk Factors” in Appendix 1. Shareholders should also refer to the relevant sections of the Prospectus and (for Hong Kong Shareholders) the relevant KFS, which set out a description of the investment policy and specific risk factors of the Global Resources Fund and the Diversified Real Asset Fund.

The Investment Manager of the Global Resources Fund is Manulife Investment Management (US) LLC. The Co-Investment Managers of the Diversified Real Asset Fund are Manulife Investment Management (US) LLC and Manulife Investment Management (Hong Kong) Limited. The Sub-Investment Manager of the Diversified Real Asset Fund is Manulife Investment Management Limited.

Both the Global Resources Fund and the Diversified Real Asset Fund use the commitment approach to calculate global exposure. The net derivative exposure of both the Global Resources Fund and the Diversified Real Asset Fund is up to 50% of their respective Net Asset Value.

As at 30 September 2024, the assets under management of the Global Resources Fund were approximately USD 36.88 million. The Diversified Real Asset Fund is pending launch with a seed capital of approximately USD 20 million. The Diversified Real Asset Fund will be launched prior to the Effective Date.

3. Changes to the Portfolio of the Global Resources Fund prior to the Merger

The Investment Manager will commence repositioning the portfolio of the Global Resources Fund no earlier than 10 Business Days prior to the Effective Date in order to structure it appropriately for the Merger.

It is expected that by the Effective Date, the portfolio of the Global Resources Fund will be rebalanced to comprise of both equity securities and liquid securities such as cash/cash equivalents in facilitating the transfer of assets into the Diversified Real Asset Fund. Common securities among the portfolio of the Global Resources Fund and the Diversified Real Asset Fund (if any) will be transferred in-specie, subject to the transferability of the securities.

Therefore, during this period, the Global Resources Fund may not be able to adhere to its investment objective and policy and will hold proportionately more liquid securities such as cash/cash equivalents.

The portfolio of the Global Resources Fund currently holds 16,550 shares of Nevada Copper Corp (the “**Relevant Asset**”) that has been delisted from the Canadian National Stock Exchange on 17 June 2024 and is currently undergoing bankruptcy proceedings. As of 4 September 2024, the Relevant Asset has been assigned with a value of zero (which amounted to 0.00% of the Global Resources Fund’s Net Asset Value)

in accordance with the Articles of Incorporation and the Prospectus and in consultation with the Depositary, which the Directors consider to be the fair value of the Relevant Asset.

The Relevant Asset is expected to be transferred from the Global Resources Fund to the Diversified Real Asset Fund as part of the Merger process in accordance with the Articles of Incorporation and the Prospectus if bankruptcy proceedings are still ongoing by the Effective Date. In view of the size and value of the Relevant Asset, the proposed transfer is not expected to have any impact on the liquidity of the Diversified Real Asset Fund and will not materially prejudice the rights or interests of the Shareholders of the Diversified Real Asset Fund.

4. No Changes to the Diversified Real Asset Fund

There will be no repositioning in respect of the Diversified Real Asset Fund portfolio to accommodate the Merger and the Diversified Real Asset Fund will continue to adhere to its existing investment objective and policy upon the Merger taking effect.

5. The Merger

The Global Resources Fund will be closed to subscription, redemption and switching requests from 1.00 p.m. Luxembourg time (and in the case of Hong Kong Shareholders, 5.00 p.m. Hong Kong Time) on 6 June 2025 (the “**Dealing Cut-Off Point**”). For the avoidance of doubt, with effect from the date of this Notice, the Global Resources Fund is no longer allowed to be marketed to the public and shall not accept subscriptions from new investors. At the close of business on the Effective Date, the assets and liabilities of the Global Resources Fund will be merged into the assets and liabilities of the Diversified Real Asset Fund.

6. Impact to Shareholders of the Global Resources Fund

Shareholders of the Global Resources Fund who have not exercised their right to redeem or switch their Shares before the Dealing Cut-Off Point will become Shareholders of the Diversified Real Asset Fund and the Global Resources Fund will cease to exist on or around the Valuation Point on the Effective Date.

The Shareholders of the Global Resources Fund will receive a number of Shares of the corresponding Class in the Diversified Real Asset Fund (as set out below), the total number of which will be determined by multiplying the number of Shares held in the relevant Class in the Global Resources Fund by the exchange ratio. The exchange ratio will be calculated for each Class by dividing the Net Asset Value per Share of such Class in the Global Resources Fund calculated on the Effective Date by the Net Asset Value per Share in the corresponding Share Class in the Diversified Real Asset Fund calculated at the same time on the Effective Date. The calculation of the exchange ratio will be verified by the Depositary and the Auditors of the Company. For the purpose of calculating the Net Asset Value per Share, the rules laid down in Article 23 of the Articles of Incorporation of the Company will apply to determine the value of the assets and liabilities of the Global Resources Fund. Any accrued income on the investments of the Global Resources Fund as at the Effective Date will be reflected in the Net Asset Value per Share of the Global Resources Fund and thus will be reflected in the Net Asset Value per Share of the Diversified Real Asset Fund.

Shareholders of the Global Resources Fund will then be notified of their holding in the Diversified Real Asset Fund via a contract note and a merger confirmation letter both to be issued on the Effective Date, as well as reflected in their next monthly shareholders’ statement which is usually sent to Shareholders on the seventh Business Day of each month.

Details of the Classes and form of Shares that will be issued in the Diversified Real Asset Fund in place of Shareholders' existing Shares in the Global Resources Fund are set out below:

Global Resources Fund		Diversified Real Asset Fund	
Share Class	ISIN	Corresponding Share Class	ISIN
Class AA	LU0278409577	Class AA Acc	LU2606317720
Class AA Acc	LU2089984806		
Class I3 Acc ¹	LU2089989862	Class I3 Acc ¹	LU2606322563

The Classes of Shares of the Global Resources Fund and the corresponding Share Classes of the Diversified Real Asset Fund listed above are denominated in USD. Shareholders in Class AA Shares of the Global Resources Fund should note that Class AA Acc Shares in the Diversified Real Asset Fund is an Accumulating Class that does not pay dividends.

In addition, the Merger is not expected to have any impact on the performance of the Global Resources Fund and it is not expected that such performance will be diluted.

7. Costs of the Merger

All costs of the Merger including legal, administrative and advisory costs associated with the transfer of assets and liabilities of the Global Resources Fund to the Diversified Real Asset Fund will be borne by Manulife Investment Management (Ireland) Limited. The costs related to investment management decisions for managing the Global Resources Fund prior to the Merger, including the repositioning costs (which are namely, the estimated costs of liquidating assets held by the Global Resources Fund and estimated to be approximately 0.094% of the assets under management of the Global Resources Fund as of 30 September 2024), will be borne by the Global Resources Fund. Accordingly, Shareholders of the Global Resources Fund during the repositioning period prior to the Effective Date will be subject to such repositioning costs. No subscription fees will be levied on Shareholders by the Diversified Real Asset Fund as a result of the Merger.

All formation expenses in respect of the Global Resources Fund have been fully amortised.

No other costs of the Merger will be attributed to the Global Resources Fund.

8. Shareholders Rights

Redemption and Switch of Shares

If you do not wish to participate in the Merger, you may apply to redeem your Shares in the Global Resources Fund or switch them into Shares of the same Class or Category in any other Sub-Fund(s), free of any switching or redemption charges. However, your bank or financial adviser may charge you fees in respect of such switching/redemption instructions. You are advised to contact your bank, distributor or financial adviser should you have any questions. Such redemption and/or switching requests will be accepted up to the Dealing Cut-Off Point. After the Dealing Cut-Off Point, redemption and/or switching requests received will be rejected and if you have not redeemed or switched your Shares, the Merger as described above in the section titled "Impact on the Shareholders of the Global Resources Fund" will be binding on you. Dealing in Shares in the Diversified Real Asset Fund will begin the next Dealing Day after the Effective Date in accordance with the provisions of the Prospectus (and in the case of Hong Kong Shareholders, the Hong Kong Covering Document).

¹ Class I3 Acc Shares are not offered to retail investors (including Hong Kong retail investors). Class I3 Acc Shares are set up for any collective investment scheme or mutual fund managed by a Manulife Entity; or Institutional Investors who at the time of receipt of subscription have entered into an agreement with a Manulife Entity in relation to fees and, who meet the requirements as determined or waived by the Distributor at its sole discretion. The management fee of Class I3 Acc Shares is separately agreed with the relevant Manulife entities.

If you choose to redeem your Shares, the redemption proceeds will be paid to you in accordance with the provisions of the Prospectus (and in the case of Hong Kong Shareholders, the Hong Kong Covering Document). If you choose to switch your Shares to a holding in a different Sub-Fund of the Company, the proceeds will be utilised to purchase Shares in the Sub-Fund(s) specified by you at the Subscription Price applicable to that Sub-Fund in accordance with the provisions of the Prospectus (and in the case of Hong Kong Shareholders, the Hong Kong Covering Document).

You can only switch your holding into Shares of the same Class or Category in other Sub-Fund(s), which is/are offered or sold in your jurisdiction pursuant to the provisions of the relevant offering documents, and such switch is subject to all applicable minimum initial investment amount and minimum holding requirements as well as investor eligibility criteria being complied with. For the purposes of switching, each of the following shall be deemed to be within the same Category: (1) Shares of AA/R Classes and Shares of P Classes in any Sub-Fund; and (2) other Classes of Shares in any Sub-Fund as the Directors may from time to time decide.

Any switching or redemption of your Shares may affect your tax position. You should therefore seek guidance from your professional advisers on any applicable taxes in the jurisdiction of your respective incorporation, establishment, citizenship, domicile or residence.

Right to Obtain Further Information

Key Investor Information Documents (“**KIIDs**”)² for the Diversified Real Asset Fund are available at: www.manulifeglobalfund.com³. For Hong Kong Shareholders, the Company’s Prospectus, Hong Kong Covering Document and product key facts statements of the Sub-Funds are available during usual business hours on any weekday (Saturdays and public holidays excepted) at the office of the Hong Kong Representative free of charge and are also available at www.manulifeim.com.hk³.

You may obtain, upon request, a copy of the report of the auditor on the Merger prepared by PricewaterhouseCoopers Société cooperative as well as a copy of the common terms of merger. Both are available at the registered office of the Company.

9. Suitability

The Directors have not examined the suitability of an investment in the Diversified Real Asset Fund versus your individual needs or risk tolerance. In order for you to consider whether the Diversified Real Asset Fund is appropriate for you, we strongly recommend that you read the Prospectus of the Company (and in the case of Hong Kong Shareholders, also the Hong Kong Covering Document) and relevant KIID². Please contact your independent adviser if you have any doubts as to the level of risk you wish to take.

10. Taxation

The tax consequences of the Merger may vary for individual Shareholders depending on the tax laws in the jurisdiction of your respective incorporation, establishment, citizenship, domicile or residence. Any switching or redemption of your Shares may affect your tax position. You should therefore seek guidance from your professional advisers on any applicable taxes in the jurisdiction of your respective incorporation, establishment, citizenship, domicile or residence.

For Hong Kong Shareholders only: Ordinarily, the Merger should not have any tax implications for Hong Kong Shareholders. Generally, no tax will be payable by Hong Kong Shareholders in respect of dividends or other income distributions of the Company or in respect of any capital gains arising on a sale, realisation or other disposal of Shares of the Company, except that Hong Kong profits tax may arise where such transactions

² KIIDs or references to SRRI (which is the risk reward indicator in the KIID) are not relevant for (and will not be distributed to) Hong Kong Shareholders. Accordingly, the SFC has not reviewed the contents of the KIID website which contains information regarding Sub-Funds not authorised by the SFC.

³ This website has not been reviewed by the SFC.

form part of a trade, profession or business carried on in Hong Kong. However, Hong Kong Shareholders are advised to seek specific tax advice based on their specific circumstances.

11. Summary Timetable of Key Dates

The Merger will take place in accordance with the timeframe set out below.

11 November 2024	Date of shareholder letter mailing to the Global Resources Fund and Diversified Real Asset Fund. First day for Shareholders of the Global Resources Fund and the Diversified Real Asset Fund to switch or redeem their Shares free of any switching or redemptions fees.
30 May 2025	Commencement of rebalancing of the portfolio of the Global Resources Fund in anticipation with the Merger.
At 1.00 p.m. Luxembourg time (and in the case of Hong Kong Shareholders, 5.00 p.m. Hong Kong Time) on 6 June 2025	Cut-off time for dealing Shares in the Global Resources Fund (the “ Dealing Cut-Off Point ”), after which Shareholders of the Global Resources Fund will not be able to switch or redeem their Shares free of any switching or redemption fees.
13 June 2025	Effective Date of the Merger, last Valuation Point for the Global Resources Fund and calculation of the exchange ratio
16 June 2025	First day of dealing post-Merger in the Diversified Real Asset Fund

12. General Information

Shareholders requiring further information about any of the matters set out in this Notice may contact the Administrator of the Company, Citibank Europe plc, Luxembourg Branch, at telephone number (352) 45 14 14 316 or fax number (352) 45 14 14 850 or the Hong Kong Distributor, Manulife Investment Management (Hong Kong) Limited, at telephone number (852) 2108 1110 or fax number (852) 2810 9510 at any time during normal business hours.

Yours faithfully

Board
For and on behalf of Manulife Global Fund

Appendix 1 – Comparison of the Global Resources Fund and Diversified Real Asset Fund

	Global Resources Fund <i>(Merging Fund)</i>	Diversified Real Asset Fund <i>(Receiving Fund)</i>
Portfolio Details		
Fund Range	Manulife Global Fund	Manulife Global Fund
Investment Manager(s)	Manulife Investment Management (US) LLC	Manulife Investment Management (US) LLC Manulife Investment Management (Hong Kong) Limited (each as a Co-Investment Manager)
Sub-Investment Manager	N/A	Manulife Investment Management Limited
Sub-Fund Launch Date	29 January 2007	The Sub-Fund is currently unlaunched
Base Currency	USD	USD
Asset Under Management (as at 30 September 2024)	USD 36.88 million	The Sub-Fund is pending launch with seed capital of approximately USD 20 million.
Investment Objectives and Policies		
Investment Objective	Global Resources Fund has, as its primary objective, the provision of long term capital growth for those who hold a long term investment view and who are prepared to accept significant fluctuations in the value of their investments in order to achieve long term returns. It is intended that the investments will be made on a diversified basis. The underlying investment portfolio will mainly consist of equity and equity related securities of companies involved in global resources such as gas, oil, coffee, sugar and related industries throughout the world and which are listed on any stock exchange. The Sub-Fund may invest in companies which derive a significant portion of their earnings from business activities in global resources sectors. The remaining assets of the Sub-Fund may include bonds and deposits.	The Diversified Real Asset Fund aims to maximize inflation-adjusted return (primarily relative to U.S. inflation) and generate income over the long term by investing primarily in a diversified portfolio of securities issued by companies operating within or generating a significant portion of their revenues from the sourcing, development, processing and/or management of real assets.
Investment Policy	The Global Resources Fund normally invests at least 70% of its net assets in the equity and equity related securities of companies within the natural resources sector. Consistent with its investment objective, the Sub-Fund may invest internationally in the various industries of the natural resource sector, such as hydrocarbon, precious metals, and basic products. Such equity and equity related securities include common stocks, preferred stocks and depository receipts. While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-Fund is not otherwise subject to any limitation on the portion of its net assets that may be invested in any one country and in issuers of	To meet its objective, the Sub-Fund will invest at least 70% of its net assets in the transferable equity, equity related, fixed income and/or fixed income related securities of companies with significant business interests in real asset-related sectors and industries. Such real asset-related sectors and industries include, but are not limited to, real estate, infrastructure, energy, materials, metals and mining, timber, water, agriculture and commodities. The companies in question may be located, listed or traded in any country, including the emerging markets, and may be of any market capitalization. The remaining assets of the Sub-Fund may be invested in inflation-linked fixed income and/or fixed income related securities issued by any government entity or company globally and cash and/or cash equivalents.

	<p>any market capitalisation. Hence, the Sub-Fund may invest more than 30% of its net assets in issuers located in any of the United States and Canada.</p> <p>In selecting investments, the Investment Manager applies a “top-down” approach to look for the optimal sector allocation and a “bottom-up” approach to look for companies with sound fundamentals. As part of the top-down approach, the Investment Manager evaluates the global macro-economic environment, including current natural resources supply and demand fundamentals; short-term opportunities or risks; and the development and application of new technologies in the medium-term. For its bottom-up selection strategy, the Investment Manager looks at a company’s management and strategy, cost structure, growth potential and geographic presence. Additionally, the Investment Manager also considers historical, current and forecasted valuation, valuation multiples to earnings and cash flow, current and expected net-asset-value, balance sheet quality, working capital needs and overall profitability measured by returns on invested capital.</p> <p>As the Investment Manager puts these two processes together, it can select securities that it believes meet the Sub-Fund’s investment objective. The Investment Manager will regularly review its security selection process and its forecast to keep current with changing market conditions.</p> <p>It is not the intention of the Sub-Fund to invest more than 10% of its net assets in securities issued, or guaranteed, by any single sovereign (including the relevant government, public or local authority) which has a credit rating that is below investment grade (i.e. below Baa3 by Moody’s or BBB- by Standard & Poor’s or Fitch).</p> <p>The Sub-Fund pursues an actively managed investment strategy and uses the 33.33% FTSE Gold Mines TR USD + 33.33% MSCI World Energy NR USD + 33.33% MSCI World Materials NR USD indices as benchmarks for performance comparison purposes only. The Investment Manager will invest in an unconstrained manner, relative to the benchmarks, under normal market conditions and has the discretion to invest in securities not included in the benchmarks. From time to time, depending on market conditions and the Investment Manager’s forward-looking expectations, the Sub-Fund’s investment strategy may invest in a universe of securities that are similar to that of the constituents of and, as a result, have characteristics similar to the benchmarks.</p>	<p>Equity and equity-related securities may include common stocks, preferred stocks, convertible securities (including convertible bonds and/or debentures) which may be converted into such equity instruments, depositary receipts and real estate investment trusts (“REITs”). The Sub-Fund may invest 30% or more of its net assets in REITs. Fixed income and fixed income related securities include but are not limited to bonds, commercial paper, short-term bills, certificate of deposits and negotiated term deposits, and may be issued by governments, agencies, supra-nationals and corporate issuers.</p> <p>The asset allocation of the Sub-Fund will change according to the Co-Investment Managers’ views of fundamental economic and market conditions and investment trends across the world, taking into consideration factors such as liquidity, costs, timing of execution, relative attractiveness of individual securities and issuers available in the market.</p> <p>While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-Fund is not otherwise subject to any limitation on the portion of its net assets that may be invested in any one country or sector and in issuers of any market capitalisation. Hence, the Sub-Fund may invest more than 30% of its net assets in issuers located in the United States.</p> <p>The Sub-Fund will invest less than 30% of its net assets in fixed income and fixed income related securities rated lower than investment grade (i.e. below Baa3 by Moody’s or BBB- by Standard & Poor’s or Fitch) or if unrated, determined to be of comparable quality. For the purpose of this Sub-Fund, “unrated” debt securities refer to debt securities which neither the securities nor their issuers have a credit rating.</p> <p>The Sub-Fund may also invest directly in certain China A-Shares listed on the SSE or the SZSE via Shanghai-Hong Kong Stock Connect or Shenzhen-Hong Kong Stock Connect respectively (collectively, “Stock Connect”). In any event where the Sub-Fund invests in China A-Shares, it is expected that the Sub-Fund will hold less than 30% of its net assets in China A-Shares. The Sub-Fund may also invest up to 10% of its net assets in fixed income securities, denominated in any currency, that are circulated in the CIBM via Bond Connect.</p> <p>It is not the intention of the Sub-Fund to invest more than 10% of its net assets in securities issued, or guaranteed, by any single sovereign (including the relevant government, public or local authority) which has a credit rating that is below investment grade (i.e. below Baa3 by Moody’s or BBB- by Standard & Poor’s or Fitch).</p>
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Permissible Concentrations	While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-Fund is not otherwise subject to any limitation on the portion of its net assets that may be invested in any one country and in issuers of any market capitalisation. Hence, the Sub-Fund may invest more than 30% of its net assets in issuers located in any of the United States and Canada.	While the Sub-Fund will invest in accordance with its investment objective and strategy, subject to applicable laws and regulations, the Sub-Fund is not otherwise subject to any limitation on the portion of its net assets that may be invested in any one country or sector and in issuers of any market capitalisation. Hence, the Sub-Fund may invest more than 30% of its net assets in issuers located in the United States.
Denomination of Sub-Fund Investments	The Sub-Fund's investments may be denominated in any currency.	The Sub-Fund's investments may be denominated in any currency.
Below Investment Grade Sovereign Debt	It is not the intention of the Sub-Fund to invest more than 10% of its net assets in securities issued, or guaranteed, by any single sovereign (including the relevant government, public or local authority) which has a credit rating that is below investment grade (i.e. below Baa3 by Moody's or BBB- by Standard & Poor's or Fitch).	It is not the intention of the Sub-Fund to invest more than 10% of its net assets in securities issued, or guaranteed, by any single sovereign (including the relevant government, public or local authority) which has a credit rating that is below investment grade (i.e. below Baa3 by Moody's or BBB- by Standard & Poor's or Fitch).
Securities Lending, Repurchase, Reverse Repurchase, and similar Over-the-Counter transactions	The Sub-Fund does not currently intend to enter into securities lending, repurchase, reverse repurchase, and similar over-the-counter transactions.	The Sub-Fund does not currently intend to enter into securities lending, repurchase, reverse repurchase, and similar over-the-counter transactions.
Financial Derivative Instruments	The Sub-Fund may use FDIs for investment, efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, futures, options, forwards and other derivative instruments or contracts.	The Sub-Fund may use FDIs for efficient portfolio management and/or hedging purposes. The major FDIs which may be used by the Sub-Fund for such purposes include, but are not limited to, warrants, options, futures, swaps and forwards.
Global Exposure Calculation	Commitment Approach	Commitment Approach
Net Derivative Exposure (applicable to Hong Kong Shareholders Only)	Up to 50% of the Sub-Fund's Net Asset Value	Up to 50% of the Sub-Fund's Net Asset Value
Specific Risk Factors	<ul style="list-style-type: none"> • Changes resulting from the United Kingdom's exit from the EU • Natural Resources Sector Risk • Small-Cap / Mid-Cap Risks • Currency Risks 	<ul style="list-style-type: none"> • Risk Relating to Active Asset Allocation Strategy • Risk Relating to Real Assets • Concentration Risk • Emerging Markets Risks • Political and Regulatory Risks

	<ul style="list-style-type: none"> • Liquidity and Volatility Risks • Taxation Risk • FDI Risks 	<ul style="list-style-type: none"> • Risks Associated with Investment in REITs • Currency Risks (including RMB Currency and Conversion Risks and RMB Class(es) related Risk) • Liquidity and Volatility Risks • Small-Cap / Mid-Cap Risks • Rating of Investment Risk • Bond Funds • Convertible Securities Risks • Mainland China Investment Risks • Mainland China Tax Risks • Risks Associated with Investments via the Stock Connect • Risks Associated with Investments via the Bond Connect • Taxation Risk • FDI Risks
Key Risk Factors in the KFS (applicable to Hong Kong Shareholders only)	<ul style="list-style-type: none"> • Investment Risk • Equity Market Risk • Geographical Concentration Risk • Risk relating to the UK's exit from the EU • Currency Risk • Use of FDIs 	<ul style="list-style-type: none"> • Investment Risk • Risk Relating to Active Asset Allocation Strategy • Risk Relating to Real Assets • Concentration Risk • Equity Market Risk • Small-Cap / Mid-Cap Risk • Risks Associated with Investment in REITs • Credit Rating and Downgrading Risk • Interest Rate Risk • Credit Risk • Volatility and Liquidity Risk • Valuation Risk • Sovereign Debt Risk • Emerging Markets Risk • Political and Regulatory Risk • Currency Risk • Use of FDIs • Risks relating to Dividends Paid or Effectively Paid out of Capital • RMB Class(es) related Risk
SRRI ⁴	7	6

⁴ The SRRI is not relevant for Hong Kong Shareholders and may not be relevant for Shareholders in other jurisdictions.

Fees, Expenses and Ongoing Charges

	Global Resources Fund <i>(Merging Fund)</i>	Diversified Real Asset Fund <i>(Receiving Fund)</i>
Management Company Fee	Up to 0.013% per annum of Net Asset Value	Up to 0.013% per annum of Net Asset Value
Management Fees	Class AA and Class AA Acc – 1.50% per annum of Net Asset Value Class I3 Acc ¹ – To be separately agreed with the relevant Manulife Entity	Class AA Acc – 1.25% per annum of Net Asset Value Class I3 Acc ¹ – To be separately agreed with the relevant Manulife Entity
Initial Charge	Class AA and Class AA Acc – Up to 5% of subscription amount Class I3 Acc ¹ – N/A	Class AA Acc – Up to 5% of subscription amount Class I3 Acc ¹ – N/A
Redemption Charges	N/A	N/A
Switching Charges	Up to 1% of the total Redemption Price payable on redeemed Shares	Up to 1% of the total Redemption Price payable on redeemed Shares
Ongoing Charges Over a Year	Class AA – 1.74% ⁵ Class AA Acc – 1.67% ⁶ Class I3 Acc ¹ – 0.24% ⁷	Class AA Acc – 1.50% ⁸ Class I3 Acc ¹ – 0.21% ⁷

Other Information

	Global Resources Fund <i>(Merging Fund)</i>	Diversified Real Asset Fund <i>(Receiving Fund)</i>
Currency of Denomination	Class AA, Class AA Acc and Class I3 Acc ¹ – USD	Class AA Acc and Class I3 Acc ¹ – USD
Distribution Frequency	Class AA – Annual Class AA Acc and Class I3 Acc ¹ – No dividends will be paid in respect of such Class	Class AA Acc and Class I3 Acc ¹ – No dividends will be paid in respect of such Class
Minimum Initial Investment <i>(or the equivalent in any other Major Currency)</i>	Class AA and Class AA Acc – US\$1,000 ⁹ Class I3 Acc ¹ – N/A	Class AA Acc – US\$1,000 ⁹ Class I3 Acc ¹ – N/A
Minimum Holding	Class AA and Class AA Acc – US\$1,000 ¹⁰ Class I3 Acc ¹ – N/A	Class AA Acc – US\$1,000 ¹⁰ Class I3 Acc ¹ – N/A
Minimum Subsequent Investment <i>(or the equivalent in any other Major Currency)</i>	Class AA and Class AA Acc – US\$100 Class I3 Acc ¹ – N/A	Class AA Acc – US\$100 Class I3 Acc ¹ – N/A

⁵ This figure is based on expenses for the period from 1 January 2023 to 31 December 2023.

⁶ As the share class has been launched in May 2023, this figure is an estimated annualised figure based on the expenses from the date of launch of the share class up to 31 December 2023 and the average net asset value of the share class over the corresponding period.

⁷ This figure is an estimate only.

⁸ This figure is only an estimate as the Sub-Fund is unlaunched as of the date of this Notice. It represents the sum of the estimated ongoing expenses chargeable to the Sub-Fund over a 12-month period expressed as a percentage of the Sub-Fund's estimated average NAV. The actual figure may be different upon the actual operation of the Sub-Fund and may vary from year to year.

⁹ or such lower amount as the Directors (or their delegates) may (at their discretion) accept

¹⁰ unless otherwise specified by the Directors (or their delegates)