

This Product Highlights Sheet is an important document.

- It highlights the key terms and risks of the ILP Sub-Fund and complements the Product Summary.
- It is important to read the Product Summary before deciding whether to purchase the ILP Sub-Fund. If you do not have a copy, please contact us to ask for one.
- You should not invest in the ILP Sub-Fund if you do not understand it or are not comfortable with the accompanying risks.

## Manulife Global Fund - Global Multi-Asset Diversified Income Fund

<b>Product Type<sup>1</sup></b>	ILP Sub-Fund <sup>2</sup>	<b>Launch Date</b>	11-June-2026
<b>Manager</b>	Manulife Investment Management (Ireland) Limited	<b>Custodian</b>	Citibank Europe plc, Luxembourg Branch
<b>Capital Guaranteed</b>	No	<b>Dealing Frequency</b>	Every Business Day
<b>Name of Guarantor</b>	Not Applicable	<b>Expense Ratio for the financial year ended 31-December-2025</b>	1.68%

### ILP SUB-FUND SUITABILITY

<p><b>WHO IS THE SUB-FUND SUITABLE FOR?</b> The Sub-Fund is only suitable for investors who:</p> <ul style="list-style-type: none"> <li>• seek to achieve income generation by investing primarily in a diversified portfolio of equity, equity-related, fixed income and fixed income-related securities of companies and/or government (which include agencies and supra-nationals in respect of fixed income and fixed income-related securities) globally (including emerging markets from time to time); and</li> <li>• are comfortable that the price and value of the Shares as well as any derived or accrued income may fall or rise, with potential loss of the original amount invested.</li> <li>• Investors should consult their financial advisers if in doubt on whether the Sub-Fund is suitable for them.</li> </ul>	<p><b>Further Information</b> Refer to the "Investment Objectives, Focus &amp; Approach" of the Fund Summary for further information on suitability of the Sub-Fund.</p>
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### KEY FEATURES OF THE ILP SUB-FUND

<p><b>WHAT ARE YOU INVESTING IN?</b></p> <ul style="list-style-type: none"> <li>• You are investing in an ILP Sub-Fund that feeds 100% into Global Multi-Asset Diversified Income Fund ("Underlying Fund") in AA (SGD Hedged) MDIST (G) Share Class, a Sub-Fund of Manulife Global Fund, an umbrella structured, open-ended investment company which qualifies as a société d'investissement à capital variable under the law of 10 August 1915, as amended, of the Grand Duchy of Luxembourg. The Fund qualifies as a UCITS.</li> <li>• Under normal circumstances, the Underlying Fund intends to declare interim dividends at least once every calendar month after the end of the relevant calendar month, or at other time(s) to be determined by the Directors, upon the commencement of dealing in this Class of Shares. The amount of dividends (if any) is not guaranteed.</li> <li>• In respect of MDIST (G) Shares of the underlying Fund, dividends will be distributed out of realized gains, capital and/or gross income while</li> </ul>	<p>Refer to the "Structure of the ILP Sub-Fund" and "Investment Objectives, Focus &amp; Approach" of the Fund Summary for further information on features of the Sub-Fund.</p>
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<sup>1</sup> This is **NOT** an Excluded Investment Product. The definition of "Excluded Investment Product" can be found in Annex 1 to the Notice on Recommendations on Investment Products [Notice No. FAA-N16] at <https://www.mas.gov.sg/regulation/notices/notice-faa-n16>

<sup>2</sup> For ILP sub-fund that feeds 100% into an underlying CIS fund, some of the information provided below could be similar to the underlying CIS fund.

<p>charging all or part of their fees and expenses to capital (i.e. payment of fees and expenses out of capital).</p> <ul style="list-style-type: none"> <li>Any distribution involving payment or effective payment of dividends out of the underlying fund's capital may result in an immediate decrease in the NAV per Share of the underlying fund.</li> </ul>	
<b>Investment Strategy</b>	
<ul style="list-style-type: none"> <li>The Underlying Fund aims to achieve income generation by investing at least 70% of its net assets in equity and equity-related securities (which are listed on any Regulated Market), fixed income and fixed income-related securities of companies and/or governments (which include agencies and supra-nationals in respect of fixed income and fixed income-related securities) located across the globe. The remaining assets of the Underlying Fund may be invested in cash and/or cash equivalents.</li> <li>The Underlying Fund's expected asset allocation range for each asset class is expected to be the following (as a percentage of the Underlying Fund's net assets): Global equities and equity-related securities: 10-90% Global fixed Income and fixed income-related securities: 10-90% Cash and/or cash equivalents: 0-30%</li> <li>The Underlying Fund may invest (up to 90% of its net assets) in higher-yielding debt securities rated below investment grade (i.e. below Baa3 by Moody's or BBB- by Standard &amp; Poor's or Fitch) or unrated debt securities. The Underlying Fund may also invest up to 20% of its net assets in collateralized and/or securitized products, such as asset backed securities, mortgage backed securities and collateralised loan obligations.</li> </ul>	<p>Refer to the "Investment Objectives, Focus &amp; Approach" of the Fund Summary for further information on investment focus and approach of the Sub-Fund.</p>
<b>Parties Involved</b>	
<p><b>WHO ARE YOU INVESTING WITH?</b></p> <ul style="list-style-type: none"> <li>Investment-Linked Plan Provider is Etiqa Insurance Pte. Ltd.</li> <li>The Underlying Fund "Global Multi-Asset Diversified Income Fund" is a Sub-Fund of Manulife Global Fund.</li> <li>The Underlying Fund's Management Company and Distributor is Manulife Investment Management (Ireland) Limited.</li> <li>The Underlying Fund's Investment Manager is Manulife Investment Management (US) LLC.</li> <li>The Underlying Fund's Co-Sub-Investment Managers are Manulife Investment Management (Hong Kong) Limited and Manulife Investment Management (Europe) Limited.</li> <li>The Underlying Fund's Depositary and Registrar is Citibank Europe plc, Luxembourg Branch.</li> <li>The Underlying Fund's Singapore Representative is Manulife Investment Management (Singapore) Pte. Ltd.</li> </ul>	<p>Refer to the "Information on the ILP Sub-Fund Manager" and "Other Parties" of the Fund Summary for further information on the role and responsibilities of these entities and what happens if they become insolvent.</p>
<b>KEY RISKS</b>	
<p><b>WHAT ARE THE KEY RISKS OF THIS INVESTMENT?</b></p> <p>The value of the Underlying Fund's assets may rise or fall due to normal market fluctuations and investors may not get back all of their investment.</p>	<p>Refer to the Prospectus or Fund Summary for information on the risks of the Underlying Fund.</p>
<b>Market and Credit Risks</b>	
<p><b>You are exposed to investment risk.</b> The Underlying Fund is subject to substantial market fluctuations and to the risks inherent in all investments. The Sub-Fund may fall in value and therefore investors may suffer losses.</p> <p><b>You are exposed to equity market risk.</b> The Underlying Fund's investments in equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors.</p> <p><b>You are exposed to interest rate risk.</b></p>	

<p>When interest rates rise on certain currencies that the bonds are denominated in, the value of the bonds may reduce, resulting in a lower value for the relevant portfolio.</p> <p><b>You are exposed to credit risk.</b></p> <p>The Underlying Fund is exposed to the risk that a debt issuer will default or that negative perceptions of the issuer’s ability to make such payments will cause the price of that bond to decline.</p>							
<b>Liquidity Risks</b>							
<p><b>You are exposed to liquidity risk.</b></p> <p>The Shares are not listed and can only be realised on Business Days. There is no secondary market for the Shares. All realisation requests should be made to Etiqa Insurance Pte. Ltd.</p> <p><b>Your redemption request may be deferred.</b></p> <p>Redemption requests in excess of 10% of the total number of shares on any Dealing Day may be deferred to the next Dealing Day, when such redemptions will be effected in priority to later requests. Further, payment of redemption proceeds to a single Shareholder which are in excess of US\$500,000 may be deferred for up to seven Dealing Days after the relevant settlement day.</p>							
<b>Product-Specific Risks</b>							
<p><b>You are exposed to collateralised/secured products risk.</b></p> <p>The Underlying Fund may invest in collateralised and/or securitised products, including ABS, MBS, CMBS, CMOs and pass-through securities. These securities provide exposure to underlying assets and the risk/ return profile is determined by the cash flows derived from such assets. In a volatile market, these securities may display heightened price sensitivity to market fluctuations and have higher liquidity and credit downgrading risks.</p> <p><b>You are exposed to risk relating to active asset allocation strategy.</b></p> <p>The asset allocation strategy employed by the Underlying Fund may not achieve desired results under all circumstances and market conditions. The asset allocation and the underlying investments of the Underlying Fund may from time to time vary based on the Investment Manager’s market outlook, and as a result the Underlying Fund may incur greater or lesser transaction costs than a fund with static allocation strategy.</p> <p><b>You are exposed to financial derivative instruments (FDIs) risk.</b></p> <p>The Underlying Fund may use FDIs for the purposes of investment, efficient portfolio management and/or hedging and will therefore be subject to a greater extent to risks associated with investments in FDIs. Although the use of FDIs in general may be beneficial or advantageous, FDIs involve risks which differ from, and are, possibly, greater than the risks associated with traditional securities investments. The risks presented by FDIs include, but are not limited to, management risk, market risk, credit risk, liquidity risk and leverage risk.</p>							
<b>Fees and Charges</b>							
<p><b>WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?</b></p> <p><b><u>Payable directly by you</u></b></p> <p>You will need to pay the following fees and charges as a percentage of your gross investment sum:</p> <table border="1" data-bbox="185 1637 1010 1921"> <tr> <td data-bbox="185 1637 475 1727">Premium Charge*</td> <td data-bbox="475 1637 1010 1727">Premium charge may apply. Please refer to the fees and charges in the Product Summary of the applicable ILP for details.</td> </tr> <tr> <td data-bbox="185 1727 475 1839">Switching Fee*</td> <td data-bbox="475 1727 1010 1839">We currently don’t charge for fund switches. Please refer to the fees and charges in the Product Summary of the applicable ILP for details.</td> </tr> <tr> <td data-bbox="185 1839 475 1921">Surrender Charge*</td> <td data-bbox="475 1839 1010 1921">Surrender charge may apply. Please refer to the fees and charges in the Product Summary of the applicable ILP for details.</td> </tr> </table> <p>There may be other fees and charges imposed at the investment-linked product level. Please refer to the Product Summary of applicable ILP which you have purchased or intend to purchase for details.</p>	Premium Charge*	Premium charge may apply. Please refer to the fees and charges in the Product Summary of the applicable ILP for details.	Switching Fee*	We currently don’t charge for fund switches. Please refer to the fees and charges in the Product Summary of the applicable ILP for details.	Surrender Charge*	Surrender charge may apply. Please refer to the fees and charges in the Product Summary of the applicable ILP for details.	<p>Refer to “Fees and Charges” of the respective Product Summaries for further information on fees, charges and Surrender Penalty (if applicable).</p>
Premium Charge*	Premium charge may apply. Please refer to the fees and charges in the Product Summary of the applicable ILP for details.						
Switching Fee*	We currently don’t charge for fund switches. Please refer to the fees and charges in the Product Summary of the applicable ILP for details.						
Surrender Charge*	Surrender charge may apply. Please refer to the fees and charges in the Product Summary of the applicable ILP for details.						

**Payable by the ILP Sub-Fund from invested proceeds**

The sub-fund will pay the following fees and charges to the Manager and other parties:

Management Fee	Currently 1.50% per annum
Other Fees	Depository Fee: From 0.003% per annum up to 0.40% per annum of the value of assets of a Underlying Fund. Administration fee: up to 0.5% per annum of the NAV of the Fund (excluding reasonable out-of-pocket expenses) Formation Expenses (amortised over 5 years from inception): approximately US\$2,200

\* Etiqa Insurance reserves the right to review and amend the fees and charges by giving you at least thirty (30) days' prior notice.

**VALUATIONS AND EXITING FROM THIS INVESTMENT**

**HOW OFTEN ARE VALUATIONS AVAILABLE?**

The ILP Sub-Fund is valued daily on each Dealing Day in Singapore and in the country where the Underlying Sub-Fund is domiciled. The latest available price of the ILP Sub-Fund will be published on our website at [www.etiqa.com.sg](http://www.etiqa.com.sg)

**HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COSTS IN DOING SO?**

- You may exit ("realise") your units, wholly or partially by submitting a realization form to the relevant financial adviser or us. Partial realisations are subject to minimum holding requirements.
- You may return this policy for cancellation within fourteen (14) days after receiving the policy document, for any reason. We will refund you the premiums you have paid, less any change in the unit price(s) of the Portfolio Fund / ILP Sub-Fund and any costs incurred by us in assessing the risk under the policy, such as payments for medical check-up and other expenses. Any partial withdrawal(s) previously paid to you under this policy will also be deducted.
- If the free-look and/or redemption request is received and processed before 3.00 p.m. (Singapore time) on a Business Day, the request will be treated as received on that Business Day and your order will be placed on the next Business Day, subject to the ILP Sub-Fund manager's pricing policy. If the request is received after the cut-off time or on a day which is not a Business Day, it will be treated as received on the next Business Day and your order will be placed two Business Days later, subject to the ILP Sub-Fund manager's pricing policy.
- The following example illustrates the redemption proceeds you will receive based on a redemption of 1,000 units at a notional redemption price of S\$0.95\*:

Number of units to be Redeemed		Redemption Price		Gross Redemption Proceeds		Net Redemption Proceeds
1,000	X	S\$0.95	=	S\$950	=	S\$950

\* The actual redemption price of the units will fluctuate according to the net asset value of the units.

Refer to "Partial Withdrawal" and "Full Surrender" and "Settlement for Redemption" of the respective Product Summaries for further information on valuation and exiting from the Sub-Fund.

**CONTACT INFORMATION**

**HOW DO YOU CONTACT US?**

**Website:** <https://www.etiqa.com.sg/>

**Email:** [customer.service@etiqa.com.sg](mailto:customer.service@etiqa.com.sg)

**Etiqa Customer Care Hotline:** (65) 6887 8777

**Customer Service Centre:** 23 Church Street #01-01 Capital Square  
Singapore 049481

**Operating Hours:** Monday to Friday: 9.00 a.m. – 5.30 p.m. (Excluding Public  
Holidays)

APPENDIX: GLOSSARY OF TERMS	
“ABS”	refers to asset-backed securities.
“Business Day”	refers to days other than a Saturday, Sunday and gazetted public holiday on which commercial banks are open for business in Singapore.
“CMBS”	refers to commercial mortgage-backed securities.
“CMOs”	refers to collateralised mortgage obligations.
“Dealing Day”	refers to every Business Day or such other day which We and/or the Manager stipulates from time to time, as the day on which an issuance or redemption of Units is deemed to occur.
“ILP Sub-Fund”	refers to Investment-Linked Policy Sub-Fund.
“MBS”	refers to mortgage-backed securities.
“REITs”	Refers to real estate investment trusts. A real estate investment trust is a company that owns, operates or finances income-producing real estate. REITs may invest in a wide range of real estate property types, including but not limited to offices, apartment buildings, warehouses, retail centres, medical facilities, data centres, cell towers, infrastructure and hotels. Most REITs focus on a particular property type, but some hold multiple types of properties in their portfolios. The legal structure of a REIT, its investment restrictions and the regulatory and taxation regimes to which it is subject will differ depending on the jurisdiction in which it is established. All references to ‘REITs’ in the Luxembourg Prospectus refer to REITs that qualify as transferable securities. For a REIT to qualify as a transferable security it must be both a closed-ended trust and have units that are listed on a Regulated Market, thereby making it an eligible investment for a UCITS and under local law.
“Underlying Fund”	refers to GLOBAL MULTI-ASSET DIVERSIFIED INCOME FUND managed by the Manager.
“UCITS”	refers an undertaking for collective investment in transferable securities within the meaning of EC European Parliament and Council Directive 2009/65 of 13 July 2009 as may be amended from time to time.
“Units”	refers to one (1) undivided share in the ILP Sub-Fund.
“We”, “Our” or “Us”	refers to the insurer, Etiqa Insurance Pte. Ltd. (Company Registration No. 201331905K).