

Manulife Global Low Volatility Equity Fund

Enjoy a smoother ride
through bouts of turbulence

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Can downside protection and beating the market coexist?

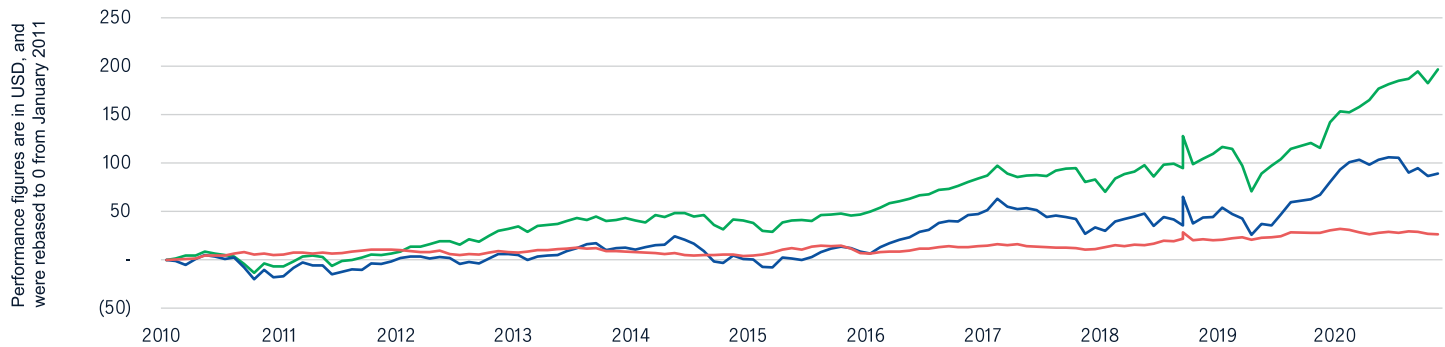
Diversify with global equities

Global equity should have a place in your investment portfolio

Volatility can be an equity investor's worst enemy. It fosters anxiety, which can lead investors to abandon a long-term plan in the face of short-term market pressures. So for investors to enjoy the long-term strategic benefits of equities, downside protection is essential.

Index	Total return (Jan 2011 - Oct 2021)	Annualised return (Jan 2011 - Oct 2021)
Global Equities	197.09%	10.57%
Asia ex-Japan Equities	89.17%	6.06%
Global Bonds	26.47%	2.19%

■ Global Equities ■ Asia ex-Japan Equities ■ Global Bonds



Source: Bloomberg as at 31 October 2021

Performance figures are in USD, and were rebased to 0 from January 2011. Past performance is not an indication of future results.

World Equities = MSCI World Index

Asia ex-Japan Equities = MSCI Asia ex-Japan Index

Global Bonds = Bloomberg Barclays Global – Aggregate Total Return Index Value Unhedged

Prepared for downturns, poised for recovery

Upside/downside capture: the 90/70 formula

When markets turn unruly, investors may be tempted to rush for the exits. Investors who do so risk locking in losses and missing out on the market's eventual recovery.

Therefore, reducing losses when markets fall and staying invested could be the keys to success. To achieve this goal, the Target Fund* portfolio is designed with the following objectives:



In rising markets – seek to capture 90% of the market's gains



In falling markets – seek to capture only 70% of the market's declines

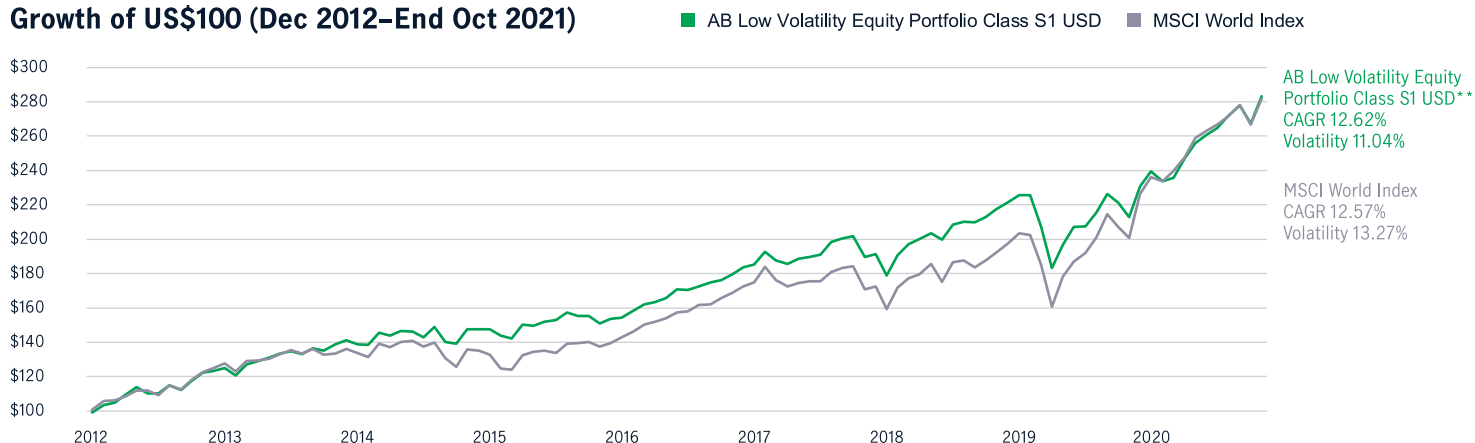


Over a long-term cycle – outperform the relevant benchmark, with less volatility

* Target Fund refers to AB SICAV I - Low Volatility Equity Portfolio

Aims to protect against downside risk and beat the market at the same time

Growth of US\$100 (Dec 2012–End Oct 2021)



Past performance does not guarantee future results. Manulife Global Low Volatility Equity Fund was launched on 29 July 2020. Hence, the fund performance is not available. **A share class offered by AB SICAV I – Low Volatility Equity Portfolio (“Target Fund”). It is also the share class that Manulife Global Low Volatility Equity Fund seeks to invest into, which is in USD. Current performance may be lower or higher than the performance information shown. You may obtain performance information current to the most recent month-end by visiting www.AllianceBernstein.com. The investment return and principal value of an investment in the Target Fund Portfolio will fluctuate, so that shares, when redeemed, may be worth more or less than their original cost. Returns for other share classes will vary due to different charges and expenses. Performance assumes reinvestment of distributions and does not account for taxes.

As of 31 October 2021. Inception date: AB Low Volatility Equity Portfolio Class S1 shares - 12 December, 2012

Source: MSCI and AB. CAGR: Compound Annual Growth Rate.

QSP in action

Quality, Stability, Price

The Target Fund manager’s global research platform combines fundamental and quantitative research to find stocks that offer quality and stability at attractive prices.

Buying high quality, stable companies at the right price may potentially beat the market and protect capital.



Quality

Business models with sustainable competitive advantage tend to outperform



Stability

Less volatile stocks to potentially provide downside-risk protection



Price

Identifies underpriced cash flows, avoids crowded trades



Quality

Upside participation



Improved risk-adjusted returns

Downside protection



Stability

For illustration purposes only.

Key fund information

Name of the fund	Manulife Global Low Volatility Equity Fund (the Fund)	
The Manager	Manulife Investment Management (M) Berhad 200801033087 (834424-U)	
Fund category	Feeder fund	
Base currency	USD	
Currency class	A (RM-Hedged) Class and A (USD) Class Note: The Fund is established as a multi-class fund. Hence, the Manager may offer additional Class(es) from time to time at its absolute discretion by way of a supplemental or replacement prospectus without prior consent from Unit Holders.	
Investment objective	The Fund aims to provide capital appreciation by investing in one collective investment scheme with investment focus in global equities.	
Investor profile	This Fund is suitable for investors who: <ul style="list-style-type: none"> • seek capital appreciation; • are willing to accept higher level of risk with low income requirement; • have a long-term investment horizon; and • wish to seek investment exposure in diversified global market. 	
Investment policy and strategy	<p>The Fund will invest at least 95% of the Fund's NAV in share class S1 USD of AB SICAV I – Low Volatility Equity Portfolio (the "Target Fund"), and the remaining NAV of the Fund will be in liquid assets such as money market instruments (including fixed income securities which have remaining maturity period of less than 365 days) and/ or placement of deposits with financial institutions for liquidity purposes.</p> <p>The Fund's portfolio will be closely monitored and rebalanced from time to time to ensure that the Fund's asset is allocated in accordance with its prescribed asset allocation.</p> <p>The Fund will not be adopting any temporary defensive strategies during adverse market condition as the Fund adopts a passive strategy of investing a minimum of 95% of the Fund's NAV into the Target Fund at all times. This strategy is to allow the Fund to mirror the performance of the Target Fund and may result in the Fund being exposed to the risk of its NAV declining when the Target Fund's net asset value declines.</p>	
Benchmark	MSCI World Unhedged Index Note: The benchmark above is only used as a reference for investment performance comparison purpose. The benchmark chosen for the Fund is the same with the Target Fund. The risk profile of the Fund is not the same as the risk profile of this benchmark. The benchmark information is available in www.manulifeim.com.my and www.alliancebernstein.com .	
Initial offer price	A (RM-Hedged) Class RM0.5000	A (USD) Class USD0.5000
Initial offer period	Twenty-one (21) days from 29 July 2020 to 18 August 2020	
Sales charge	Distribution channels IUTA UTC Manager	Sales charge (applicable to all classes of units) Up to 5.50% of the NAV per Unit
Annual management fee	Up to 1.80% of the NAV of the Fund per annum calculated and accrued on a daily basis.	
Annual trustee fee	0.04% per annum of the NAV of the Fund (including local custodian fees excluding foreign custodian fees and charges).	
Minimum initial investment	A (RM-Hedged) Class RM1,000.00	A (USD) Class USD1,000.00
Minimum additional investment	A (RM-Hedged) Class RM100.00	A (USD) Class USD100.00
Distribution policy	Distribution of income, if any, is incidental.	
Financial year end	31 May	
Cooling off	The cooling off period is only applicable to any person investing for the first time in any unit trust funds managed by the Manager and excludes staff of the Manager and persons registered to deal in unit trusts. You have the right, within six (6) business days from the day of the receipt by the Manager of your application form, to call for a withdrawal of your investment.	

Disclaimer:

The above information has not been reviewed by the SC and is subject to the relevant warning, disclaimer, qualification or terms and conditions stated herein. Investors are advised to read and understand the contents of the Prospectus of Manulife Global Low Volatility Equity Fund dated 29 July 2020, its First Supplemental Prospectus dated 27 November 2020 and its Second Supplemental Prospectus dated 13 September 2021 and all the respective Product Highlights Sheet(s) (collectively, the "Offering Documents"), obtainable at our offices or website, before investing. The Offering Documents have been registered with the Securities Commission Malaysia (SC), however the registration with the SC does not amount to nor indicate that the SC has recommended or endorsed the product. There are risks involved with investing in unit trust funds; wholesale funds and/or Private Retirement Schemes. Some of these risks associated with investments in unit trust funds; wholesale funds and/or Private Retirement Schemes are interest rate fluctuation risk, foreign exchange or currency risk, country risk, political risk, credit risk, non-compliance risk, counterparty risk, target fund manager risk, liquidity risk and interest rate risk. For further details on the risk profile of all the funds, please refer to the Risk Factors section in the Offering Documents. The price of units and income distribution may go down as well as up. Investors should compare and consider the fees, charges and costs involved. Investors are advised to conduct own risk assessment and consult the professional advisers if in doubt on the action to be taken. Where a unit split/distribution is declared, investors are advised that following the issue of additional units/distribution, the NAV per unit will be reduced from the pre-unit split NAV/cum-distribution NAV to post-unit split NAV/ex-distribution NAV; and where a unit split is declared, the value of your investment in the Fund's denominated currency will remained unchanged after the distribution of the additional units.