

For Manulife Global Select (MPF) Scheme

Important to note:

- You should consider your own risk tolerance level and financial circumstances before making any investment choices. When, in your selection of constituent funds or the Default Investment Strategy (“DIS”), you are in doubt as to whether a certain constituent fund or the DIS is suitable for you (including whether it is consistent with your investment objectives), you should seek independent financial and/or professional advice and make investment choices most suitable for you taking into account your circumstances.
- The asset allocation of the Manulife MPF Core Accumulation Fund and the Manulife MPF Age 65 Plus Fund (“DIS CFs”) in the DIS and some of the constituent funds which are referred to as Retirement Funds will change over time and hence the risk profile and return will also change over time. The DIS CFs or the Retirement Funds may not be suitable for all members. You should understand the relevant risks involved before investment and consider factors other than age and review your own investment objectives.
- The Manulife MPF Interest Fund and the Manulife MPF Stable Fund (collectively the “Guaranteed Funds”) under the scheme each invests solely in approved pooled investment funds in the form of insurance policy provided by Manulife (International) Limited. The guarantee is also given by Manulife (International) Limited. Your investments in the Guaranteed Funds, if any, are therefore subject to the credit risks of Manulife (International) Limited. Please refer to sections 3.4.2 (Manulife MPF Stable Fund (the “Stable Fund”)) and 7.2.4(b) (Manulife MPF Stable Fund) and sections 3.4.1 (Manulife MPF Interest Fund (the “Interest Fund”)) and 7.2.4(c) (Manulife MPF Interest Fund) of the MPF Scheme Brochure for details of the credit risks, guarantee features and qualifying conditions.
- The Manulife MPF Retirement Income Fund (the “Retirement Income Fund”) does not guarantee distribution of dividend, the frequency of distribution, and the dividend amount/yield. Dividends may be paid out of the realized capital gains, capital and/or gross income while charging/paying all or part of the fees, charges and expenses to/out of the capital, resulting in an increase in distributable income available for dividend distribution. Payment of dividends out of capital and/or effectively out of capital represent a withdrawal of part of the original investment or from any capital gains attributable to that original investment. Distribution of dividends will result in an immediate decrease or adjustment in the net asset value per unit of the Retirement Income Fund on the ex-dividend date.
- Members who are below age 65 should note that the regular and frequent distribution of dividends and reinvestment of such dividends into the Retirement Income Fund will inevitably involve an investment time-lag during which dividends are not reinvested and it is subject to out-of-market risk on a recurring basis (currently, on a monthly basis). With the feature of dividend distribution, the return of the Retirement Income Fund for these Members may be impacted negatively or positively as its net asset value per unit may have gone up or down at the time when dividends are reinvested. Therefore the return of the Retirement Income Fund for these Members may deviate from that of a constituent fund with similar investment portfolio without such arrangement and may not always be advantageous to these Members.
- Investment involves risks and not each of the constituent funds would be suitable for everyone. You should consider the risks associated with each of the constituent funds and the DIS and your investments/accrued benefits may suffer loss.
- Before making your investment choices, you should read the MPF Scheme Brochure and Key Scheme Information Document (KSID) for details including risk factors, fees and charges of the scheme. You should not make your investment decision based on this document alone.



MPF award leaflet

No. 1 MPF service provider in Hong Kong¹

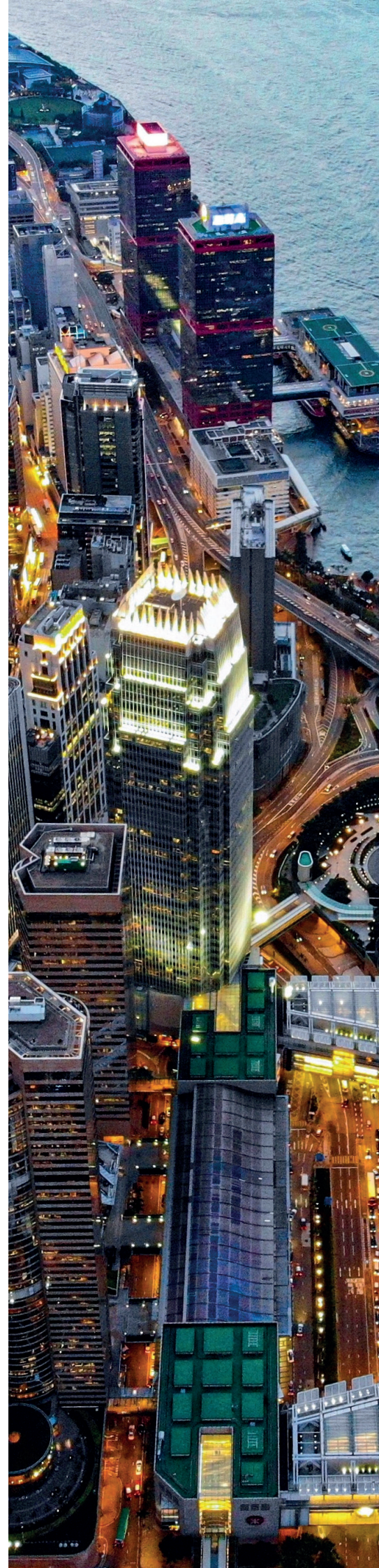
Manulife MPF garnered **55** MPF accolades²⁻¹²
in the past year*, including 5 Year Consecutive
Gold², People’s Choice² and Best Employer
Experience² awarded by MPF Ratings

1. “Mercer MPF Market Shares Report” as of September 30, 2024 by Mercer (Hong Kong) Limited, in terms of market share of total MPF assets by scheme sponsor.

*July 2023 to June 2024

Manulife has over 80 years of pension management experience in Hong Kong with a very strong retirement management footprint globally. As the largest MPF service provider in Hong Kong¹, we make retirement plans work with our steadfast commitment to member and employer satisfaction and to investment excellence, helping you *confidently* save and invest for your retirement goals.

1. "Mercer MPF Market Shares Report" as of September 30, 2024 by Mercer (Hong Kong) Limited, in terms of market share of total MPF assets by scheme sponsor.



“The 2024 MPF Awards” by MPF Ratings²



5 Year Consecutive Gold	
Gold Rated Scheme	
People's Choice	
Best Employer Experience	
Socially Responsible	
Best Use of Technology	
1 Year Consistent Performer – Mixed Asset (81-100):	Manulife MPF Aggressive Fund
1 Year Consistent Performer – Equity (US):	Manulife MPF North American Equity Fund
1 Year & 5 Year Consistent Performer – MPF Conservative Fund:	Manulife MPF Conservative Fund
1 Year, 5 Year, 15 Year & 20 Year Consistent Performer – Equity (Europe):	Manulife MPF European Equity Fund
1 Year, 5 Year, 10 Year, 15 Year & 20 Year Consistent Performer – Equity (Japan):	Manulife MPF Japan Equity Fund
5 Year & 10 Year Consistent Performer – Bond (RMB):	Manulife MPF RMB Bond Fund
5 Year & 10 Year Consistent Performer – Bond (Asia):	Manulife MPF Sustainable Pacific Asia Bond Fund
15 Year Consistent Performer – Equity (Global):	Manulife MPF Healthcare Fund
20 Year Consistent Performer – Equity (Asia):	Manulife MPF Pacific Asia Equity Fund

2023 Benchmark MPF of the Year Awards³



Sponsor Awards – Best Campaign of the Year

Best-in-Class

Trustee Awards – Employer Support	
Top MPF Funds Awards – Pacific Basin ex-Japan Equity:	Manulife MPF Pacific Asia Equity fund
Top MPF Funds Awards – RMB Fixed Income:	Manulife MPF RMB Bond Fund
Top MPF Funds Awards – Target Maturity 2030:	Manulife MPF 2030 Retirement Fund
Top MPF Funds Awards – Target Maturity 2035:	Manulife MPF 2035 Target Date Fund
Top MPF Funds Awards – Target Maturity 2040:	Manulife MPF 2040 Retirement Fund

Outstanding Achiever

Top MPF Funds Awards – Guaranteed Fund:	Manulife MPF Interest Fund
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LSEG Lipper Fund Awards Hong Kong 2024⁴



Best Fund Over 3 Years, 5 Years & 10 Years – Equity Asia Pacific ex Japan (Pension Funds):	Manulife MPF Pacific Asia Equity Fund
Best Fund Over 3 Years & 5 Years – Bond Global LC (Pension Funds):	Manulife MPF RMB Bond Fund



Bloomberg Businessweek (Chinese) – Financial Institutions 2024⁵

MPF Provider of the Year – Excellence

MPF Product/Service – Excellence



Bloomberg Businessweek (Chinese) – Top Fund To Watch 2023⁶

Best Performer

Money Market – Conservative Fund (MPFs – 1 Year):

Manulife MPF Conservative Fund

Mixed Allocation – Moderate Allocation Fund (MPFs – 1 Year & 5 Year):

Manulife MPF Core Accumulation Fund

Equity – Japan Fund (MPFs – 1 Year, 5 Years & 10 Years):

Manulife MPF Japan Equity Fund

Fixed Income – Global Fund (MPFs – 5 Years):

Manulife MPF RMB Bond Fund

Equity – Europe Fund (MPFs – 5 Years):

Manulife MPF European Equity Fund

Outstanding Performer

Mixed Allocation – Moderate Allocation Fund (MPFs – 10 Years):

Manulife MPF Fidelity Growth Fund



Asia Asset Management 2024 Best of the Best Awards⁷

Best MPF Provider



Best SME's Partner Award 2024⁸

Best SME's Partner Award



EDigest Brand Awards 2024⁹

Best Diverse MPF Plan



Hong Kong Economic Journal Corporate Brand Awards of Excellence 2024¹⁰

Excellence in Digital MPF Management Award



Headline No.1 Awards 2023¹¹

No.1 MPF Services Award



Investor and Financial Education Award 2023¹²

IFEA (Corporate)

Contact us

☎ Call Employer Hotline: 2108 1234
Member Hotline: 2108 1388

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🌐 Visit **www.manulife.com.hk/mpf**



Sources:

1. "Mercer MPF Market Shares Report" as of September 30, 2024 by Mercer (Hong Kong) Limited, in terms of market share of total MPF assets by scheme sponsor.
2. MPF Ratings. The awards and rating were based on MPF Ratings' assessment criteria. For the awardee, assessment and rating criteria/methodology, please refer to <https://mpfratings.com.hk/ratings-and-awards/>. 5 Year Consecutive Gold refers to the period of 2020-2024.
3. BENCHMARK. For details of source and assessment criteria, please refer to <https://www.benchmark.today/mpf-awards-2023/>
4. LSEG Lipper. For details, please refer to <https://lipperfundawards.com/Awards/HongKong/>. LSEG Lipper Fund Awards, ©2024 LSEG. All rights reserved. Used under license.
5. Bloomberg Businessweek (Chinese Edition). For details, please refer to <https://www.bbwhkevent.com/fi2024>.
6. Bloomberg Businessweek (Chinese Edition). For details, please refer to <https://www.bbwhkevent.com/tf2023>.
7. Asia Asset Management. For details, please refer to <https://www.asiaasset.com/p/37056>.
8. Hong Kong General Chamber of Small and Medium Business. For details, please refer to <https://www.hkgcsmb.org.hk/blank-14>. The page is available in Chinese version only.
9. EDigest. For details, please refer to <https://www.edigest.hk/outstandingbrand2024-award-winner/?locale=en>.
10. Hong Kong Economic Journal. For details, please refer to <https://features.hkej.com/template/features/html/cba/aw.html>. The page is available in Chinese version only.
11. Headline Daily. For details, please refer to https://hd.stheadline.com/special/hd_no1awards2023/. The page is available in Chinese version only.
12. The Investor and Financial Education Council. For details, please refer to <https://www.ifec.org.hk/web/en/about-ifec/fls/ifea/2023.page>.

The above awards are for reference only. The awards were based on the respective organizations' selection criteria. The selection criteria of the awards included, but were not limited to the performance of constituent funds. Hence, the awards are not indicative of the actual or future performance of the constituent funds. Investment involves risk. Past performance is not indicative of future performance.



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