

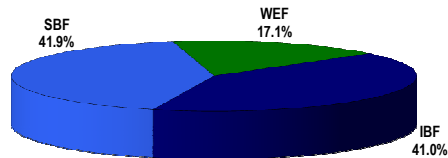
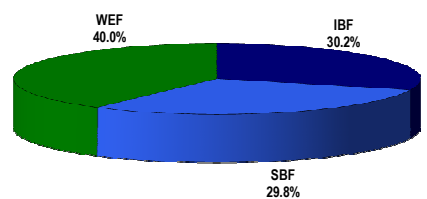
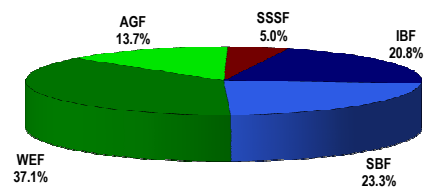
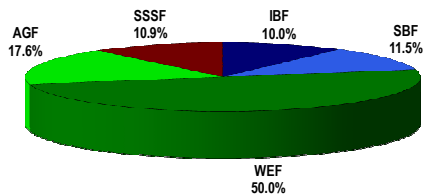
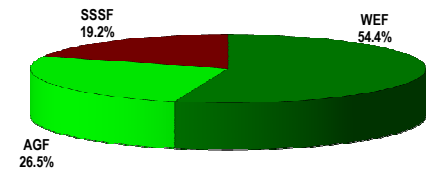
**MANULIFE LIFESTYLE PORTFOLIOS**

**FACTSHEET – Nov 2011**

**Investment Objective**

- **ManuLink LifeStyle Portfolios** aim to achieve medium to long-term capital growth by investing in a portfolio consisting of equities and fixed income securities primarily through investing in other funds. The allocation of funds for each of the 5 Portfolios varies according to the risk profile.

Launch Date	: 18 February 2004	Dealing	: Daily
Launch Price	: S\$1.00	Price published in	: The Straits Times, Business Times, LianHe ZaoBao, www.manulife.com.sg
Management Fee	: 0.8% - 1.5% p.a. on the underlying funds and will depend on the degree of exposure of each fund within the Portfolio	Min. Investment	: S\$5,000 (single premium) S\$100 (monthly premium)
Bid-Offer Spread	: 5%	Min. Top-Up	: S\$500



Managed by Western Asset Management Company Pte. Ltd

- International Bond Fund (IBF)
- Singapore Bond Fund (SBF)
- Southeast Asia Special Situations Fund (SSSF)
- Asia Growth Fund (AGF)

**Aggressive Portfolio** CPFIS - OA/SRS/Cash (Higher Risk - Broadly Diversified)  
 Bid Price : S\$1.0755  
 Offer Price : S\$1.1321 @ 5% sales charge (RP plans) / S\$1.1088 @ 3% sales charge (SP plans)  
 Net Asset Value : S\$ 3.1 million  
 Benchmark (S\$) : 50% MSCI AC World + 50% MSCI AC Asia ex Japan

Performance*	3 month	6 month	1 year	3 year	5 year	Since Inception
<b>Aggressive Portfolio</b>	-3.5%	-17.7%	-17.6%	+10.5%	-3.6%	+1.6%
<b>Benchmark</b>	-0.6%	-13.4%	-9.3%	+12.2%	-2.2%	+3.1%

**Growth Portfolio** CPFIS - OA/SRS/Cash (Higher Risk - Broadly Diversified)  
 Bid Price : S\$1.0396  
 Offer Price : S\$1.0943 @ 5% sales charge (RP plans) / S\$ 1.0718 @ 3% sales charge (SP plans)  
 Net Asset Value : S\$ 5.6 million  
 Benchmark (S\$) : 50% MSCI AC World + 30% MSCI AC Asia ex Japan + 10% Citigroup World Govt Bond (ex Japan) (Hedged to S\$) + 10% UOB Singapore Govt Bond

Performance*	3 month	6 month	1 year	3 year	5 year	Since Inception
<b>Growth Portfolio</b>	-1.9%	-12.7%	-12.3%	+6.6%	-2.6%	+1.2%
<b>Benchmark</b>	+0.4%	-9.2%	-5.2%	+9.5%	-1.3%	+2.9%

**Moderate Portfolio** CPFIS - OA/SA/SRS/Cash (Medium-High Risk/Broadly Diversified)  
 Bid Price : S\$1.0929  
 Offer Price : S\$ 1.1504 @ 5% sales charge (RP plans) / S\$1.1267 @ 3% sales charge (SP plans)  
 Net Asset Value : S\$ 38.1 million  
 Benchmark (S\$) : 40% MSCI AC World + 20% MSCI AC Asia ex Japan + 20% Citigroup World Govt Bond (ex Japan) (Hedged to S\$) + 20% UOB Singapore Govt Bond

Performance*	3 month	6 month	1 year	3 year	5 year	Since Inception
<b>Moderate Portfolio</b>	-1.4%	-8.7%	-8.2%	+6.0%	-0.7%	+1.8%
<b>Benchmark</b>	+0.5%	-5.8%	-2.4%	+7.6%	-0.2%	+2.9%

**Secure Portfolio** CPFIS - OA/SA/SRS/Cash (Medium-High Risk/Broadly Diversified)  
 Bid Price : S\$1.0116  
 Offer Price : S\$1.0648 @ 5% sales charge (RP plans) / S\$1.0429 @ 3% sales charge (SP plans)  
 Net Asset Value : S\$ 2.4 million  
 Benchmark (S\$) : 40% MSCI AC World + 30% Citigroup World Govt Bond (ex Japan) (Hedged to S\$) + 30% UOB Singapore Govt Bond

Performance*	3 month	6 month	1 year	3 year	5 year	Since Inception
<b>Secure Portfolio</b>	+0.7%	-2.0%	-1.0%	+2.2%	-1.0%	+0.8%
<b>Benchmark</b>	+1.5%	-1.5%	+1.7%	+4.7%	+0.2%	+2.3%

**Conservative Portfolio** CPFIS - OA/SA/SRS/Cash (Medium-High Risk/Broadly Diversified)  
 Bid Price : S\$1.0465  
 Offer Price : S\$1.1016 @ 5% sales charge (RP plans) / S\$1.0789 @ 3% sales charge (SP plans)  
 Net Asset Value : S\$ 1.17 million  
 Benchmark (S\$) : 20% MSCI AC World + 40% Citigroup World Govt Bond (ex Japan) (Hedged to S\$) + 40% UOB Singapore Govt Bond

Performance*	3 month	6 month	1 year	3 year	5 year	Since Inception
<b>Conservative Portfolio</b>	+0.0%	+0.3%	+1.0%	+1.7%	+0.4%	+1.3%
<b>Benchmark</b>	+0.7%	+1.1%	+3.1%	+3.4%	+1.6%	+2.5%

Managed by UOB Asset Management UOBAM  
■ Worldwide Equity Fund (WEF)

\*Average Annual Compounded Return for period above 1 year (except for the figures disclosed in respect of 3 and 6 months periods), bid-to-bid with income reinvested.  
 The CPF interest rate for the Ordinary Account (OA) is based on the 12-month fixed deposit and month-end savings rates of the major local banks. Under the CPF Act, the Board pays a minimum interest of 2.5% p.a. when this interest formula yields a lower rate. From 1 Jan 08, the new interest rate for the Special, Medisave & Retirement Accounts (SMRA) will be pegged to the yield of 10-year Singapore government bond plus 1%. For 2008 and 2009, the minimum interest rate for the SMRA will be 4% p.a. After 2009, the 2.5% p.a. minimum interest rate, as prescribed by the CPF Act, will apply to SMRA. In addition, from 1 Jan 08, the CPF Board will pay an extra interest of 1% per annum on the first \$60,000 of a CPF member's combined balances, including up to \$20,000 in the OA. From 1 April 08, the first \$20,000 in the Ordinary and Special Accounts will not be allowed to be invested under the CPF Investment Scheme. And from 1 May 09, the first \$30,000 in the Special Account will not be allowed to be invested under the CPF Investment Scheme and further raised to \$40,000 from 1 July 2010.  
 Note: This report is prepared by Manulife (Singapore) Pte Ltd and is provided for information purposes only. Past performance is not necessarily a guide to future performance.