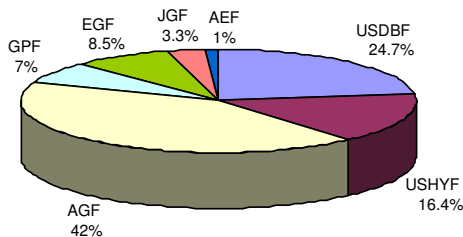


**Investment Objective**

- **S\$ SRP Growth Portfolio (60% equities / 40% bonds)** is a unitized fund of the Plan which is designed to provide medium to long-term capital growth for those who hold a long-term investment view and who are prepared to accept considerable fluctuations in the value of their investments in order to achieve long-term returns.
- **S\$ SRP Balanced Portfolio (40% equities / 60% bonds)** is a unitized fund of the Plan which is designed to provide medium to long-term capital growth for those who hold a long-term investment view and who are prepared to accept fluctuations in the value of their investments in order to achieve long-term returns.

The Underlying Funds of the S\$ SRP Portfolio Funds are denominated in US\$. The Portfolio Funds will be approximately 75% hedged from US\$ to S\$. The Net Asset Value of the Portfolio Funds will take into account their fair value gain/loss of the derivatives used in hedging and this will therefore impact the earnings from the Portfolio Funds.

Launch Date	: 2 April 2008	Dealing	: Daily
Launch Price	: S\$1.00	Price published in	: The Straits Times, Business Times, LianHe ZaoBao, www.manulife.com.sg, telextext
Management Fee	: S\$ SRP Growth Portfolio 1.65% p.a. S\$ SRP Balanced Portfolio 1.55% p.a.	Initial Subscription	: S\$30,000 per policy, S\$10,000 per fund (age 30-45) S\$50,000 per policy, S\$10,000 per fund (age 46-75)
Payment Mode	: Cheque (SGD) / Bank Draft (SGD) / TT	Subsequent Subscription	: S\$10,000 per policy, S\$5,000 per fund



**Note:** The Fund will allocate 1% of Portfolio holdings into cash

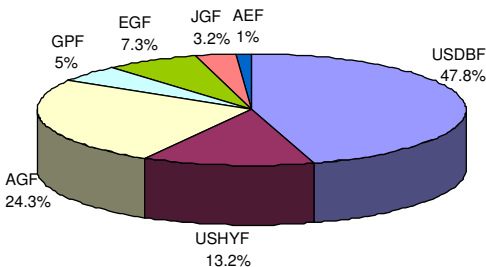
**S\$ SRP Growth Portfolio Cash**

Bid/Offer Price : S\$0.8842/ S\$0.8842 as at 30 September 2011

Net Asset Value : S\$130,215,343.69

\*Benchmark (US\$) : 40% Barclays Capital U.S. Aggregate Bond Index + 60% S&P 500 Index

Performance	1 mth	3 mth	6 mth	1 yr	3 yr	Since Inception
SRP Growth	-4.57	-12.27	-13.59	-5.01	1.71	-3.47
Benchmark	-2.06	-5.91	-5.88	1.61	2.34	0.72



**Note:** The Fund will allocate 2% of Portfolio holdings into cash

**S\$ SRP Balanced Portfolio Cash**

Bid/Offer Price : S\$0.9718/ S\$0.9718 as at 30 September 2011

Net Asset Value : S\$30,987,972.47



\*Benchmark (US\$) : 60% Barclays Capital U.S. Aggregate Bond Index + 40% S&P 500 Index

Performance	1 mth	3 mth	6 mth	1 yr	3 yr	Since Inception
SRP Balanced	-2.86	-8.47	-9.30	-3.58	3.64	-0.82
Benchmark	-0.45	-2.23	-1.67	2.84	4.12	2.75

Managed by MFC Global Investment Management (Europe) Limited

-  American Growth Fund (AGF)
-  Japanese Growth Fund (JGF)
-  European Growth Fund (EGF)

Managed by Manulife Asset Management (Hong Kong) Limited

-  Asian Equity Fund (AEF)
-  Global Property Fund (GPF)

Managed by MFC Global Investment Management (U.S.) Limited

-  US Bond Fund (USDBF)
-  US Special Opportunities Fund (USHYF)

**Note:** W.e.f. 15 Oct 08, the underlying bond funds – US Dollar Bond Fund & US High Yield Bond Fund will be managed by MFC Global Investment Management (U.S.) Limited.

\*W.e.f. 3 Nov 08, the 'U.S. Lehman Aggregate Bond Index' is known as the 'Barclays Capital U.S. Aggregate Bond Index'.

*Note: This report is prepared by Manulife (Singapore) Pte Ltd and is provided for information purposes only. Performance figures for 1 mth till 1 yr show the % change, those exceeding 1 yr show the average annual compounded return. Past performance is not necessarily a guide to future performance.*