

Notice of funds removal

We would like to inform you that the following Fund(s) which you may have invested in, will be removed as part of a recent review to ensure the continued quality and sustainability of the fund offerings on our investment-linked policies.

- Manulife Income Series – Global Fixed Income Fund
- Stewart Investors Worldwide Leaders Fund
- First Sentier Global Balanced Fund

We will cease offering the Funds with immediate effect. Please note that we have listed the replacement funds in Table 1 according to the similarity to the affected funds.

If you accept the replacement fund, no further action is required from you. Alternatively, you may request:

- 1) A fund switch and/or premium redirection to other fund(s); or
- 2) To redeem your units in the fund(s).

by 3pm on **27 February 2026**. Otherwise, your fund will be switched to the replacement fund from **2 March 2026**. If your policy has not been issued, you may make the above changes once your policy is in force.

Please note that if we do not receive your instruction by 3pm on **27 February 2026**, we will proceed to switch your fund and redirect your premiums, where applicable, to the corresponding replacement fund starting from **2 March 2026**, or such other date that Manulife (Singapore) Pte. Ltd. may subsequently advise (“Effective Date”).

Note:

- a) *If you have any existing automatic fund rebalancing arrangement, we will update the arrangement to reflect the corresponding replacement fund. Your existing dividend instructions (if any) will also be retained if the replacement fund is a dividend fund.*
- b) *If your policy has any pending transactions on the Effective Date, the fund switch and premium redirection to the replacement fund can only be done after all pending transactions have been cleared.*

For more details on the affected and replacement funds including the investment objective, focus and approach as well as the management fees, please refer to the Manulife website: <https://www.manulife.com.sg/en/funds/funds-ilp.html/fundlist>. The affected funds will be removed from the Manulife website on the Effective Date(s).

You may refer to questions 4, 5 and 6 of the enclosed Frequently Asked Questions for the options available to you.

Please note that Manulife regularly reviews the fund offerings and adds new fund options onto our investment-linked policy on a regular basis. You may also contact your Financial Representative on the latest list of funds available.

Thank you for your continued support and we look forward to serving you in the years ahead.

Table 1

Affected Funds/ILP Sub-Fund		Replacement Funds/ILP Sub-Fund	Effective Date
Manulife Income Series – Global Fixed Income Fund	→	Manulife Income Series – Strategic Income Fund	2 March 2026
Stewart Investors Worldwide Leaders Fund	→	Manulife Global Fund – Dynamic Leaders Fund	
First Sentier Global Balanced Fund	→	Manulife Global Fund – Global Multi-Asset Diversified Income Fund ¹	
<p>The above affected funds will be removed from the Effective Date, which is the date of fund removal and the start date for fund switch of each affected fund. However, the actual date of fund switch may vary amongst policyowners as the fund switch for each affected fund may be completed in batches.</p> <p><i>¹The replacement fund pays dividend as opposed to the current affected fund. We will pre-set your dividend distribution option to be reinvested if you choose to accept the replacement fund. You may refer to Q12 of the FAQ for more details on changing your dividend distribution option.</i></p>			

Frequently Asked Questions

Q1) Why is there a need to remove the affected Fund(s)?

The reason for removing the affected funds is due to their failure to meet our stringent due diligence criteria.

Q2) Are the replacement funds of higher risk rating?

No, the replacement funds are of equivalent risk rating.

Q3) When will the Fund(s) be switched out?

The Fund will be switched out to the Replacement Fund from **2 March 2026 (“Effective Date”)**.

Q4) Are there any actions required from me?

If you accept the replacement funds stated in Table 1, no further action is required from you. We will proceed to switch the affected fund and redirect your premiums, where applicable, to the corresponding replacement fund starting from the Effective Date.

Q5) What do I have to do if I wish to perform a fund switch or premium redirection?

You may perform a fund switch or premium redirection online on our customer portal, *MyManulife*, at www.mymanulife.com.sg.

Please note that you are required to complete the Customer Knowledge Assessment (CKA) within the application for fund switch or premium redirection. Please approach your Financial Consultant if you do not attain a Pass for CKA.

You may switch your units to any other applicable Fund of your choice. If you are investing through a regular-premium plan, you will also need to provide us with instructions to redirect your future premiums.

You can find out the list of applicable Funds available to your policy at: www.manulife.com.sg/funds.

Note:

- a) *Upon fund switch or premium redirection, any prior automatic fund rebalancing instructions will be terminated. If you want to continue with the automatic fund rebalancing feature, you will need to provide this instruction on our customer portal, My Manulife, at www.mymanulife.com.sg.*
- b) *If your policy has any pending transactions, the fund switch and premium redirection can only be done after all pending transactions have been cleared.*

Q6) What do I have to do if I wish to redeem my units in the Fund(s)?

To redeem your units, you can perform a withdrawal by logging into the customer portal, MyManulife, at www.mymanulife.com, under Servicing > Surrender/Withdrawal.

Alternatively, you may download the Surrender/Withdrawal Form from our Manulife website at www.manulife.com.sg, under Self Services and Claims.

Q7) Are there any charges/fees involved if I decide to perform a fund switch/premium redirection or redeem my units in the Fund(s)?

There will not be any charges incurred when you perform a fund switch, premium redirection or automatic fund rebalancing.

Q8) When must I provide the instructions to Manulife to perform a fund switch/premium redirection or redeem my units in the Fund(s) before the switch takes effect?

To perform a fund switch/premium redirection or redeem your units in the Fund before the switch takes effect, please have your instructions and required documents (if any) reach us no later than **27 February 2026, 3pm**.

Q9) How will I know if my request to perform a fund switch, premium redirection, automatic fund rebalancing or redeem my units in the Fund(s) is completed successfully?

We will mail you a Statement of Account upon completion of your request.

Q10) What will happen if I do not take any action upon receiving this letter?

If no further instruction is received from you by **27 February 2026**, before 3pm, we will proceed to switch your fund and redirect your premiums, where applicable, to the corresponding replacement fund starting from the Effective Date in Table 1.

Note:

- a) *If you have any existing automatic fund rebalancing arrangement, we will update the arrangement to reflect the corresponding replacement fund. Your existing dividend instructions (if any) will also be retained if the replacement fund is a dividend fund.*
- b) *If your policy has any pending transactions on the Effective Date, the fund switch and premium redirection to the replacement fund can only be done after all pending transactions have been cleared.*

Q11) Will there be an impact on the value of my investment at the point of switching?

No, the value of your investment remains the same at the point of switching. Please refer to the example below:

	Name of the fund	Net Asset Value (S\$)	Units	Investment Value (S\$)
Before fund switch	Fund A	1.00	30,000	30,000
After fund switch	Fund B	1.50	20,000	30,000

Please note that as the price of the replacement fund might differ from your current Fund, the number of units may differ after the switch, as illustrated above. However, the investment value will remain the same.

Q12) How can I change my dividend distribution option?

You may download the **Policy Details Change Form** from Forms library by navigating through the following path: Manage funds > Change dividend payout method at www.manulife.com.sg/en/self-serve/forms.html. Please submit the completed form to us via email at forms@manulife.com, or mail to us at: 8 Cross Street, #15-01, Manulife Tower, Singapore 048424.

Disclaimers

Investment in Investment Linked Policies and its Fund is not deposits in, guaranteed or insured by Manulife (Singapore) Pte. Ltd., its partners or distributors. The value of units in the Fund and any income accruing to it may rise as well as fall, which may result in the possible loss of principal amount invested. Past performance of Fund or fund manager and any prediction, projection or forecast on the economy or market are not necessarily indicative of the future or likely performance of the Fund or the fund manager. You should read the fund prospectus and product highlights sheet and seek financial advice before deciding whether to subscribe for or purchase units in the Fund. A copy of the prospectus and the product highlights sheet can be obtained from our website. In the event you choose not to seek advice from a Financial Consultant, you should consider whether the Fund is/are suitable for you.