

Change to Schroder International Opportunities Portfolio – Schroder Asian Income

We would like to inform you of a change to the following Funds which you may have invested in, that will take effect from 16 November 2026 or such other date that Schroder Investment Management (Singapore) Ltd may subsequently advise (the “Effective Date”).

- Manulife Asian Income Fund¹
- Schroder International Opportunities Portfolio – Schroder Asian Income

¹The Manulife Asian Income Fund is an ILP Sub-Fund that invests all or substantially all its assets into the Schroder Asian Income Fund (the “Underlying Fund”)

Please refer to the enclosed notice from Schroder Investment Management (Singapore) Ltd for further details on the change.

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

This notice is for information only and no further action is required from you if you would like to continue investing in this Fund.

Frequently Asked Questions

Q1) Are there any changes to the risk rating of the Fund(s)?

No, there are no changes to the risk ratings of the Fund(s).

Q2) When will the changes take effect?

The changes will take effect from **16 November 2026** or such other date Schroder Investment Management (Singapore) Ltd may subsequently advise (the "Effective Date").

Q3) What must I do to remain invested in the Fund(s)?

No action is required from you if you wish to remain invested in the Fund(s).

Q4) What options do I have if I do not wish to remain invested in the Fund(s)?

The following two options are available to you:

- a) Perform a fund switch and/or premium redirection to other fund(s), or
- b) Redeem your units in the Fund(s).

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.sg, 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) Can I still invest in the Fund(s)?

Yes, you can still invest in the Fund(s) for New Business subscription, Single Premium Top-up, Switching and Premium Redirection.

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.

Schroder Investment Management (Singapore) Ltd
138 Market Street #23-01 CapitaGreen Singapore 048946

T: +65 6534 4288
F: +65 6536 6626
schroders.com.sg

30 September 2026

Dear Unitholder,

Schroder International Opportunities Portfolio – Schroder Asian Income (the "Fund")

We are writing to inform you that Schroder Investment Management Limited (SIML) will be appointed as sub-investment manager with effect from **16 November 2026**.

The appointment will enable the Fund to utilise SIML's investment expertise and investment management resources.

All other key features of the Fund, including the fees chargeable in respect of the Fund and the risk profile of the Fund, will remain the same.

Please note that the Fund's investment objective, focus and approach remains unchanged.

The Fund's prospectus will be updated in due course to reflect the above changes. If you have any questions or would like more information about Schroders' products, please visit www.schroders.com or contact your local Schroders office, your usual professional adviser, or the Schroders' Investor Hotline at +65 6534 4288.

Yours faithfully,

Schroder Investment Management (Singapore) Ltd

This is a computer generated letter and requires no signature.

Appendix

List of ISIN codes for share classes in the Fund

Share class	Currency	ISIN code
SGD A Dis	SGD	SG9999007991
AUD Hedged A Dis	AUD	SG9999009443
SGD X Dis	SGD	SG9999009757
USD Hedged A Dis	USD	SG9999013353
GBP Hedged A Dis	GBP	SG9999015721
EUR Hedged A Acc	EUR	SG9999016430
USD Hedged A Acc	USD	SG9999016844
USD Hedged C Acc	USD	SG9999017693
SGD W Dis	SGD	SGXZ41342700
SGD C1 Dis	SGD	SGXZ11846763