



Manulife (Singapore) Pte. Ltd.  
(Reg. No. 198002116D)  
51 Bras Basah Road #09-00  
Manulife Centre  
Singapore 189554

<DATE>

<NAME>

<ADDRESS 1>

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<ADDRESS 4> <POSTAL>

Reference: <PB160518A>

Dear Customer,

### Notice of fund changes

Thank you for choosing Manulife as your preferred financial partner. We are writing to inform you about changes to the following Fund(s) managed by UOB Asset Management Ltd:

- United Emerging Markets Bond Fund

Please refer to the enclosed letter from UOB Asset Management Ltd and the *Frequently Asked Questions* for information on the changes.

**To remain invested in the Fund(s), no further action is required from you.** However, if you would like to make changes to your investments, the following options are available:

- 1) Perform a fund switch and premium redirection  
You may switch your units to any other applicable funds of your choice, without any charge. If you are investing through a regular-premium plan, you will also need to provide us with instructions to redirect your future premiums.
- 2) Redeem your units in the Fund(s)  
You may also choose to redeem your units in the Fund(s) at any time. **Please note that when redeeming your units, surrender charges may apply, depending on the policy's terms and conditions.**

If your policy has not been issued, you may make the above changes once your policy is in force.

If you need any assistance, please contact your Financial Consultant or call us at 6833-8188 from Mondays to Fridays, 9am to 6pm, excluding public holidays.

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

Yours faithfully,

Matthew Hoover  
Acting Chief Product Officer  
Manulife Singapore

Encl.

25 April 2018

Dear Unitholder

**UNITED EMERGING MARKETS PORTFOLIOS – UNITED EMERGING MARKETS BOND FUND  
DESIGNATION OF EXISTING UNITS TO CLASS A SGD DIST UNITS**

Thank you for investing in the United Emerging Markets Bond Fund (the "**Sub-Fund**"), a sub-fund of the United Emerging Markets Portfolios (the "**Fund**").

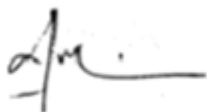
We, UOB Asset Management Ltd (the "**Managers**"), the managers of the Sub-Fund, intend to establish new classes of units in the Sub-Fund. Accordingly, with effect from **16 May 2018** (the "**Effective Date**"), your existing units in the Sub-Fund will be designated and referred to as "Class A SGD Dist" units to distinguish your units from the units of other classes<sup>1</sup>. The features of your units (including the applicable fees) remain the same.

The above will be reflected in a supplementary prospectus to the registered prospectus of the Fund to be lodged with the Monetary Authority of Singapore on or around the date of this notice. Thereafter, you may obtain a copy of it from us or any of our authorised agents or distributors, or from our website at [uobam.com.sg](http://uobam.com.sg).

**This notice is for your information only and you do not need to take any action. This notice does not constitute an offer to sell or a solicitation of an offer to buy Class A SGD Dist units or units of such other classes to be established in the Sub-Fund.**

We look forward to your continued support. Should you have any queries, please call our hotline number at 1800 222 2228 from 8 a.m. to 8 p.m. daily (Singapore time) or email us at [uobam@uobgroup.com](mailto:uobam@uobgroup.com).

Yours faithfully



Faizal Gaffoor  
Chief Marketing Officer

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<sup>1</sup> Please note that such designation will be reflected in your May 2018 monthly statement as switching transactions made on trade date 16 May 2018. Please be assured that you will not be charged any switching fee for such designation.

## Frequently Asked Questions

### **Q1) Are there any changes to the risk profile of the Fund?**

No, there are no changes to the risk profile of the Fund as a result of the changes mentioned.

### **Q2) When will the change take effect?**

The change will take effect on 16 May 2018.

### **Q3) What do I have to do if I wish to switch to other applicable funds?**

To perform a fund switch, please send us your completed *Fund Switch / Premium Redirection / Auto-Rebalancing Form*. If you are holding a regular-premium plan, you will also need to provide us with instructions to redirect your future premiums to the newly selected fund. You may download the form at: [manulife.com.sg/pdfs/PS\\_Fund\\_Switch\\_Premium\\_Redirection.pdf](http://manulife.com.sg/pdfs/PS_Fund_Switch_Premium_Redirection.pdf)

You can find out the list of applicable funds available to your policy at: [manulife.com.sg/pdfs/PS\\_List\\_of\\_Investment\\_Funds.pdf](http://manulife.com.sg/pdfs/PS_List_of_Investment_Funds.pdf)

If your policy is under the Central Provident Fund Investment Scheme (CPFIS), you may switch to any other applicable CPFIS List A Fund that is included in the same scheme as your current Fund, i.e. CPFIS-Ordinary Account or CPFIS-Special Account.

If you have an account registered with our customer website, you can also log in at [manulife.com.sg/mymanulife](http://manulife.com.sg/mymanulife) to perform the fund switch or premium redirection.

### **Q4) What do I have to do if I wish to redeem my units in the Fund?**

You may redeem your units in the Fund by sending us a completed *Surrender / Withdrawal Form*, which you can download at [manulife.com.sg/pdfs/PS\\_Withdrawal\\_Surrender.pdf](http://manulife.com.sg/pdfs/PS_Withdrawal_Surrender.pdf)

### **Q5) Are there any charges / fees involved if I decide to switch or redeem my units in the Fund?**

There will be no charges incurred for the switching of funds. However, please note that when redeeming your units, surrender charges may apply, depending on the policy's terms and conditions. The policy's terms and conditions can be found in your policy contract.

### **Q6) How can I submit my fund switch / premium redirection request?**

Please mail the completed form to us at: 51 Bras Basah Road, #09-00, Manulife Centre, Singapore 189554. You may also email the documents to us at [fundswitch@manulife.com](mailto:fundswitch@manulife.com) or fax them to us at 6732-2714.

You will need to have a valid Customer Knowledge Assessment (CKA) before making a fund switch and premium redirection. Please contact your Financial Consultant if you do not have a valid CKA.