

Manulife Investment Management and Trust Corporation

MANULIFE INCOME BUILDER FUND (Bloomberg Ticker: MTPHIB2)

Key Information and Investment Disclosure Statement

As of March 31, 2025

Fund Facts

Classification:	Fixed Income Fund	Net Asset Value per Unit (NAVPU):	PHP 1.3172
Launch Date:	September 18, 2017	Total Fund NAV:	PHP 1.38 billion
Minimum Investment:	PHP 1,000.00	Dealing Period:	Daily, up to 2:00PM
Additional Investment:	PHP 1,000.00	Redemption Settlement:	T+3
Minimum Holding Period:	Not applicable	Early Redemption Charge:	Not applicable

Fees*

Custody	0.0050%	Administration	0.0190%	External	0.0000%
Fee:	p.a.	Fee:	p.a.	Auditor Fee:	
HSBC		HSBC		SGV & Co.	

* The share class I is a zero fee share class. The trust fee for Participants in the share class I are charged at the bespoke account level based on their respective Trust Agreement and/or Investment Management Agreement with the Trustee. Fees are computed as a percentage of daily NAV.

Investment Objective and Strategy

The Fund is a bond fund that seeks to achieve stable and long-term growth by investing in government securities and/or high quality corporate debt securities and other liquid fixed income instruments. The Fund's benchmark is the Bloomberg Philippine Sovereign Bond 1-5 Year Index.

Client Suitability

A client profiling process should be performed prior to participating in the Fund to guide prospective investor if the Fund is suited to his/her investment objectives and risk tolerance. Clients are advised to read the Declaration of Trust/Plan Rules of the Fund, which may be obtained from the Trustee, before deciding to invest.

The Manulife Income Builder Fund is suitable for investors who are at least classified as moderate based on their risk profile. To minimize risk and maximize returns, investors are recommended to stay invested in the Fund for at least five (5) years.

Key Risks and Risk Management

You should not invest in this Fund if you do not understand or are not comfortable with the accompanying risks. For a more comprehensive list of risks, please refer to the Risk Disclosure Statement.

Price Risk: The possibility for an investor to experience losses due to changes in market prices of securities.

Liquidity Risk: The possibility for an investor to experience losses due to inability to sell or convert assets into cash immediately or in instances where conversion to cash is possible but at a loss.

Credit Risk: The possibility for an investor to experience losses due to a borrower's failure to pay principal and/or interest in a timely manner.

Reinvestment Risk: The possibility of having lower returns or earnings when maturing funds or the interest earnings of funds are reinvested.

Interest Rate Risk: The possibility for an investor to experience losses due to changes in interest rates.

In accordance with the provisions in the Declaration of Trust, the Fund employs a risk management policy based on duration. The Fund may also use financial derivatives to hedge the risk exposure.

- THE UIT FUND IS A TRUST PRODUCT AND NOT A DEPOSIT ACCOUNT, AND IS NOT INSURED NOR GOVERNED BY THE PDIC;
- THE UIT FUND IS NOT AN OBLIGATION OF, NOR GUARANTEED, NOR INSURED BY THE TRUST ENTITY OR ITS AFFILIATES OR SUBSIDIARIES;
- DUE TO THE NATURE OF THE INVESTMENTS OF A UITF, THE RETURNS/YIELDS CANNOT BE GUARANTEED. HISTORICAL PERFORMANCE, WHEN PRESENTED, IS PURELY FOR REFERENCE PURPOSES AND IS NOT A GUARANTEE OF SIMILAR FUTURE PERFORMANCE;
- ANY LOSSES AND INCOME ARISING FROM MARKET FLUCTUATIONS AND PRICE VOLATILITY OF THE SECURITIES HELD BY THE UITF, EVEN IF INVESTED IN GOVERNMENT SECURITIES, ARE FOR THE ACCOUNT OF THE CLIENT. AS SUCH, THE UNITS OF PARTICIPATION OF THE CLIENT IN THE UITF, WHEN REDEEMED, MAY BE WORTH MORE OR WORTH LESS THAN HIS/HER INITIAL INVESTMENT/CONTRIBUTION;
- THE TRUSTEE IS NOT LIABLE FOR LOSSES UNLESS UPON WILLFUL DEFAULT, BAD FAITH, OR GROSS NEGLIGENCE;
- THE INVESTOR MUST READ THE COMPLETE DETAILS OF THE FUND IN THE UITF'S PLAN, MAKE HIS/HER OWN RISK ASSESSMENT, AND WHEN NECESSARY, SEEK AN INDEPENDENT/ PROFESSIONAL OPINION BEFORE MAKING AN INVESTMENT.

For more information, visit our website at <https://manulifeim.com.ph> or call (02) 8884-7000 or email us at phtrust@manulife.com. Manulife, Manulife Investment Management, and Manulife Investment Management & Block Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

