

Manulife Investment Management and Trust Corporation

MANULIFE MONEY MARKET FUND (Bloomberg Ticker: MTPHMM2)

Key Information and Investment Disclosure Statement

As of February 29, 2024

Fund Facts

Classification:	Money Market Fund	Net Asset Value per Unit (NAVPU):	PHP 1.0858
Launch Date:	October 5, 2021	Total Fund NAV:	PHP 4.77 billion Daily, up to 11:00AM
Minimum Investment:	PHP 1,000.00	Dealing Period:	T+1
Additional Investment:	PHP 1,000.00	Redemption Settlement:	Not Applicable
Minimum Holding Period:	Not Applicable	Early Redemption Charge:	

Fees*

Custody Fee:	0.0050% p.a.	Administration Fee:	0.0190% p.a.	External Auditor Fee:	0.0000%
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 money market fund that seeks to preserve capital and generate income by investing in fixed income securities and deposits with maximum remaining term to maturity of up to one (1) year.

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 Money Market Fund is suitable for investors who are at least classified as moderate based on their risk profile. Participation in the Fund will be limited to Philippine residents as the Fund may invest in the Bangko Sentral Securities Facilities (BSP-SF).

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.

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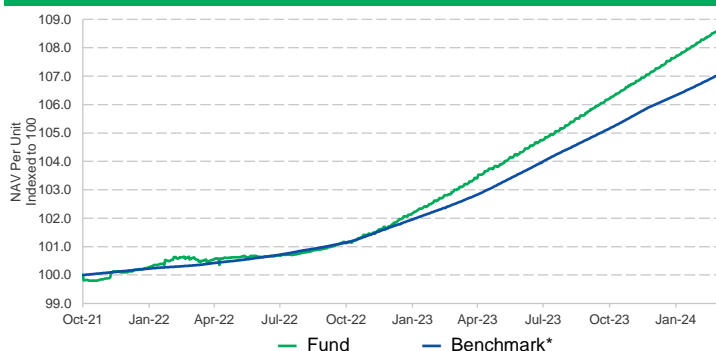
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Fund Performance and Statistics (as of February 29, 2024)

(Purely for reference purposes and is not a guarantee of future results)

NAVPU Graph



NAVPU over the past 12 months

Highest	1.0858
Lowest	1.0293

Statistics

Weighted Average Duration	0.08
Volatility, Past 1 Year (%) ³	0.13
Sharpe Ratio ⁴	-0.29
Information Ratio ⁵	5.54

* 91-day T-Bill Rate (Net of Tax)

¹ Returns are net of fees.

² Since Inception

³ Volatility measures the degree to which the Fund fluctuates vis-à-vis its average return over a period of time.

⁴ SharpeRatio is used to characterize how well the return of a Fund compensates the investor for the level of risk taken. The higher the number, the better.

⁵ Information Ratio measures reward-to-risk efficiency of the portfolio relative to the benchmark. The higher the number, the higher the reward per unit of risk.

Cumulative Performance (%)¹

	1M	3M	6M	1Y	3Y	S.I. ²
Fund (Cumulative)	0.44	1.36	2.77	5.51	n.a.	8.58
Fund (Annualized)	n.a.	n.a.	n.a.	5.51	n.a.	3.48
Benchmark* (Cumulative)	0.34	1.02	2.18	4.43	n.a.	7.01

Portfolio Composition

Sector Holdings	% of Fund
Government-Related	99.83
Cash & Cash Equivalents	0.17
Maturity Profile	% of Fund
Less than 6 months	100.00

Top Holdings

	%
Bangko Sentral ng Pilipinas Bill 0% 03/05/2024	21.07
Bangko Sentral ng Pilipinas Bill 0% 04/23/2024	14.04
Bangko Sentral ng Pilipinas Bill 0% 04/16/2024	12.07
Bangko Sentral ng Pilipinas Bill 0% 04/02/2024	12.02
Bangko Sentral ng Pilipinas Bill 0% 03/26/2024	10.75
Bangko Sentral ng Pilipinas Bill 0% 03/12/2024	10.46
Bangko Sentral ng Pilipinas Bill 0% 04/10/2024	10.21
Bangko Sentral ng Pilipinas Bill 0% 03/19/2024	8.15
Bangko Sentral ng Pilipinas Bill 0% 03/26/2024	1.04

Outlook and Strategy

Looking ahead, inflation risk remains tilted to the upside as rising rice and oil prices pushed up February's inflation print to 3.4%. In fact, rice inflation quickened to 23.7% year-on-year, the fastest pace since 2009. Nevertheless, we maintain our view of lower yields in the second half of the year. We expect volatility to continue as the market evaluates the Fed's monetary stance, with Bangko Sentral ng Pilipinas likely to follow the Fed's timing on monetary easing.

Investment Policy / Prospective Investment

Pursuant to the foregoing objectives, the Trustee, with full discretionary powers, may invest and reinvest the assets of the Fund in: (1) Securities issued by the Republic of the Philippines and government-owned or controlled entities including the Bangko Sentral ng Pilipinas (BSP); (2) Other liquid fixed income instruments including term deposits; (3) Other investment allowed under the regulations issued by the BSP.

Related Party Transactions

The Fund currently has no investment with the Trustee's related parties. Subject to the approval of the Manulife Investment Management and Trust Corporation (Manulife IM (Philippines)) Board of Directors, all related party transactions will be conducted on an arm's length and best execution basis and within the approved limits.

Manulife Investment Management and Trust Corporation (Manulife IM (Philippines)) is part of the global network of asset management companies of Manulife Investment Management, the global asset management arm of Manulife. Manulife Investment Management has operations in 18 countries and territories.

Manulife IM (Philippines) is regulated by the Bangko Sentral ng Pilipinas. For any inquires and complaints to our services and products you may call our hotline: (632) 8708-7087, or send an email to phtrust@manulife.com. Manulife IM (Philippines) as Trustee / Investment Manager is regulated by the Bangko Sentral ng Pilipinas with telephone number (632) 8708-7087 and email address: consumeraffairs@bsp.gov.ph. To know your rights under BSP Circular No. 1160 (Regulations on Financial Consumer Protection), please access a copy at [the BSP website \(www.bsp.gov.ph\)](http://www.bsp.gov.ph).