

**NOTICE TO THE PARTICIPANTS OF
MANULIFE INCOME BUILDER FUND**

14 January 2022

Subject: Amendment of the Declaration of Trust (Plan Rules) of Manulife Income Builder Fund

Dear Valued Investors,

Thank you for investing in the unit investment trust funds (UITFs) of Manulife Investment Management and Trust Corporation.

We updated the Plan Rules of the Manulife Income Builder Fund. The amendments are summarized in the table below and described in more detail in Annex A.

Description of Change	Relevant Section of the Plan Rules
Reduced Trust Fee for Class A to 1.00% p.a. from 1.50% p.a.	Item no. 8 of Appendix I to the Declaration of Trust (“DOT”)
Change the benchmark to Bloomberg Philippine Sovereign Bond 1-5 Year Index	Item no. 1 (b) of Appendix I to the DOT

We encourage you to review the amendments made to the Fund’s Plan Rules. We will consider your decision to stay invested in the Fund/s as your agreement and acceptance of the amendments. If you have any questions or clarifications, please do not hesitate to contact your Wealth Specialist or our Customer Care at (+632) 8884-7000 or phcustomercare@manulife.com prior to the effectivity date on March 1, 2022. You are welcome to visit our website at www.manulifeim.com.ph if you wish to access the amended Plan Rules of the Fund and know more about our Company, products and services.

Once again, thank you for partnering with us for your investment needs.

**Manulife Investment Management and Trust Corporation
Trustee**

Annex A: Amendments to the Plan Rules of Manulife Income Builder Fund

Old Provision	New Provision
<p><i>Benchmark</i> Item no. 1 (b) of Appendix I to the Declaration of Trust (DOT)</p> <p>The benchmark of the Fund is 90% Markit iBoxx ALBI Philippines 1-5 Index and 10% Markit iBoxx ALBI Philippines Liquid Index</p>	<p>The benchmark of the Fund is <u>Bloomberg Philippine Sovereign Bond 1-5 Year Index</u></p>
<p><i>Fees and Expenses</i> Item no. 8 of Appendix I to the DOT</p> <p>Trust Fee (as a % p.a. of NAV)* Class A: 1.50%</p>	<p>Trust Fee (as a % p.a. of NAV)* Class A: <u>1.00%</u></p>