

**NOTICE TO THE PARTICIPANTS OF
UNIT INVESTMENT TRUST FUNDS**

27 October 2022

Subject: Amendments of the Declaration of Trust (Plan Rules) for all UITFs

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 all our UITFs. The amendment is summarized in the table below and described in more detail in the attached Annex A and Annex B.

Removed the minimum holding period and early redemption fee for all UITFs.	Item no. 6(a) to (c) of Appendix I to the Plan Rules Item no. 8 of Appendix I to the Plan Rules
Lowered the minimum initial participation, maintaining participation, and additional contribution or redemption for the PHP-Unhedged Share Classes of non-distributing UITFs to Php1,000.	Item no. 6(a) to (c) of Appendix I to the Plan Rules
Updated the cross-referencing of the Manual of Regulations for Non-Bank Financial Institutions for select UITFs. This will align with the latest version of the regulations and will have no impact to participants.	Sec. 3 of Article II to the Plan Rules Sec. 3 of Article V to the Plan Rules Sec. 2 of Article VI to the Plan Rules Sec. 2 of Article VII to the DOT

We encourage you to review the amendments made to the 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 phcustomer care@manulife.com not later than 30 November 2022. You are welcome to visit our website at www.manulifeim.com.ph if you wish to access the amended Plan Rules 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 to remove the minimum holding period and early redemption fee for all UITFs and lower the minimum initial participation, maintaining participation, additional contribution or redemption for the PHP-Unhedged share classes of non-distributing UITFs

Previous Provision	Updated Provision
<p><i>Policies in Admission and Redemption</i> Item 6(a) of Appendix I to the Declaration of Trust (DOT)</p> <p><i>For Manulife American Growth Equity Feeder Fund, Manulife Asia Best Select Equity Fund, Manulife Asia Dynamic Bond Feeder Fund, Manulife Asia Pacific REIT Fund of Funds, Manulife Dragon Growth Equity Feeder Fund, Manulife Global Multi-Asset Diversified Income Feeder Fund, Manulife Global Preferred Income Feeder Fund</i></p> <p>Minimum Holding Period without early redemption fee USD Share Class I: Not applicable USD Share Class A: Thirty (30) calendar days PHP-Hedged Share Class A: Thirty (30) calendar days PHP-Unhedged Share Class A: Thirty (30) calendar days PHP-Unhedged Share Class I: Not applicable</p> <p><i>For Manulife Asia Short Duration Bond Feeder Fund, Manulife Global Dynamic Leaders Equity Feeder Fund, Manulife Global Healthcare Equity Feeder Fund, Manulife Global REIT Feeder Fund, Manulife Global Clean Energy Equity Feeder Fund, Manulife Global Technology Equity Feeder Fund, Manulife Global Thematic Opportunities Equity Feeder Fund, Manulife India Equity Feeder Fund</i></p> <p>Minimum Holding Period without early redemption fee USD Share Class I: Not applicable USD Share Class A: Thirty (30) calendar days PHP-Unhedged Share Class A: Thirty (30) calendar days PHP-Unhedged Share Class I: Not applicable</p> <p><i>For Manulife Equity Wealth Fund, Manulife Income Builder Fund</i></p> <p>Minimum Holding Period without early redemption fee Class I: Not applicable Class A: Thirty (30) calendar days</p> <p><i>For Manulife Money Market Fund, Manulife Stable Income Fund</i></p> <p>Minimum Holding Period without early redemption fee Class I: Not applicable Class A: Seven (7) calendar days</p>	<p><i>For Manulife American Growth Equity Feeder Fund, Manulife Asia Best Select Equity Fund, Manulife Asia Dynamic Bond Feeder Fund, Manulife Asia Pacific REIT Fund of Funds, Manulife Dragon Growth Equity Feeder Fund, Manulife Global Multi-Asset Diversified Income Feeder Fund, Manulife Global Preferred Income Feeder Fund</i></p> <p>Minimum Holding Period without early redemption fee USD Share Class I: Not applicable USD Share Class A: <u>Not applicable</u> PHP-Hedged Share Class A: <u>Not applicable</u> PHP-Unhedged Share Class A: <u>Not applicable</u> PHP-Unhedged Share Class I: Not applicable</p> <p><i>For Manulife Asia Short Duration Bond Feeder Fund, Manulife Global Dynamic Leaders Equity Feeder Fund, Manulife Global Healthcare Equity Feeder Fund, Manulife Global REIT Feeder Fund, Manulife Global Clean Energy Equity Feeder Fund, Manulife Global Technology Equity Feeder Fund, Manulife Global Thematic Opportunities Equity Feeder Fund, Manulife India Equity Feeder Fund</i></p> <p>Minimum Holding Period without early redemption fee USD Share Class I: Not applicable USD Share Class A: <u>Not applicable</u> PHP-Unhedged Share Class A: <u>Not applicable</u> PHP-Unhedged Share Class I: Not applicable</p> <p><i>For Manulife Equity Wealth Fund, Manulife Income Builder Fund</i></p> <p>Minimum Holding Period without early redemption fee Class I: Not applicable Class A: <u>Not applicable</u></p> <p><i>For Manulife Money Market Fund, Manulife Stable Income Fund</i></p> <p>Minimum Holding Period without early redemption fee Class I: Not applicable Class A: <u>Not applicable</u></p>
<p><i>Settlement of Contributions and Redemption</i> Item 6(b) of Appendix I to the DOT</p>	

<p><i>For Manulife American Growth Equity Feeder Fund, Manulife Asia Best Select Equity Fund, Manulife Asia Dynamic Bond Feeder Fund, Manulife Asia Pacific REIT Fund of Funds, Manulife Dragon Growth Equity Feeder Fund, Manulife Global Multi-Asset Diversified Income Feeder Fund, Manulife Global Preferred Income Feeder Fund</i></p> <p>Redemptions of investments made within the last thirty (30) calendar days from the date of investment shall be subject to an early redemption fee of 1% of the amount redeemed. The early redemption fee shall inure to the benefit of the Fund. The aforementioned minimum holding period and early redemption fee shall apply to the following share classes: the USD Share Class A, the PHP-Hedged Share Class A, and the PHP-Unhedged Share Class A.</p> <p><i>For Manulife Asia Short Duration Bond Feeder Fund, Manulife Global Dynamic Leaders Equity Feeder Fund, Manulife Global Healthcare Equity Feeder Fund, Manulife Global REIT Feeder Fund, Manulife Global Clean Energy Equity Feeder Fund, Manulife Global Technology Equity Feeder Fund, Manulife Global Thematic Opportunities Equity Feeder Fund, Manulife India Equity Feeder Fund</i></p> <p>Redemptions of investments made within the last thirty (30) calendar days from the date of investment shall be subject to an early redemption fee of 1% of the amount redeemed. The early redemption fee shall inure to the benefit of the Fund. The aforementioned minimum holding period and early redemption fee shall apply to the following share classes: the USD Share Class A and the PHP-Unhedged Share Class A.</p> <p><i>For Manulife Equity Wealth Fund, Manulife Income Builder Fund</i></p> <p>Redemptions of investments made within the last thirty (30) calendar days from the date of investment shall be subject to an early redemption fee of 1% of the amount redeemed. The early redemption fee shall inure to the benefit of the Fund. The aforementioned minimum holding period and early redemption fee shall apply to Class A shares only.</p> <p><i>For Manulife Money Market Fund, Manulife Stable Income Fund</i></p> <p>Redemptions of investments made within the last seven (7) calendar days from the date of investment shall be subject to an early redemption fee of 0.25% of the amount redeemed. The early redemption fee shall inure to the benefit of the Fund. The aforementioned minimum holding period and early redemption fee shall apply to Class A shares only.</p>	<p><i>For all Funds</i></p> <p><i>Omit stated provisions in the current version as they are no longer applicable</i></p>
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<p><i>Settlement of Contributions and Redemption</i> Item 6(c) of Appendix I to the DOT</p> <p><i>For Manulife American Growth Equity Feeder Fund, Manulife Asia Best Select Equity Fund, Manulife Asia Dynamic Bond Feeder Fund, Manulife Asia Pacific REIT Fund of Funds, Manulife Dragon Growth Equity Feeder Fund, Manulife Global Multi-Asset Diversified Income Feeder Fund, Manulife Global Preferred Income Feeder Fund</i></p> <p>Partial redemptions of investments made within the last thirty (30) calendar days from the date of investment shall be subject to an early redemption fee of 1% of the amount redeemed. The early redemption fee shall inure to the benefit of the Fund. The aforementioned minimum holding period and early redemption fee shall apply to the following share classes: the USD Share Class A, the PHP-Hedged Share Class A, and the PHP-Unhedged Share Class A.</p> <p><i>For Manulife Asia Short Duration Bond Feeder Fund, Manulife Global Dynamic Leaders Equity Feeder Fund, Manulife Global Healthcare Equity Feeder Fund, Manulife Global REIT Feeder Fund, Manulife Global Clean Energy Equity Feeder Fund, Manulife Global Technology Equity Feeder Fund, Manulife Global Thematic Opportunities Equity Feeder Fund, Manulife India Equity Feeder Fund</i></p> <p>Partial redemptions of investments made within the last thirty (30) calendar days from the date of investment shall be subject to an early redemption fee of 1% of the amount redeemed. The early redemption fee shall inure to the benefit of the Fund. The aforementioned minimum holding period and early redemption fee shall apply to the following share classes: the USD Share Class A and the PHP-Unhedged Share Class A</p> <p><i>For Manulife Equity Wealth Fund, Manulife Income Builder Fund</i></p> <p>Partial redemptions of investments made within the last thirty (30) calendar days from the date of investment shall be subject to an early redemption fee of 1% of the amount redeemed. The redemption fee shall inure to the benefit of the Fund. The aforementioned minimum holding period and early redemption fee shall apply to Class A shares only.</p> <p><i>For Manulife Money Market Fund, Manulife Stable Income Fund</i></p> <p>Partial redemptions of investments made within the last seven (7) calendar days from the date of investment shall be subject to an early redemption fee of 0.25% of the amount redeemed. The redemption fee shall inure to the benefit of the</p>	<p><i>For all Funds</i></p> <p><i>Omit stated provisions in the current version as they are no longer applicable</i></p>
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<p>Fund. The aforementioned minimum holding period and early redemption fee shall apply to Class A shares only.</p>	
<p><i>Fees and Expenses</i> Item 8 of Appendix I to the DOT</p> <p><i>For Manulife American Growth Equity Feeder Fund, Manulife Asia Best Select Equity Fund, Manulife Asia Dynamic Bond Feeder Fund, Manulife Asia Pacific REIT Fund of Funds, Manulife Dragon Growth Equity Feeder Fund, Manulife Global Multi-Asset Diversified Income Feeder Fund, Manulife Global Preferred Income Feeder Fund</i></p> <p>Early Redemption Fee** USD Share Class I: N/A USD Share Class A: 1.0% PHP-Hedged Share Class A: 1.0% PHP-Unhedged Share Class A: 1.0% PHP-Unhedged Share Class I: N/A</p> <p>**Fee to be charged on the amount withdrawn within thirty (30) calendar days from date of investment, subject to Manulife Investment Management UITF Switching Terms and Conditions. The early redemption fee shall inure to the benefit of the Fund.</p> <p><i>For Manulife Asia Short Duration Bond Feeder Fund, Manulife Global Dynamic Leaders Equity Feeder Fund, Manulife Global Healthcare Equity Feeder Fund, Manulife Global REIT Feeder Fund, Manulife Global Clean Energy Equity Feeder Fund, Manulife Global Technology Equity Feeder Fund, Manulife Global Thematic Opportunities Equity Feeder Fund, Manulife India Equity Feeder Fund</i></p> <p>Early Redemption Fee** USD Share Class I: N/A USD Share Class A: 1.0% PHP-Unhedged Share Class A: 1.0% PHP-Unhedged Share Class I: N/A</p>	<p><i>For Manulife American Growth Equity Feeder Fund, Manulife Asia Best Select Equity Fund, Manulife Asia Dynamic Bond Feeder Fund, Manulife Asia Pacific REIT Fund of Funds, Manulife Dragon Growth Equity Feeder Fund, Manulife Global Multi-Asset Diversified Income Feeder Fund, Manulife Global Preferred Income Feeder Fund</i></p> <p>Early Redemption Fee USD Share Class I: N/A USD Share Class A: <u>N/A</u> PHP-Hedged Share Class A: <u>N/A</u> PHP-Unhedged Share Class A: <u>N/A</u> PHP-Unhedged Share Class I: N/A</p> <p><i>Omit stated provisions in the current version as they are no longer applicable</i></p> <p><i>For Manulife Asia Short Duration Bond Feeder Fund, Manulife Global Dynamic Leaders Equity Feeder Fund, Manulife Global Healthcare Equity Feeder Fund, Manulife Global REIT Feeder Fund, Manulife Global Clean Energy Equity Feeder Fund, Manulife Global Technology Equity Feeder Fund, Manulife Global Thematic Opportunities Equity Feeder Fund, Manulife India Equity Feeder Fund</i></p> <p>Early Redemption Fee USD Share Class I: N/A USD Share Class A: <u>N/A</u> PHP-Unhedged Share Class A: <u>N/A</u> PHP-Unhedged Share Class I: N/A</p>

<p>**Fee to be charged on the amount withdrawn within thirty (30) calendar days from date of investment, subject to Manulife Investment Management UITF Switching Terms and Conditions. The early redemption fee shall inure to the benefit of the Fund.</p> <p><i>For Manulife Equity Wealth Fund, Manulife Income Builder Fund</i></p> <p>Early Redemption Fee** Class I: N/A Class A: 1.0%</p> <p>**Fee to be charged on the amount withdrawn within thirty (30) calendar days from date of investment, subject to Manulife Investment Management UITF Switching Terms and Conditions. The early redemption fee shall inure to the benefit of the Fund.</p> <p><i>For Manulife Money Market Fund, Manulife Stable Income Fund</i></p> <p>Early Redemption Fee** Class I: N/A Class A: 0.25%</p> <p>**Fee to be charged on the amount withdrawn within seven (7) calendar days from date of investment, subject to Manulife Investment Management UITF Switching Terms and Conditions. The early redemption fee shall inure to the benefit of the Fund.</p>	<p><i>Omit stated provisions in the current version as they are no longer applicable</i></p> <p><i>For Manulife Equity Wealth Fund, Manulife Income Builder Fund</i></p> <p>Early Redemption Fee Class I: N/A Class A: <u>N/A</u></p> <p><i>Omit stated provisions in the current version as they are no longer applicable</i></p> <p><i>For Manulife Money Market Fund, Manulife Stable Income Fund</i></p> <p>Early Redemption Fee Class I: N/A Class A: <u>N/A</u></p> <p><i>Omit stated provisions in the current version as they are no longer applicable</i></p>
<p><i>Policies in Admission and Redemption</i> Item 6(a) of Appendix I to DOT</p> <p><i>For Manulife American Growth Equity Feeder Fund, Manulife Asia Best Select Equity Fund, Manulife Dragon Growth Equity Feeder Fund</i></p> <p>Minimum Initial Participation USD Share Class I: US\$ 100 USD Share Class A: US\$ 100 PHP-Hedged Share Class A: Php 5,000 PHP-Unhedged Share Class A: Php 5,000 PHP-Unhedged Share Class I: Php 5,000</p> <p>Minimum Maintaining Participation USD Share Class I: US\$ 100 USD Share Class A: US\$ 100 PHP-Hedged Share Class A: Php 5,000 PHP-Unhedged Share Class A: Php 5,000 PHP-Unhedged Share Class I: Php 5,000</p> <p>Minimum Additional Contribution</p>	<p><i>For Manulife American Growth Equity Feeder Fund, Manulife Asia Best Select Equity Fund, Manulife Dragon Growth Equity Feeder Fund</i></p> <p>Minimum Initial Participation USD Share Class I: US\$ 100 USD Share Class A: US\$ 100 PHP-Hedged Share Class A: <u>Php 1,000</u> PHP-Unhedged Share Class A: <u>Php 1,000</u> PHP-Unhedged Share Class I: <u>Php 1,000</u></p> <p>Minimum Maintaining Participation USD Share Class I: US\$ 100 USD Share Class A: US\$ 100 PHP-Hedged Share Class A: <u>Php 1,000</u> PHP-Unhedged Share Class A: <u>Php 1,000</u> PHP-Unhedged Share Class I: <u>Php 1,000</u></p> <p>Minimum Additional Contribution</p>

<p>USD Share Class I: US\$ 100 USD Share Class A: US\$ 100 PHP-Hedged Share Class A: Php 5,000 PHP-Unhedged Share Class A: Php 5,000 PHP-Unhedged Share Class I: Php 5,000</p> <p>Minimum Redemption USD Share Class I: US\$ 100 USD Share Class A: US\$ 100 PHP-Hedged Share Class A: Php 5,000 PHP-Unhedged Share Class A: Php 5,000 PHP-Unhedged Share Class I: Php 5,000</p> <p><i>For Manulife Asia Short Duration Bond Feeder Fund, Manulife Global Dynamic Leaders Equity Feeder Fund, Manulife Global Healthcare Equity Feeder Fund, Manulife Global Clean Energy Equity Feeder Fund, Manulife Global Technology Equity Feeder Fund, Manulife Global Thematic Opportunities Equity Feeder Fund, Manulife India Equity Feeder Fund</i></p> <p>Minimum Initial Participation USD Share Class I: US\$ 100 USD Share Class A: US\$ 100 PHP-Unhedged Share Class A: Php 5,000 PHP-Unhedged Share Class I: Php 5,000</p> <p>Minimum Maintaining Participation USD Share Class I: US\$ 100 USD Share Class A: US\$ 100 PHP-Unhedged Share Class A: Php 5,000 PHP-Unhedged Share Class I: Php 5,000</p> <p>Minimum Additional Contribution USD Share Class I: US\$ 100 USD Share Class A: US\$ 100 PHP-Unhedged Share Class A: Php 5,000 PHP-Unhedged Share Class I: Php 5,000</p> <p>Minimum Redemption USD Share Class I: US\$ 100 USD Share Class A: US\$ 100 PHP-Unhedged Share Class A: Php 5,000 PHP-Unhedged Share Class I: Php 5,000</p> <p><i>For Manulife Equity Wealth Fund, Manulife Income Builder Fund</i></p> <p>Minimum Initial Participation Class I: Php 5,000 Class A: Php 5,000</p>	<p>USD Share Class I: US\$ 100 USD Share Class A: US\$ 100 PHP-Hedged Share Class A: <u>Php 1,000</u> PHP-Unhedged Share Class A: <u>Php 1,000</u> PHP-Unhedged Share Class I: <u>Php 1,000</u></p> <p>Minimum Redemption USD Share Class I: US\$ 100 USD Share Class A: US\$ 100 PHP-Hedged Share Class A: <u>Php 1,000</u> PHP-Unhedged Share Class A: <u>Php 1,000</u> PHP-Unhedged Share Class I: <u>Php 1,000</u></p> <p><i>For Manulife Asia Short Duration Bond Feeder Fund, Manulife Global Dynamic Leaders Equity Feeder Fund, Manulife Global Healthcare Equity Feeder Fund, Fund, Manulife Global Clean Energy Equity Feeder Fund, Manulife Global Technology Equity Feeder Fund, Manulife Global Thematic Opportunities Equity Feeder Fund, Manulife India Equity Feeder Fund</i></p> <p>Minimum Initial Participation USD Share Class I: US\$ 100 USD Share Class A: US\$ 100 PHP-Unhedged Share Class A: <u>Php 1,000</u> PHP-Unhedged Share Class I: <u>Php 1,000</u></p> <p>Minimum Maintaining Participation USD Share Class I: US\$ 100 USD Share Class A: US\$ 100 PHP-Unhedged Share Class A: <u>Php 1,000</u> PHP-Unhedged Share Class I: <u>Php 1,000</u></p> <p>Minimum Additional Contribution USD Share Class I: US\$ 100 USD Share Class A: US\$ 100 PHP-Unhedged Share Class A: <u>Php 1,000</u> PHP-Unhedged Share Class I: <u>Php 1,000</u></p> <p>Minimum Redemption USD Share Class I: US\$ 100 USD Share Class A: US\$ 100 PHP-Unhedged Share Class A: <u>Php 1,000</u> PHP-Unhedged Share Class I: <u>Php 1,000</u></p> <p><i>For Manulife Equity Wealth Fund, Manulife Income Builder Fund</i></p> <p>Minimum Initial Participation Class I: <u>Php 1,000</u> Class A: <u>Php 1,000</u></p>
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<p>Minimum Maintaining Participation Class I: Php 5,000 Class A: Php 5,000</p> <p>Minimum Additional Contribution Class I: Php 5,000 Class A: Php 5,000</p> <p>Minimum Redemption Class I: Php 5,000 Class A: Php 5,000</p>	<p>Minimum Maintaining Participation Class I: <u>Php 1,000</u> Class A: <u>Php 1,000</u></p> <p>Minimum Additional Contribution Class I: <u>Php 1,000</u> Class A: <u>Php 1,000</u></p> <p>Minimum Redemption Class I: <u>Php 1,000</u> Class A: <u>Php 1,000</u></p>
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Annex B: Amendments to the Plan Rules to update the cross-referencing of the Manual of Regulations for Non-Bank Financial Institutions

Previous Provision	Amended Provision
<p><i>Investment Objectives and Policy</i> Sec. 3 of Article II to the Declaration of Trust (DOT)</p> <p>The Trustee shall make available to all Participants a list of prospective and outstanding investment outlets which shall be updated at least quarterly. Such disclosure shall be in the form prescribed under Appendix Q-34 of Subsection 4410Q.7 of the Manual of Regulations for Non-Bank Financial Institutions (the Key Information and Investment Disclosure Statement or KIIDS).</p>	<p>The Trustee shall make available to all Participants a list of prospective and outstanding investment outlets which shall be updated at least quarterly. Such disclosure shall be in the form prescribed under <u>Appendix Q-33 of Section 414-Q of the Manual of Regulations for Non-Bank Financial Institutions</u> (the Key Information and Investment Disclosure Statement or KIIDS).</p>
<p><i>Trustee's Fees</i> Sec. 3 of Article V to the DOT</p> <p>The Trustee shall charge against the Fund regular trust fees in the percentage indicated in Appendix I hereto on a per annum basis based on the NAV of the Fund as its compensation for the administration and management of the Fund. These fees shall accrue and shall be collectible from the Fund, as and when the same becomes due, at such times as indicated in Appendix I. The trust fees shall be uniformly applied to all Participants of the following share classes of the Fund: the USD Share Class A and the PHP-Unhedged Share Class A. Said fee may be increased or decreased in the future as may be warranted by circumstances then existing, subject to the requirements of Subsection 4410Q.6 of the Manual of Regulations for Non-Bank Financial Institutions.</p>	<p>The Trustee shall charge against the Fund regular trust fees in the percentage indicated in Appendix I hereto on a per annum basis based on the NAV of the Fund as its compensation for the administration and management of the Fund. These fees shall accrue and shall be collectible from the Fund, as and when the same becomes due, at such times as indicated in Appendix I. The trust fees shall be uniformly applied to all Participants of the following share classes of the Fund: the USD Share Class A and the PHP-Unhedged Share Class A. Said fee may be increased or decreased in the future as may be warranted by circumstances then existing, subject to the requirements <u>under the Plan rules Section of Section 414-Q of the Manual of Regulations for Non-Bank Financial Institutions.</u></p>
<p><i>Powers of the Trustee</i></p> <p><i>For Manulife American Growth Equity Feeder Fund, Manulife Asia Dynamic Bond Feeder Fund, Manulife Dragon Growth Equity Feeder Fund, Manulife Global Dynamic Leaders Equity Feeder Fund, Manulife Global Healthcare Equity Feeder Fund, Manulife Global Multi-Asset Diversified Income Feeder Fund, Manulife Global Preferred Income Feeder Fund, Manulife Global REIT Feeder Fund, Manulife Global Technology Equity Feeder Fund, Manulife Global Thematic Opportunities Equity Feeder Fund, Manulife India Equity Feeder Fund</i></p> <p>Item (e) Sec. 2 of Article VI to the DOT</p> <p>To deposit in any bank or financial institution, such portion of the Fund as allowed under this Declaration of Trust, subject to the requirement of Subsection 4410Q.8 of the Manual of Regulations for Non-Bank Financial Institutions</p>	<p>To deposit in any bank or financial institution, such portion of the Fund as allowed under this Declaration of Trust, subject to the <u>requirements under the Exposure limits section of Section 414-Q of the Manual of Regulations for Non-Bank Financial Institutions</u></p>

<p><i>For Manulife Asia Best Select Equity Fund, Manulife Asia Pacific REIT Fund of Funds, Manulife Equity Wealth Fund, Manulife Income Builder Fund, Manulife Money Market Fund, Manulife Stable Income Fund</i></p> <p>Item (d) Sec. 2 of Article VI to the DOT</p> <p>To deposit in any bank or financial institution, such portion of the Fund as allowed under this Declaration of Trust, subject to the requirement of Subsection 4410Q.8 of the Manual of Regulations for Non-Bank Financial Institutions</p>	
<p><i>Disclosure of Investments</i> Sec. 2 of Article VII to the DOT</p> <p>A list of existing and prospective investments of the Fund shall be made available to Participants. Such disclosure shall be substantially in the form provided under Appendix Q-34 of Subsection 4410Q.7 of the Manual of Regulations for Non-Bank Financial Institutions. Notwithstanding the disclosure requirement in the form prescribed under Appendix Q-34 mentioned above, upon request, Participants in the Fund shall be furnished a quarterly list of investments held by the Fund.</p>	<p>A list of existing and prospective investments of the Fund shall be made available to Participants. Such disclosure shall be substantially in the form provided under <u>Appendix Q-33 of Section 414-Q of the Manual of Regulations for Non-Bank Financial Institutions</u>. Notwithstanding the disclosure requirement in the form prescribed under <u>Appendix Q-33</u> mentioned above, upon request, Participants in the Fund shall be furnished a quarterly list of investments held by the Fund.</p>