

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

13 July 2023

Subject: Amendments of the Plan Rules for all Distributing UITFs

Dear Valued Investors,

Thank you for choosing Manulife Investment Management and Trust Corporation as your partner in growing your wealth.

We'd like to let you know that we've updated the Plan Rules of our distributing funds to incorporate the following changes, which are described in more detail in the attached Annex A.

Description	Related Section of the Plan Rules
Added more details on the minimum amount of unit income distribution for participants transacting through a third-party institution.	Item no. 11 of Appendix I 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 changes.

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@manulife.com before the amendments become effective on 14 August 2023.

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 Manulife Investment Management, 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 related to changes in the Income Distribution Policy

Current Provisions	Proposed Amendments
<p data-bbox="188 428 440 455"><i>Income Distribution Policy</i></p> <p data-bbox="188 464 678 491">Item no. 11 of Appendix I to the Declaration of Trust</p> <p data-bbox="188 537 630 564">All UITFs structured as a Distributing Fund:</p> <p data-bbox="188 573 776 747">(d) Minimum Amount of Unit Income Distribution. Unit income shall automatically be reinvested as additional contribution to the fund in cases where the amount of income to be received falls below Php100.00 for PHP-denominated share classes and US\$20 for USD-denominated share classes.</p> <p data-bbox="188 798 776 863">An illustration of the income distribution feature calculation methodology is shown in Appendix III.</p>	<p data-bbox="799 428 1050 455"><i>Income Distribution Policy</i></p> <p data-bbox="799 464 1317 491">Item no. 11(d) of Appendix I to the Declaration of Trust</p> <p data-bbox="799 537 1240 564">All UITFs structured as a Distributing Fund:</p> <p data-bbox="799 573 1390 747">(d) Minimum Amount of Unit Income Distribution. Unit income shall automatically be reinvested as additional contribution to the fund in cases where the amount of income to be received falls below Php100.00 for PHP-denominated share classes and US\$20 for USD-denominated share classes.</p> <p data-bbox="799 798 1390 1010"><u>For Participants transacting through a third-party institution (e.g. institutional agent, digital platforms), their unit income will not be subject to the minimum amount set by the Trustee and will be settled in cash. The Trustee will remit the unit income to the third-party institution for further credit to these Participants.</u></p> <p data-bbox="799 1060 1390 1125">An illustration of the income distribution feature calculation methodology is shown in Appendix III.</p>