

**For the accounting period 2<sup>nd</sup> as of May 31, 2009**

- Mutual Fund is not a deposit and involves risks. Investors should invest in the Manulife Strength-Core Long-Term Equity Fund only when they deem that investing in this Fund suits their own investment objectives and are able to accept any risks arising from such investment.
- In the event of unusual circumstances, investors may not receive the redemption proceeds within the specified period or may not be able to redeem Mutual Fund Units as per the redemption order.
- Investors are not allowed to resell, transfer or pledge the Mutual Fund Units of a Long-Term Equity Fund; or to use them as collateral.
- Investors who purchase the Mutual Fund Units of a Long-Term Equity Fund within the year 2016 are eligible for tax privileges provided that they adhere to the term and conditions prescribed in the Tax Manual. If investors are not adhering to the investment term and conditions, they have to return all the tax privileges received earlier together with the surcharges in accordance with Section 27 of the Revenue Code.
- In claiming for a personal income tax deduction, investors must file with the Revenue Department the Certification Statement of the Purchase of Mutual Fund Units of the Long-Term Equity Fund issued by the Management Company accompanied with the Personal Income Tax Return Form P.N.D. 90 or P.N.D. 91, whichever the case may be.
- Investors should study the information in the Prospectus and the Tax Manual for Long-Term Equity Fund thoroughly and should keep the Prospectus and the Tax Manual for future references. If there is any query, investors should seek information and clarification from an approved investor contact person before making any subscription.

### **Salient Features**

Name of the Fund	Manulife Strength-Core Long-Term Equity Fund
Type of the Fund	An open-ended long-term equity fund with a policy to diversify its investment less than the standard as specified by the Office of the SEC for general funds.
Fund Maturity	Indefinite
SEC Approval Date	June 7, 2007
Fund Registration Date	June 21, 2007

### **Q & A : What Investors Should Know About Their Investment**

1. Q: What type of money is suitable for investing in this Fund?  
A: The Fund is suitable for investors who desire to receive tax privileges from their investment amount and agree to accept considerable investment risks arising from stock market volatility. It should be the money that can be invested in the long-term investment horizon.

2. Q: Which types of assets are to be invested by this Fund?
- A: The Fund shall invest, on average, no less than 65 percent of the net asset value in any accounting period in the listed companies on the Stock Exchange of Thailand, emphasizing those incorporated in the calculation of the SET 50 Index. The remaining funds will be invested in other securities or assets or other means to seek investment returns as stipulated or approved by the Securities and Exchange Commission (the SEC) or the Office of the SEC. The investment ratios will be adjusted to maximize interest of the Fund and the Unitholders. The Fund shall not invest in or hold derivative contracts and structured notes.
3. Q: What will investors receive from their invested money?
- A: 1. Investors are entitled to use the investment amount as a tax deductible item in their annual personal income tax filing. The eligible amount for tax deduction shall not exceed 15 per cent of income or Baht 500,000, whichever is lower.
2. Investors have a chance to receive capital gain when making redemption in the case that the stock index moves upwards.
4. Q: Which are the factors having material effect on the investment of investors?
- A: (1) The volatility of the prices of securities as well as the stock markets in which the Fund invests.
- (2) The increase or decrease in the value of the Fund's NAV per Unit.
5. Q: What are the differences in terms of risk involved between investing in this Fund and other funds with different investment policy?
- A: The Management Company has analyzed and identified the level of investment risks involved in mutual funds of different investment policies. Such investment risks are classified into 8 levels from the lowest risk (1) to the highest risk (8). This Fund has a risk level of 6/8.

<b><u>Type of Investible Securities</u></b>	<b><u>Risk Level</u></b>	<b><u>Fund's Risk Level</u></b>
1. Short-term government debt instruments with maturity of less than 1 year.	Light blue / Lowest risk (Risk-averse)	
2. A mix of government debt instruments and corporate debt instrument of investment grade or above rating.	Blue / Low risk (Conservative)	
3. Corporate debt instrument with investment grade rating.	Orange / Low to medium risk (Conservative Balanced)	
4. A mix of corporate debt instruments and common stocks of listed companies.	Light brown / Medium risk (Balanced)	
5. Defensive and valued stocks of listed companies with large market capitalization.  Common stocks of listed companies in developed markets.	Brown/Medium to high risk (Balanced Growth)	
6. Common stocks of listed companies with medium market capitalization.  Blended common stocks of listed companies in	Light green / High risk (Growth)	<b>Risk level 6/8</b>

<u>Type of Investible Securities</u>	<u>Risk Level</u>	<u>Fund's Risk Level</u>
global or single or regional developed markets.		
7. Common stocks of listed companies with small market capitalization; growth stocks and sectoral stocks of listed companies in single or regional emerging market.	Green / Very high risk (High Growth)	
8. Warrants, derivative debt instruments	Dark green / Highest risk (Enhanced Growth)	

6. Q: What benchmark should be used to compare the Fund's performance and how long should the Mutual Fund Units of the Fund be invested?
- A: The most appropriate benchmark of this Fund is the SET Index and/or the SET 50 Index, depending on the investment situation at the time of evaluation. Since this is a Long-term Equity Fund, investors are required to hold the Mutual Fund Units for not less than 5 calendar years in order to maintain their entitlement to tax privileges.

#### **Q & A : What Investors Should Know About Investing in the Fund**

1. Q: What is the minimum subscription amount?
- A: The minimum initial subscription is Baht 50,000.00 and the minimum subsequent purchase is Baht 10,000.00.
2. Q: What is the Offer Price of Mutual Fund Units?
- A: Offer Price (IPO) = Par Value (Baht 10) + Front-end Fee  
Offer Price (Post-IPO) = Net Asset Value per Unit used in the calculation of the Offer Price + Front-end Fee
3. Q: How many Mutual Fund Units will investors receive from each subscription?
- A: IPO = Subscription Amount / Offer Price (IPO)  
Post-IPO = Subscription Amount / Offer Price at the end of the transaction date.
4. Q: Where can interested persons purchase Mutual Fund Units of this Fund?
- A: Investors can subscribe Mutual Fund Units of this Fund during the following two periods:  
**Initial Public Offering (IPO)**  
During 9.30 - 15.30 hrs. of June 11-18, 2007.  
**Post-IPO**  
The Management Company will accept subscription orders every business day during 9.30 - 15.30 hrs., starting from June 27, 2007 onwards.

### **Channels for Subscription:**

1. Manulife Asset Management (Thailand) Company Limited  
364/30, 16th Floor, Sri Ayudhya Road, Thanon Phayathai, Rajthevee, Bangkok 10400  
Tel. (66) 2246-7650 Fax (66) 2642-6341  
www.manulife-asset.co.th, email: info\_asset@manulife.com
2. Standard Chartered (Thai) Bank Public Company Limited  
90 North Sathorn Road, Silom, Bangrak, Bangkok 10500  
Tel. (66) 2724-4000 Fax (66) 2636-8023
3. Deutsche Bank AG, Bangkok Branch  
Building 208, Wireless Road, Lumpini, Pathumwan, Bangkok 10330  
Tel. (66) 2646-5000 Fax (66) 2651-5085
4. Phatra Securities Public Company Limited  
6, 8-11/F Muang Thai-Phatra Office Tower 1  
252/6 Ratchadaphisek Road, Huaykwang, Bangkok 10310  
Tel. (66) 2275-0888 Fax (66) 2305-9519
5. KGI Securities (Thailand) Public Company Limited  
United Center Building, Floors 9th, 23rd –25th and 45<sup>th</sup>  
323 Silom Road, Silom Sub-district, Bangrak District, Bangkok 10500  
Tel. (66) 2231-1111, (66) 2631-2600 Fax (66) 2267-8315
6. Merchant Partners Securities Limited  
40/F CRC Tower, All Seasons Place  
87/2 Wireless Road, Lumpinee, Pathumwan Bangkok 10330  
Tel. (66) 2263-5900 Fax: (66) 2263-5910

Or any Subscription or Redemption Supporting Agents to be appointed by the Management Company.

### **Method for Subscription Payment**

Subscribers can make subscription payment in cash or via wire transfer, cheque, or draft (as specified by the Management Company or Subscription or Redemption Supporting Agents). In case of cheque or draft, it must be crossed and payable to:

#### **“Subscription Account (IPO) for Manulife Asset Management” for subscription during IPO**

	<b>Bank</b>	<b>Account Type</b>	<b>Branch</b>	<b>Account Number</b>
1.	Bangkok Bank Public Co Ltd	Current	Siam Square	152-3-11759-4
2.	Siam Commercial Bank Public Co Ltd	Current	Siam Square	038-3-08296-7

3.	Kasikornbank Public Co Ltd	Current	Siam Square	026-1-10270-6
4.	Bank of Ayudhya Public Co Ltd	Current	Siam Square	123-0-04007-7

**“Subscription Account for Manulife Asset Management” for subscription after IPO**

	<b>Bank</b>	<b>Account Type</b>	<b>Branch</b>	<b>Account Number</b>
1.	Bangkok Bank Public Co Ltd	Current	Siam Square	152-3-11758-6
2.	Siam Commercial Bank Public Co Ltd	Current	Siam Square	038-3-08297-5
3.	Kasikornbank Public Co Ltd	Current	Siam Square	026-1-10268-4
4.	Bank of Ayudhya Public Co Ltd	Current	Siam Square	123-0-04006-9

5. Q: How can investors redeem Mutual Fund Units?

A: The redemption of Mutual Fund Units can be done twice a year between 15<sup>th</sup> -31<sup>st</sup> of each January and July during 9.30 - 15.30 hrs. If the redemption date falls into a holiday, the transaction will be executed on the next business day.

Investors may send the completed redemption order (The minimum redemption amount is Baht 10,000 or 1,000 units) which is duly filled in and signed to the Management Company either in person or via facsimile, postal mail, or other electronic transactions developed by the Management Company to facilitate unitholders, or to the Subscription or Redemption Supporting Agents appointed by the Management Company. The Unitholders shall receive the redemption proceeds within 5 business days from the redemption date.

In case of any changes in the redemption date, the Management Company shall notify the Unitholders 7 days prior to the effective date by making announcements at the office of the Management Company or every contact of the Subscription or Redemption Supporting Agents.

6. Q: How can investors switch their Mutual Fund Units?

A: Switching of Mutual Fund Units of the Long-Term Equity Fund can be done as follows:

**1. Switching in from another fund managed by the Management Company and/or from another long-term equity fund managed by other asset management company**

Investors can switch the Mutual Fund Units of another fund into this Fund every business day during 9.30 - 15.30 hrs. by

1.1 Submitting the completed “Switching Order” for the Switching of Mutual Fund Units of Fund Managed by the Management Company which is duly filled in and signed to the Management Company either in person or via facsimile, postal mail, or other electronic transactions developed by the Management Company to facilitate unitholders, or to the Subscription or Redemption Supporting Agents appointed by the Management Company.

1.2 Submitting the completed “Subscription Order” for the Switching of Mutual Fund Units of Long-Term Equity Fund Managed by Other Asset Management Company which is duly filled in and signed to the asset management company that investor would like to switch-out from (other asset management company). The switching transaction must be done within 5 business days from the date of redemption of the Source Fund (by other asset management company).

**2. Switching out from this Fund to another fund managed by the Management Company and/or to another long-term equity fund managed by other asset management company**

The switching can be done twice a year between 15<sup>th</sup> – 31<sup>st</sup> of each January and July during 9.30 - 15.30 hrs. If the switching date falls into a holiday, the transaction will be executed on the next business day. Investors can switch out the Mutual Fund Units of this Fund to another fund by

2.1 Submitting the completed “Switching Order” for the Switching Out of Mutual Fund Units to Another Fund Managed by the Management Company which is duly filled in and signed to the Management Company either in person or via facsimile, postal mail, or other electronic transactions developed by the Management Company to facilitate unitholders, or to the Subscription or Redemption Supporting Agents appointed by the Management Company.

2.2 Submitting the completed “Redemption Order” for the Switching Out of Mutual Fund Units to Another Long-Term Equity Fund Managed by Other Asset Management Company which is duly filled in and signed to the Management Company, and submitting the copy of the subscription order for the transfer of Mutual Fund Units to the long-term equity fund of other asset management company (the Destination Fund) to the Management Company for further proceedings. The switching transaction must be done within 5 business days from the date of redemption of this Fund.

7. Q: How to access information about the NAV per unit of the Fund?

A: The Management Company will publicize the Net Asset Value, NAV per Unit, Offer Price, and Bid Price of the Fund on a daily basis through its website [www.manulife-asset.co.th](http://www.manulife-asset.co.th) and the “Manager Daily” Newspaper.

8. Q: Who is the Fund’s Custodian to ensure the Management Company’s compliance with the agreed investment guidelines?

A: Citibank, N.A., Bangkok Branch  
82 North Sathorn Road, Silom, Bangrak, Bangkok 10500  
Tel (66)2232-2000, (66)2639-2000

9. Q: Who is the Auditor of the Fund?

A: Mr. Sophon Permsiriwallop, Miss Rungnapa Lertsuwannakul and Mrs. Nongluck Pumnoi  
Earnst & Young Office Co., Ltd.  
193/136-137 Lake Rajada Office Building, 33rd Floor  
Ratchadaphisek Road, Khet Klongtoey, Bangkok 10110  
Tel. (66) 2264-0777, 0-2661-9190 Fax (66) 2264-0789-90 E-mail: [eybkk@mozart.inet.co.th](mailto:eybkk@mozart.inet.co.th)

10. Q: Who maintains and updates the list of Unitholders to ensure that payment and allocation of Mutual Fund Units to Unitholders are done properly?

A: Thailand Securities Depository Co., Ltd.  
62 The Stock Exchange of Thailand Building, Rachadapisek Road, Klongtoey, Bangkok  
10110

Tel: (66)2229 2800 Fax: (66)2359 1259 Call center: (66)2229-2888

Website: <http://www.tsd.co.th> E-mail: [contact.tsd@set.or.th](mailto:contact.tsd@set.or.th)

11. Q: Where can investors lodge a complaint?

- A:
1. Sales persons of Mutual Fund Units approved by the Office of the SEC, List of approved sales persons can be obtained from the website of the Office of the SEC ([www.sec.or.th](http://www.sec.or.th))
  2. Compliance Department of Manulife Asset Management (Thailand) Company Limited  
Tel. (66)2246-7650 press 2 and press 5.
  3. The Office of the Securities and Exchange Commission (Help Center) Tel. (66)2263-6000.

12. Q: Is there any restriction on the holding of the Mutual Fund Units?

A: Investors must maintain at least 1,000 Mutual Fund Units in his account. In the event that the redemption results in the number of Mutual Fund Units being less than 1,000 units, the Management Company shall redeem all the remaining Mutual Fund Units.

## Investment Risks Associated with the Fund and Management Guidelines to Mitigate Risks

Manulife Strength-Core Long-Term Equity Fund shall invest, on average, no less than 65 percent of the net asset value in any accounting period in the listed companies on the Stock Exchange of Thailand, emphasizing those incorporated in the calculation of the SET 50 Index. The values of the Fund's NAV per unit may fluctuate in accordance with market situation and hence investment risks. Accordingly, Manulife Asset Management (Thailand) Company Limited has set forth the following risk management policy guidelines to mitigate such risks.

<b>Investment Risks</b>	<b>Risk Management Policy</b>
1. <b>Market Risk:</b> The market may be volatile due to economic, social, political and legal environments. These factors combined may affect the prices of securities and instruments in which the Fund invests.	The Management Company adjusts the investment ratios of equity securities, cash, and/or debt instruments in the portfolio of the Funds corresponding to market conditions. Also, the portfolio beta (a measure of the sensitivity of the rates of return of a portfolio compared with the rates of return of the market as a whole) is controlled at an optimum level.
2. <b>Business Risk:</b> Operational performance, business and industrial environment, and the profitability of the issuers of securities and instrument may affect the prices of the securities and the instruments in which the Fund invests.	The Management Company diversifies risks by investing in various companies and industrial sectors. Fit and proper stock selection criteria and procedures are used to ensure appropriate investments both in terms of quality and quantity.
3. <b>Credit Risk:</b> Issuers of the debt instruments may encounter financial difficulties, thus refusing the repayment of principals or interests in full or in part.	The Management Company conducts in-depth analysis regarding the repayment ability of the issuers. Minimum credit ratings of investible instruments as specified by the Office of the SEC and prudent investment policies pertaining to debt instruments are strictly followed.
4. <b>Liquidity Risk:</b> The Thai bond market is relatively small compared to those of developed countries. This results in the lack of liquidity of the secondary market which consequently affects the value of the debt instruments.	Prior to making an investment decision, the Management Company scrutinizes the liquidity status of each instrument by taking into consideration the average trading volume and the percentage of free float.

<b>Table Exhibiting Fees and Expenses Chargeable to Purchasers or Unitholders or the Fund <sup>1</sup></b>	
<b>For the accounting period from June 21, 2007 to May 31, 2008</b>	
<b>1. Fee Chargeable to Purchasers or Unitholders <sup>2</sup></b>	<b>As % of the NAV per Unit</b>
1.1 Front-end Fee	Not exceeding 0.25%
1.2 Back-end Fee	Investing for less than 5 calendar years: Not exceeding 0.25% Investing for 5 calendar years and above: - None -
1.3 Switching Fee	
1.3.1 Switching within the Management Company	- None-
1.3.2 Switching with other asset management companies	
- Switching In	- None -
- Switching Out	Baht 200 per Transaction (Collect directly from the Unitholder on the date requesting for a switching of Mutual Fund Units)
<b>2. Fee Chargeable to Purchasers or Unitholders <sup>2</sup></b>	<b>As Actually Incurred</b>
2.1 Transfer Fee	- None-
2.2 Wire-in Fee	As actually charged by commercial bank
2.3 Service Fee for any special arrangement the Unitholder requests from the Registrar	As specified by the Management Company or the Registrar
<b>3. Fee Chargeable to the Fund <sup>2</sup></b>	<b>As % of the NAV per annum</b>
3.1 Management Fee	1.19%
3.2 Trustee Fee	0.05%
3.3 Mutual Fund Units Registrar Fee	0.07%
3.4 Other expenses	0.11%
<b>4. Expenses for Advertising, PR and Sales Promotion Chargeable to the Fund <sup>2</sup></b>	<b>As % of the NAV per annum</b>
4.1 Promotional Expenses (IPO)	0.00%
4.2 Promotional Expenses Post-IPO)	0.03%
<b>5. Total expenses per NAV ratio <sup>3</sup></b>	<b>1.45%</b>

<sup>1</sup> The above fees or expenses can be increased by not exceeding 25% of the specified rates within 1 year provided that the Management Company notify such increase at least 60 days prior to the effective date by publishing the notice in at least 1 daily newspaper for 3 consecutive days and placing the notice at the offices of the Management Company and the Selling or Redemption Supporting Agents appointed by the Management Company.

<sup>2</sup> Exclusive of value-added tax, specific business tax, and other relevant taxes (if any).

<sup>3</sup> % per annum of the Average NAV = 11,444,929.50 Baht

**Comparison between Investment Ratios Specified by the Office of the SEC and the Investment Ratios of Manulife Strength-Core Long-Term Equity Fund (MS-Core LTF)**

<b>Type of Securities</b>	<b>SEC</b>	<b>MS-Core LTF</b>	<b>Risks</b>
Investment in or holding of (3), (4) and (6)* which are issued, drawn upon, certified, aveled, endorsed or guaranteed by any bank established by special law, commercial bank, or finance companies or have any of the abovementioned institutions as the counterparty of agreement.	The total value of such investment or holding does not exceed 20 percent of the net asset value of the Fund.	The total value of such investment or holding does not exceed 25 percent of the net asset value of the Fund.	The Fund may have insufficient risk diversification by investing a substantial portion of its portfolio in the securities or assets of any particular person. If such person goes into default, the asset value of the Fund may decline significantly compared with normal situation.
Investment in or holding of (3), (4) which are rated at an investment grade or (1), (2), (5)* which are issued, drawn, certified, aveled, endorsed or guaranteed by any person or have any person as the counterparty of agreement.	The total value of such investment or holding does not exceed 15 percent of the net asset value of the Fund.	The total value of such investment or holding does not exceed 25 percent of the net asset value of the Fund.	

**\*Remarks**

- (1) Domestic equity instruments issued by listed companies or having the listed companies as counterparty of agreement, excluding equity instruments of the listed companies which are in the process of eliminating the grounds for delisting.
- (2) Common stocks approved by the Board of Governors of the Stock Exchange of Thailand as listed securities and the issuers are in the process of minority shareholding distribution in accordance with the SET regulations regarding “Listing of Ordinary Shares or Preferred Shares as Listed Securities”.
- (3) Domestic debt instruments.
- (4) Equity-linked debentures.
- (5) Derivative warrants of which the issuer is graded at an investment grade.
- (6) Deposits at financial institutions incorporated by Thai laws.

**Schedule of Investments**
**As of May 31, 2008**

Securities Name	Face & Holding (,000)	Market Value (,000)	% of Total Investment
<b>Common Stocks</b>			
<b>Banking</b>			
Bank of Ayudhya Public Company Limited	34.50	922.88	5.26
Bangkok Bank Public Company Limited	9.90	1,316.70	7.51
Kasikornbank Public Company Limited	14.80	1,258.00	7.17
Kasikornbank Public Company Limited	60.00	534.00	3.04
<b>Commerce</b>			
CP All Public Company Limited	43.40	477.40	2.72
Big C Supercenter Public Company Limited	0.10	5.40	0.03
Siam Makro Public Company Limited	1.80	171.00	0.97
<b>Construction Materials</b>			
The siam Cement Public Company Limited	4.20	848.40	4.84
<b>Electronic Component</b>			
Delta Electronics (Thailand) Public Company Limited	15.70	329.70	1.88
<b>Energy &amp; Utilities</b>			
Banpu Public Company Limited	1.40	672.00	3.83
PTT Public Company Limited	11.20	3,763.20	21.46
PTT Exploration and Production Public Company	12.00	2,244.00	12.80
Thai Oil Public Company Limited	9.30	595.20	3.39
<b>Information &amp; Communication Teachnology</b>			
Advance Infoservice Public Company Limited	10.90	1,062.75	6.06
Total Access Communication Public Company Limited	6.50	347.75	1.98
<b>Media &amp; Publishing</b>			
MCOT Public Company Limited	10.10	265.13	1.51
<b>Petrochemicals &amp; Chemicals</b>			
PTT Chemical Public Company Limited	5.00	550.00	3.14
<b>Property Development</b>			
Land and Houses Public Company Limited	19.30	157.30	0.90
Preuksa Estate Public Company Limited	27.90	306.90	1.75
Sino-Thai Engineering and Construction Public Co.,Ltd.	58.90	263.87	1.50
L.P.N. Development Public Company Limited	49.90	334.33	1.91
Quality Houses Public Company Limited	142.00	369.20	2.10
<b>Finance &amp; Securities</b>			
Bualuang Securities Public Company Limited	21.60	466.56	2.66
<b>Food and Beverage</b>			
Minor International Public Company Limited	16.80	278.88	1.59
<b>Total Investments</b>	<b>587.20</b>	<b>17,540.54</b>	<b>100.00</b>
Less Dividend		-	
<b>Net Investments</b>	<b>587.20</b>	<b>17,540.54</b>	<b>100.00</b>

Fund Name / Benchmark	3 Months	6 Months	9 Months	12 Months	Year to Date	Since Inception
MS-CORE LTF	1.00	2.07	11.51	n.a.	0.77	19.03
Benchmark <sup>1</sup>	-2.69	-3.98	1.96	n.a.	-5.22	8.30
Benchmark <sup>2</sup>	-1.43	-1.51	2.51	n.a.	-2.85	7.40

Source: Lipper, Manulife Asset Management (Thailand) Co., Ltd.

Remark: <sup>1</sup>SET 50 Index <sup>2</sup>SET Index

The fund performance document is prepared in accordance with AIMC standards.

Investment contains risk. Investors should study prospectuses before making a decision to invest. Past performance is not a guarantee of future results.

## **Disclaimer/Recommendations**

- Manulife Strength-Core Long-Term Equity Fund is a juristic person segregated from the Management Company. Therefore, Manulife Asset Management (Thailand) Company Limited has no obligation to compensate for the loss of Manulife Strength-Core Long-Term Equity Fund. The performance of Manulife Strength-Core Long-Term Equity Fund does not depend upon the financial status or the operational performance of Manulife Asset Management (Thailand) Company Limited.
- Manulife Strength-Core Long-Term Equity Fund has a policy to diversify its investment less than the standard specified for general equity funds and therefore exposes to higher risks in terms of significant concentration of investments.
- In case that the investors wish to have more information, they can obtain a full Prospectus in the part of Project Detail from Manulife Asset Management (Thailand) Company Limited or the Subscription or Redemption Supporting Agents appointed by the Company.
- Manulife Asset Management (Thailand) Company Limited may invest in the same securities or other assets which the Fund has invested. In this connection, the Company will set up a proper system to avoid the conflicts of interest to ensure fairness to the Unitholders of the Fund. Investors can seek such information from the Management Company or the Office of the SEC.
- Investors are able to examine the information which may affect the investment decision such as the transaction in relation to the connected persons, etc, at the Office of the SEC or at the SEC website (<http://www.sec.or.th>).
- Manulife Asset Management (Thailand) Company Limited allows its employees to invest in the securities for their own benefits, subject to their compliance with all ethics and notifications prescribed by the Association of Investment Management Companies and shall disclose such investments to the Company to enable the company to supervise the trading of such securities of the employees.
- Investors can study the guidelines on Voting and the Rights to Votes at the premises of the Company or at the Company's website <http://www.manulife-asset.co.th> and the Subscription or Redemption Supporting Agents appointed by the Company.
- Before and after investing in the Mutual Fund Units of the Fund, the Management Company and/or Subscription or Redemption Supporting Agents appointed by the Management Company may request for additional information, supporting documents, or evidences from the Purchasers or the Unitholders of the Fund or related persons as defined by relevant laws or legally authorized agencies, in order to comply with the Anti-Money Laundering and Combating Financing of Terrorism (AML/CFT), the Law of Thailand and those of other related countries, as well as the operational guidelines, or interpretations, or orders, of authorized agencies. The Management Company and/or the Supporting Agents have the duties to implement the "Know Your Clients" (KYC) and "Client Due Diligence" (CDD) procedures whereas the Purchasers or the Unitholders of the Fund have the responsibility to keep the Management Company and/or the Subscription or Redemption Supporting Agents informed of the changes of information regarding KYC/CDD. Pursuant to the operational guidelines of the above mentioned AML/CFT Laws, the Management Company and/or the Subscription or Redemption Supporting Agents shall proceed to undertake procedures in accordance with the AML/CFT measures including the opening of new accounts, transactions with existing clients, on-going monitoring of accounts and transactions, and other procedures in compliance with the guidelines set out by related agencies.

(Data as of May 31, 2008)