

- Mutual Fund is not a deposit and involves risks. Investors should invest in the Manulife Strength-Income 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 should study the information in the Prospectus thoroughly and should keep the Prospectus 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-Income Fund
Type of the Fund	An open-ended fund
Fund Maturity	Indefinite
SEC Approval Date	13 November 2007
Fund Registration Date	20 February 2008

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

1. Q: What type of money is suitable for investing in this Fund?

A: This Fund is suitable for investors who expect a rate of return which is higher than commercial bank's deposit rate. The investors should agree to accept some losses incurred in connection with the investment.
2. Q: Which types of assets are to be invested by this Fund?

A: The Fund shall invest in financial instruments, debt instruments and/or cash deposits and/or other assets as specified by the Office of the SEC. For domestic investment, the Fund shall invest in instruments which maintain an investment grade rating assigned by a local rating agency as specified by the Office of the SEC. However, such instruments may be rated below investment grade by international rating agencies such as Standard & Poor's or Moody's Investors Service.

The Fund may invest up to 79 percent of its Net Asset Value in debt instruments offered for sales abroad which are rated investment grade by an international rating agency. It may also enter into a foreign exchange swap and/or forward agreement for the purpose of hedging against foreign exchange risk, taking into account the maximum interests of the Fund and the Unitholders. The Fund will not invest in or hold structured notes as assets of the Fund.

3. Q: What will investors receive from their investment?  
A: Investors have a chance to receive capital gain when making redemption in case that the Net Asset Value per Unit appreciates.
4. Q: Which are the factors having material effect on the investment of investors?  
A: The change in interest rate movements as well as the debt payment ability of the issuer may lend impact to the Fund's Net Asset Value per Unit. However, the Management Company shall prudently select only quality instruments which are issued, accepted, avaled, or guaranteed by financially strong institutions for investment.
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 lowest risk (1) to the highest risk (8). This Fund has a risk level of 3/8.

<u>Type of Investible Securities</u>	<u>Risk Level</u>	<u>Fund's Risk Level</u>
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 an investment grade rating.	Orange / Low to medium risk (Conservative Balanced)	Risk Level 3/8
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 global or single or regional developed markets.	Light green / High risk (Growth)	
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 average of the ThaiBMA Government Bond Index (Group 1) return and the average 3-month fixed deposit rate of Bangkok Bank, Siam Commercial Bank and Kasikornbank.
7. Q: Is the Fund a guaranteed fund or a capital protected fund?
- A: The Fund is a general mutual fund which is neither a guaranteed fund nor a capital protected fund. However, the Management Company shall prudently invest in quality instruments which are issued, accepted, avaled, or guaranteed by financially strong institutions.

### 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 are the Offer Price of Mutual Fund Units and the number of Mutual Fund Units to receive from subscription?
- A: The Management Company shall calculate the prices of the Investment Unit as follows:
- Subscription during the Period of Initial Public Offering (IPO)
- Offer Price = Par Value (Baht 10)
- Number of Mutual Fund Units = Subscription Amount divided by IPO Offer Price
- Subscription after IPO Period (Post-IPO)
- Offer Price = NAV per Unit used in the calculation of the Offer Price
- Number of Mutual Fund Units = Subscription Amount divided by Offer Price as at the end of the selling date.
3. 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:

#### **IPO**

During 9.30 - 15.30 hrs. of February 11-18, 2008

#### **Post-IPO**

The Management Company will accept subscription orders every business day during 9.30 - 15.30 hrs., starting from February 25 2008 onwards.

### **Channels for Subscription:**

1. Manulife Asset Management (Thailand) Company Limited  
6<sup>th</sup> Floor Manulife Place  
364/30 Sri Ayudhaya Road, Thanon Phayathai, Rajthevi, Bangkok 10400  
Tel. (66) 2246-7650 Fax (66) 2642-6341  
Website: [www.manulife-asset.co.th](http://www.manulife-asset.co.th), Email: [info\\_asset@manulife.com](mailto:info_asset@manulife.com)
2. Standard Chartered Bank (Thai) 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 9<sup>th</sup>, 23<sup>rd</sup> –25<sup>th</sup> 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 Public Company Limited  
40/F CRC Tower, All Seasons Place  
87/2 Wireless Road, Lumpinee, Pathumwan Bangkok 10330  
Tel. (66) 2263-5900 Fax (66) 2263-5910
7. Phillip Securities (Thailand) Public Company Limited  
15<sup>th</sup> Floor, Vorawat Building  
849 Silom Road, Silom, Bangrak, Bangkok 10500  
Tel. (66) 2268-0999, (66) 2635-1700 Fax (66) 2635-3100 (66) 2268-0921
8. Capital Nomura Securities Public Company Limited  
21/3 Thai Wah Tower, Ground Floor, South Sathorn Road,  
Tungmahamek, Sathorn, Bangkok 10120  
Tel. (66) 2285-0060, (66) 2677-3333 Fax (66)2285-0909

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 made 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

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

A: The redemption of Mutual Fund Units can be made on every business day during 9.30 - 12.30 hrs., starting from February, 25 2008 onwards. In this connection, the Unitholder is required to 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 form 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.

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

A: The switching of Mutual Fund Units can be made during 9.30 - 12.30 hrs., starting from February 25, 2008 onwards. In this connection, the Unitholder is required to send the completed switching order (The minimum switching 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.

In case of any changes in the switching 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 to access information about the NAV per Unit of the Fund?  
A: The Management Company will publicize the NAV, 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.
7. 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
8. Q: Who is the Auditor of the Fund?  
A: Mr. Sophon Permsiriwallop, Miss Rungnapa Lertsuwannakul and Mrs. Nongluck Pumnoi  
Ernst & 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)
9. 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)
10. Q: Where can investors lodge a complaint?  
A: 1. Sales persons of Mutual Fund Units approved by the Office of the SEC. The 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 5.  
3. The Office of the Securities and Exchange Commission (Help Center) Tel. (66) 2263-6000.
11. Q: Is there any restriction on the holding of the Mutual Fund Units?  
A: 1. 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.  
2. The Fund may not be registered if more than one-third of the total number of Mutual Fund Units sold is allocated to a person or group of persons subject to exemptions stipulated in the Notifications of the Office of the SEC. In case that the restriction on holding of more than one-third of the total number of Mutual Fund Units sold by any person or group of persons is exempted or relaxed by the Office of the SEC, the votes of such person or group of persons for the portion of holding which exceeds one-third of the total number of Mutual Fund Units sold shall not be counted when obtaining Unitholders’ resolution.

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

Manulife Strength-Income Fund is general fixed income fund investing in financial instruments, debt instruments and/or cash deposits and/or other quality assets as specified by the Office of the SEC. The Fund will invest in or hold securities which are offered for sales both domestically and abroad. It may also enter into a foreign exchange swap and/or forward agreement for the purpose of hedging against foreign exchange risk. Accordingly, Manulife Asset Management (Thailand) Company Limited has set forth the following risk management policy guidelines to mitigate such risks.

Investment Risks	Risk Management Policy
1. <b>Market Risk:</b> The market may be volatile due to economic, social, and political environments, foreign exchange fluctuations, and interest rate movements. These factors combined may affect the prices of debt instruments in which the Fund invests and consequently result in the fluctuation of their total return.	The Management Company will invest in instruments with appropriate term to maturity to enable the Fund to adjust its portfolio duration promptly in accordance with market conditions.
2. <b>Business Risk:</b> The operational performance, business and industrial environment, and the profitability of the issuers may affect the prices of the instruments in which the Fund invests.	The Management Company diversifies risks by investing in various companies and industrial sectors. On-going fit and proper 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 are specified in accordance with the criteria of the Office of the SEC; and prudent investment policies pertaining to debt instruments are strictly followed.
4. <b>Liquidity Risk:</b> Some securities or instruments may encounter a lack of liquidity, i.e., the trading volumes of such securities and instruments are subdued or during some period they cannot be sold or they are sold at inappropriate prices.	Before making investment decision, the Management Company will take into consideration the liquidity of each instrument. Only instruments with sufficient liquidity, based on their daily average trading value, will be invested.
5. <b>Exchange Rate Risk:</b> Since the Fund will invest in securities which pay interests and principal in terms of foreign currencies, return on investment of the Fund may be affected by foreign exchange fluctuations.	The Management Company may consider using the appropriate hedging instruments according to the situation, for instance the derivative contracts having foreign exchange rates as underlying. Economic and macro financial analyses will be undertaken to manage the exchange rate risk.

<b>Investment Risks</b>	<b>Risk Management Policy</b>
<p>6. Risks from the derivative contracts with foreign exchanges as underlying: Normally the purpose of entering into such derivative contracts with foreign exchanges as underlying is to hedge against foreign exchange risks. This may in turn cause opportunity loss to the Fund in earning higher investment return in the case that the movement of foreign exchange rates is not in line with the expectations. In addition, the Fund may also have the counterparty risks.</p>	<p>The Management Company may enter into derivative contracts that have foreign exchange as underlying for the purpose of hedging. In this respect, the Management Company shall carry out in-depth study about economic data and trends in order to obtain accurate foreign exchange rate forecasts as well as to enable the Fund to hedge against foreign exchange risk properly. In avoiding counterparty risk, the Fund shall enter into such derivative contracts only with financial institutions rated among the top three investment grade ratings by the credit rating agencies recognized by the Office of the SEC.</p>

<b>Table Exhibiting Fees and Expenses Chargeable to Unitholders or the Fund<sup>1</sup></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	- None-
1.2 Back-end Fee	- None-
1.3 Switching Fee	- None-
<b>2. Fee Chargeable to Purchasers or Unitholders<sup>2</sup></b>	<b>As Actually Incurred</b>
2.1 Transfer Fee	Not exceeding 200 Baht per transaction
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>3</sup></b>	<b>As % per annum of total asset value deducted by total liabilities <u>except for Management Fee, Custodian Fee and Registrar Fee</u></b>
3.1 Management Fee	Not exceeding 0.70% (Currently 0.40%)
3.2 Custodian Fee	Not exceeding 0.06% (Currently 0.0275%)
3.3 Mutual Fund Units Registrar Fee	Not exceeding 0.07%
3.5 Other expenses	As actually incurred
<b>4. Expenses for Advertising, PR and Sales Promotion Chargeable to the Fund<sup>3</sup></b>	<b>As Actually Incurred</b>
4.1 During IPO	Not exceeding 1.00% of the initial fund size or not exceeding Baht 1,000,000.-, whichever is lower
4.2 Post-IPO	Not exceeding 1.00% of the NAV per annum

<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 Subscription or Redemption Supporting Agents appointed by the Management Company.

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

<sup>3</sup> Exclusive of value-added tax, specific business tax, and other relevant taxes (if any).

## **Disclaimer/Recommendations**

- Manulife Strength-Income 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-Income Fund. The performance of Manulife Strength-Income Fund does not depend upon the financial status or the operational performance of Manulife Asset Management (Thailand) Company Limited.
- 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 Rights to Vote 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 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 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 competent authorities.

(Data as of February 06, 2008)