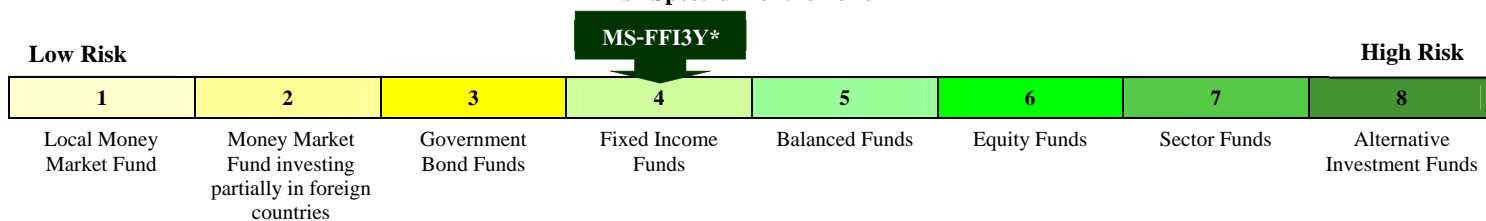


This Fund Fact Sheet is an integral part of the Fund's Prospectus which contains only the summary of the Fund's investment policy, return characteristics, risk profile, as well as other terms and conditions. Therefore, investors should study the detailed information in the Prospectus before making any investment decision. Investors can obtain a copy of the full Prospectus from the Subscription or Redemption Supporting Agents and the Management Company, or take a look at the Prospectus filed with the Office of the SEC by the Management Company via the website of the SEC. Should you have any queries, please contact your Investment Consultant for thorough understanding before making decision to purchase the Mutual Fund Units. Investment in the Fund should be made only when such investment suits your own investment objectives and you are agree to bear the risks that may arise from such investment.

**Manulife Strength - Foreign Fixed Income Fund 3Y (MS-FFI3Y)**

<b>Type of Mutual Fund</b>	Foreign Fixed Income	<b>Granted approval for establishment of the Fund by</b>	Office of the SEC
<b>Type of Mutual Fund based on Peer Group performance</b>	Emerging Market Bond Fully F/X Hedge	<b>The management company is under the supervision of</b>	Office of the SEC
<b>Management Company</b> Anti-Corruption Indicator	Manulife Asset Management (Thailand) Co., Ltd Accepted by CAC^	<b>Is this Fund a guaranteed fund or a capital protected fund?</b>	No
<b>Fund's Custodian</b>	Citibank, N.A. Bangkok Branch	<b>Guarantor</b>	None
<b>Dividend Policy</b>	None	<b>Registration Date:</b>	.....
<b>Dealing Frequency</b>	The offering will be conducted one time during the IPO period on 22-24 August,2016	<b>Fund Maturity</b>	Approximately 3 years (but no less than 2 years 11 months and no more than 3 years 1 month)
<b>Total Expenditures</b>	Not exceeding 2.50% p.a. of the Fund's registered capital as of the fund registration date		

**Risk Spectrum of the Fund**


\*Manulife Strength - Foreign Fixed Income Fund 3Y shall fully hedge against foreign exchange rate risk.

**Investment Policy**
**Investment Portfolio of the Fund**

The Fund has an investment policy to invest in bonds and/or deposits and/or financial instruments that overseas governments, government agencies/organization, state enterprises and/or financial institutions and/or private sectors are the issuers, certifiers, aval issuers or the guarantors with investment grade credit ratings as well as bonds and/or deposits with non-investment grade credit rating and/or unrated bonds. However, the Fund shall invest overseas averaged in one accounting period not less than 80% of the Fund's NAV.

The Management Company shall assign Manulife Asset Management (Hong Kong) Limited to undertake the function of foreign investment of the Fund. The rights, duties and responsibilities of the investment outsourcing service provider as well as the conditions regarding change of foreign investment outsourcing service provider shall be in line with the details specified in the fund scheme and the foreign investment outsourcing contract. Manulife Asset Management (Hong Kong) Limited is incorporated in Hong Kong and is authorized to operate fund management business under the supervision of the Securities and Futures Commission of Hong Kong which is an ordinary member of the International Organizations of Securities Commission (IOSCO). In this respect, the foreign investment service provider may invest part or all of the Fund's assets in the assets and/or scurrilities under management of the foreign investment service provider and/or its related companies at the discretion of the foreign investment service provider.

For the remaining investment portion, the Fund may invest in hybrid instruments and/or other types of securities or asset; or seek investment returns by other means, domestically and overseas, as stipulated or approved by the Office of the SEC.

Additionally, the Fund shall consider investing in derivatives whereby the agreement for fully hedging against exchange rate will be made. However, the Fund will not invest in the structured notes.

**Suitable Investors of this Fund**

The Fund is for retail investors and/or entities or institutional investors seeking an opportunity to receive return from investment in debt securities and can buy-and-hold fund until maturity. In addition, the investors agree to accept the risks related to investment in foreign debt securities.

**Important Disclaimer**

- The Fund invests in non-investment grade debt securities and/or unrated debt securities, in which case, the investors may involve in high risk such as the issuer's default risk or liquidity risk which may result in loss of entire or partial investment and upon redemption may not receive full refund of investment amount specified in the Prospectus.
- The Management Company shall assign Manulife Asset Management (Hong Kong) Limited to undertake the foreign investment function of the Fund. The rights, duties and responsibilities of the investment outsourcing service provider as well as the conditions regarding change of foreign investment outsourcing service provider shall be in accordance with the details specified in the fund scheme and the foreign investment outsourcing contract. In this regard, the outsourced foreign investment service provider may invest assets of the Fund, whether in full amount or partially, in the assets or securities under management of the outsourced foreign investment service provider and/or its related companies at the discretion of the outsourced foreign investment service provider.
- The Fund invests in foreign debt instruments, it therefore contains risk arising from economic, political, and social changes or other investment-related constraints. Such risks may result of the prices of the instruments invested by the Fund.
- For investment in foreign debt instruments, the Fund shall be fully hedged against foreign exchange risk.
- The Management Company reserves the right to refuse or suspend any subscription, allocation and/or transfer of mutual fund units, directly or indirectly, for investors with "US Person" status.

### Investment Policy (continued)

#### Investment Strategy

This is a buy-and-hold fund where the fund makes investment once and holds the assets until maturity.

#### Factors adversely affect the Fund Performance

- 1) Arise from changes of debt securities prices.
- 2) Issuer's ability to operate the business and service debt.

### Fees

#### Fees Chargeable to All Classes of the Fund (% p.a. of the Fund's registered capital as of the fund registration date)

Management Fee:	Not exceeding 1.50%
Custodian Fee:	Not exceeding 0.10%
Registrar Fee:	Not exceeding 0.10%
Asset Management Outsourcing Fee*:	Not exceeding 0.50%
Other Expenses:	As actually paid.
Total Expenses**:	Not exceeding 2.50%

#### Fees Chargeable to the Unitholders (% p.a. of NAV)

Front-end Fee :	None
Back-end Fee:	None
Switching Fee:	None
Transfer Fee:	Not exceeding THB 200 per transaction

#### Remarks:

- \* The Management Company shall collect this Asset Management Outsourcing Fee which is included in the Annual Management Fee.
- \*\* Exclusive of brokerage and other fees related to the purchasing and selling of securities.

**Fees can affect the return to be received by investors. Therefore, investors should study the fee structure before making investment.**

### For Further Information

- Manulife Asset Management (Thailand) Company Limited  
6<sup>th</sup> Floor Manulife Place 364/30 Sri Ayudhaya Road, Thanon Phayathai, Rajthevi, Bangkok 10400  
Tel. 0-2354-1001 or 0-2246-7650 Fax 0-2642-6341  
Website: [www.manulife-asset.co.th](http://www.manulife-asset.co.th), Email: [mamt\\_marketing@manulife.com](mailto:mamt_marketing@manulife.com)
- Investors can contact the Management Company and/or the Subscription or Redemption Supporting Agents (if any) for further information and to obtain the Fund Prospectus and Details of the Fund's Project, as well as the legal bindings between the Management Company and the Unitholders.

### Fund Manager

Mr. Vasu Suthiphongchai Start Date: ...Registration date.....

### Key Risk Factors

- **High Yield Risk:** Since the Fund invests in high-risk debt instruments such as non-investment grade and unrated bonds, etc. Such instruments have higher credit, market, and liquidity risks than investment-grade instruments.
- **Credit Risk** arising from the possibility that an issuer of the securities or instruments in which the Fund invests fails to make principal and/or interest payments under contractual obligations because of financial difficulties.
- **Exchange Rate Risk:** No, due to the Fund is fully hedged against the exchange rate.

### Information Regarding Subscription and Redemption of Mutual Fund Units

- **Subscription of Mutual Fund Units:** Offering only one time during IPO Period  
**Subscription Date:** 22-24 August, 2016 (Business hours until 15.30 hrs.)  
(\*Specifically on August 22, the Management Company shall accept the subscription orders during 11.00-15.30 hours.)  
**Minimum initial subscription amount :** Baht 10,000  
**Minimum subsequent subscription amount :** No offering after IPO
- **Redemption of Mutual Fund Units:**  
The Management Company shall reserve the right to only accept redemption of the Mutual Fund Units only once upon the end of the Project Life from the Unitholders whose names appear on the Unitholders registration document. In this respect, the payment of redemption proceeds (net of expenses) shall be made in Thai Baht via wire transfer to the bank account of the Unitholder earlier advised; or by crossed cheque payable to the Unitholder; within 5 business days from the day following the date of automatic redemption except for the case as per "The Postponement of Payment of Redemption of Mutual Fund Units".  
The Management Company shall announce the date for redemption of Mutual Fund Units to the Unitholders within 15 Business Days from the date following the date of registration of the Fund.
- **Investors can monitor the Fund's NAV via:**
  - The Management Company's website: [www.manulife-asset.co.th](http://www.manulife-asset.co.th)
  - ASTV Manager Daily Newspaper

- **Mutual fund is not a deposit and is not insured by the Deposit Protection Agency. It therefore involves risks and investors may not get back the full amount of their investment in the Fund.**
- **In the event of unusual circumstances, investors may not be able to redeem the mutual fund units or may not receive the redemption proceeds within the period as specified in the prospectus.**
- **Performance of the Funds is not dependent on the financial position or operating performance of the Management Company or the Subscription or Redemption Supporting Agents.**

^Note: The Anti-Corruption Progress Indicator as per the Thailand's Private Sector Collective Action against Corruption (CAC) of the IOD.

Deliberating the draft prospectus does not imply that the Office of the Securities and Exchange Commission endorses the accuracy of the information contained in the prospectus or guarantees any price or return of the mutual fund units.

The Management Company, assuming the management responsibility for the Fund, has carefully reviewed the information contained in the Fund Fact Sheet as of August 17, 2016 and we hereby certify that such information is true, correct, and not misleading.