Manulife FACT SHEET

MANULIFE DANA BERIMBANG GLOBAL INCOME DOLLAR

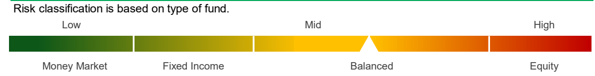
NOV 2025

Investment Objective

The fund aims to provide a balance of income and growth while reducing risk by investing in Offshore Securities both stocks and bonds traded in Global Market, directly and/or through mutual funds.

Risk Classification

Risk classification is based on type of fund.



Fund Information

Inception Date	:	1 Sep 25
Inception Price	:	USD 1.0000
Fund Size	:	USD 4,860,224.88
Number of unit	:	4,730,247.75
Net Asset Value/Unit [4)]	:	USD 1.0275
Fund Currency	:	USD
Type of fund	:	Balanced
Valuation	:	Daily
Custodian Bank	:	Bank DBS Indonesia
Annual Management Fee	:	2.00%
Bloomberg Code	:	MANDBGD IJ
Fund Manager	:	PT Manulife Aset Manajemen Indonesia

Allocation

Equity	:	40 - 60 %
Bond	:	40 - 60 %
Money Market	:	0 - 20 %

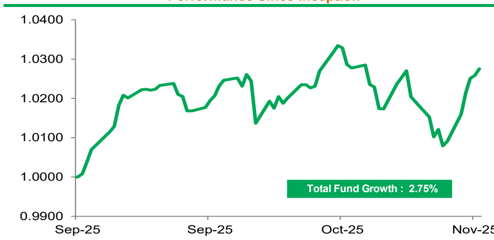
Portfolio

Equity	:	43.92%
Government Bond	:	40.09%
Corporate Bond	:	0.00%
Money Market	:	15.99%

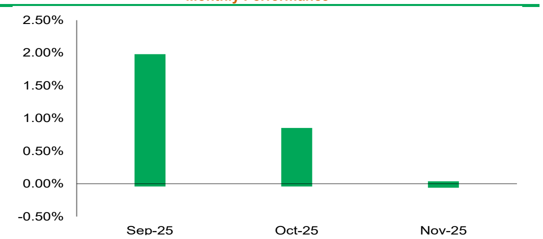
Note

1) Annualized (1 year = 365 days) and using compound method (for products that have been more than one year old since inception).
2) The benchmark for this fund is 50% (Average Time Deposit + 1%), net of tax + 50% MSCI ACWI Index, net of tax.
3) Sector allocation based on GICS (Global Industrials Classification Standard).
4) The Net Asset Value / Unit has calculated the costs, including fees related to transaction and transaction settlement as well as administration and recording.

Performance Since Inception



Monthly Performance



Fund Performance

Performance in USD per (28/11/25)

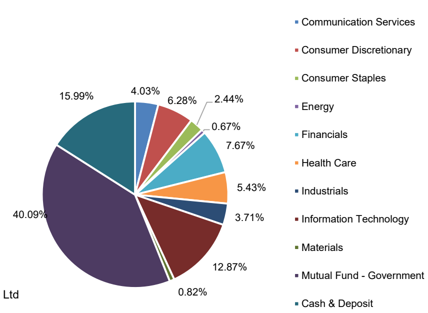
	1 mo	3 mo	6 mo	YTD	1 yr	3 yr [1)]	5 yr [1)]	Since Inception [1)]
MDBGD	-0.02%	2.75%	n/a	n/a	n/a	n/a	n/a	2.75%
BM [2)]	-0.35%	4.12%	n/a	n/a	n/a	n/a	n/a	4.12%

Yearly Performance

	2024	2023	2022	2021	2020	2019	2018	2017
MDBGD	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
BM [2)]	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Top Holdings* & Sector Allocation[3)]

- Mutual Fund - Manulife USD Fixed Income Fund Kelas A2
- Stock - Airbus SE
- Stock - Alimentation Couche-Tard Inc
- Stock - Alphabet Inc
- Stock - Amazon.com Inc
- Stock - American Express Co
- Stock - Apple Inc
- Stock - Arista Networks Inc
- Stock - AstraZeneca PLC
- Stock - AutoZone Inc
- Stock - Broadcom Inc
- Stock - Canadian Pacific Kansas City Ltd
- Stock - Cheniere Energy Inc
- Stock - Cie Financiere Richemont SA
- Stock - Constellation Software Inc/Canada
- Stock - Danone SA
- Stock - Dollarama Inc
- Stock - eBay Inc
- Stock - Eli Lilly & Co
- Stock - Ferrari NV
- Stock - Galderma Group AG
- Stock - Hong Kong Exchanges & Clearing Ltd
- Stock - ICICI Bank Ltd
- Stock - JPMorgan Chase & Co
- Stock - Linde PLC
- Stock - Lowe's Cos Inc
- Stock - Marvell Technology Inc
- Stock - McKesson Corp
- Stock - Medtronic PLC
- Stock - MercadoLibre Inc
- Stock - Meta Platforms Inc
- Stock - Microsoft Corp
- Stock - Morgan Stanley
- Stock - NVIDIA Corp
- Stock - Oracle Corp
- Stock - Philip Morris International Inc
- Stock - Rolls-Royce Holdings PLC
- Stock - S&P Global Inc
- Stock - Samsung Electronics Co Ltd
- Stock - Schneider Electric SE
- Stock - ServiceNow Inc
- Stock - Stryker Corp
- Stock - Sumitomo Mitsui Financial Group Inc
- Stock - Taiwan Semiconductor Manufacturing Co Ltd
- Stock - Tencent Holdings Ltd
- Stock - United Rentals Inc
- Stock - Visa Inc
- Stock - Walmart Inc
- Stock - Waste Connections Inc



*Non Affiliates

Investment Manager Commentary

Global equities were volatile in November, where uncertainty on Fed Funds Rate (FFR) cut in December overshadowed market sentiment early in the month following hawkish comment from Fed Chair Powell. However, the market rebounded as several Fed officials supports further rate cut in December amid weaker labor data. US government shutdown limits economic data release and caused uncertainty in the market as it complicates economic analysis. Technology sector fell in the month as investors questioned whether semiconductor valuations had run too far, too fast. US big tech companies, the 'Magnificent Seven' fell significantly, except for Alphabet. Asia markets with large exposure to tech sector underperformed in the month such as South Korea and Taiwan. China equities were volatile in the month due to weak economic data, with disappointing industrial profits and producer prices remain stuck in deflationary territory. Meanwhile India equities outperformed in the month driven by expectation that trade deal can be reached with the US and lower India inflation. Domestic bond market was weaker in the month amid foreign net sell of IDR5.93 trillion.

Manulife Indonesia

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