FACT SHEET

MANULIFE DANA BERIMBANG GLOBAL INCOME DOLLAR

OCT 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.

Low — Mid — High

Money Market — Fixed Income — Balanced — Equity

Fund Information

Inception Date	:	1 Sep 25
Inception Price	:	USD 1.0000
Fund Size	:	USD 4,599,963.78
Number of unit	:	4,475,955.08
Net Asset Value/Unit [4]	:	USD 1.0277
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 %

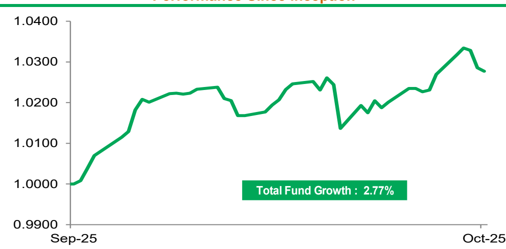
Portfolio

Equity	:	41.87%
Government Bond	:	42.32%
Corporate Bond	:	0.00%
Money Market	:	15.81%

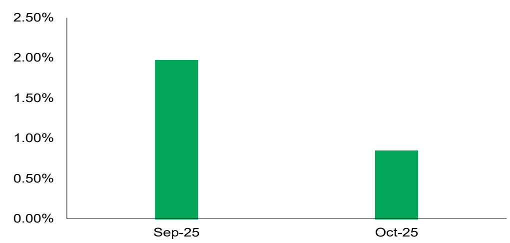
Note

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



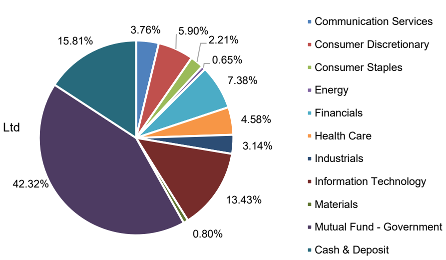
Fund Performance

Performance in USD per (31/10/25)	1 mo	3 mo	6 mo	YTD	1 yr	3 yr [1]	5 yr [1]	Since Inception [1]
MDBGD	0.81%	n/a	n/a	n/a	n/a	n/a	n/a	2.77%
BM [2]	1.99%	n/a	n/a	n/a	n/a	n/a	n/a	4.48%

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]

- Time Deposit - Bank CIMB Niaga
- Mutual Fund - Manulife USD Fixed Income Fund Kelas A2
- Stock - Alphabet Inc
- Stock - Amazon.com Inc
- Stock - American Express Co
- Stock - Apple Inc
- Stock - Arista Networks Inc
- Stock - AstraZeneca PLC
- Stock - Broadcom Inc
- Stock - Cheniere Energy Inc
- Stock - Eli Lilly & Co
- Stock - JPMorgan Chase & Co
- Stock - McKesson Corp
- Stock - Medtronic PLC
- Stock - Meta Platforms Inc
- Stock - Microsoft Corp
- Stock - Morgan Stanley
- Stock - NVIDIA Corp
- Stock - Oracle Corp
- Stock - Samsung Electronics Co Ltd
- Stock - Schneider Electric SE
- Stock - Stryker Corp
- Stock - Taiwan Semiconductor Manufacturing Co Ltd
- Stock - Tencent Holdings Ltd
- Stock - United Rentals Inc
- Stock - Visa Inc
- Stock - Walmart Inc



Non Affiliates

Investment Manager Commentary

October was a positive month for global equities. The month started nervously with US-China trade tensions unsettling markets. However, a last-minute trade deal changed everything, as China reached deal with US to hold further escalation for a year. The big American tech companies continued positive performance, while strong company earnings justified the optimism. Asia Pacific (ex-Japan) markets outperformed the developed markets, particularly Taiwan and South Korea, which benefited from the AI boom. Japan's market surged after electing its first female prime minister, whose pro-growth policies weakened the yen and boosted exporters. Meanwhile Chinese equities were lower in October, due to tension between US and China, and weak manufacturing PMI that slumped to a six-month low of 49.0 in contraction territory. The government maintains its pro-growth stance, announced new stimulus of cash handouts worth IDR 30 trillion for October - December period, for 35 million households. This is the fourth stimulus package from the government this year in effort to boost growth, and expected to have more direct impact to consumption compared to previous stimulus because of the cash nature.

Manulife Indonesia

Established in 2015, PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) is part of Manulife Financial Corporation Group, a Canadian financial services group that operates in Asia, Canada and the United States. Manulife Indonesia offers a wide range of financial services, including life insurance, accident and health insurance, investment and pension plans to individual customers and group clients in Indonesia. Through a network of almost 11.000 employees and professional agents spread across more than 30 sales offices, Manulife Indonesia serves around 2 million customers in Indonesia.

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