

## Key Investor Information

# Manulife Strategic Income Opportunities Fund

Class I CHF (Hedged) Accumulating IE00BDZ7QP37 A sub-fund of Manulife Investment Management I PLC (the "Company")

This document provides you with key investor information about this Fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this Fund. You are advised to read it so you can make an informed decision about whether to invest.

## Objectives and Investment Policy

**Investment Objective:** The Fund's investment objective is to seek to maximise a total return consisting of current income and capital appreciation. The Fund employs an actively managed investment strategy. The Fund uses Bloomberg U.S. Aggregate Bond Index as a benchmark for performance comparison purposes only and does not track the performance of the benchmark.

**Investment Policies:** The Fund will, under normal market conditions, invest at least 80% of its net asset value in the following types of securities (which may be denominated in U.S. Dollars or any other currency): non-U.S. government debt securities from developed and emerging markets, corporate debt securities from developed and emerging markets, U.S. government and agency or permitted supranational agency securities, issued or guaranteed investment grade or high yield debt securities, U.S. high-yield bonds, investment grade corporate bonds and currency instruments, preferred stocks and real estate investment trusts and securities convertible at the option of the Fund in to common stock (or other equity) ("**Convertibles**"), including up to 10% of net asset value in contingent convertible securities ("**CoCos**").

In selecting securities, relative yields and risk/reward ratios are the primary considerations.

The Fund intends generally to keep its average credit quality in the investment grade range (e.g., AAA to BBB) but may invest up to 10% of its net asset value in securities rated as low as D (in default) and up to 40% of its net asset value in emerging markets securities. Bonds that are rated at or below BB by S&P or Ba by Moody's are considered junk bonds. There is no limit on the average maturity of the Fund's portfolio.

The Fund may invest in asset-backed securities and mortgage-backed securities rated, at the time of purchase, lower than A (but not rated lower than B by S&P or Moody's or their unrated equivalents in the opinion of the Fund's sub-investment manager).

The Fund may use certain higher-risk investments, including FDIs such as futures, options, and swaps (including credit default swaps). The Fund may invest significantly in currency spots and forwards, currency futures and options, and interest-rate options for both hedging and non-hedging purposes, including for purposes of enhancing returns. In addition, the Fund may invest up to 10% of its net asset value in common stocks.

The Fund may invest up to 10% of its net asset value in eligible loans.

The Fund may use exchange traded funds for investment purposes.

**Distribution Policy:** This class is an accumulating class. All earnings, dividends and other distributions of whatever kind will be accumulated and reinvested pursuant to the investment objectives and policies of the Fund.

**Fund Currency:** The base currency of the Fund is USD.

**Share Class Currency:** The currency of this class is CHF.

**Dealing Frequency:** You may buy and sell shares on any day on which the Irish Stock Exchange and New York Stock Exchange are open for regular business.

This Fund is intended as a medium to long-term investment, and therefore may not be appropriate for investors who plan to withdraw their money within the short term.

## Risk and Reward Profile



This indicator is calculated in line with EU regulations based on historical data for the Fund and is not a reliable indication of the future risk profile. The risk category shown is not guaranteed and may change over time. This indicator is a measure of the share class price movement (volatility) over time. The lowest category does not mean a risk-free investment. The Fund is exposed to additional risks not captured by this indicator including, without limitation:

**Active Management Risk:** Relying heavily on active management subjects the Fund to risk. The performance of the Fund depends on the sub-investment manager's ability to choose good investments.

**Below Investment Grade Risk:** below investment grade fixed income securities typically pay a higher level of income but generally involve greater risk and sensitivity to economic, political, regulatory or market developments and may be more difficult to sell than investment grade securities.

**Convertibles Risk:** Convertibles include Counterparty Risk related to the debt portion of the Convertible and the equity securities risk related to the common stock into which it can be converted where the value of the stock is subject to changes in the company's financial condition and overall market and economic conditions.

**CoCos Risk:** CoCos are generally issued in connection with regulatory capital requirements where the principal may be written down or converted into equity or the coupon suspended under some circumstances by the issuer or its regulator. As a result, holdings in CoCos may expose the Fund to equity related risks following a conversion to equity or loss of capital associated with principal write-down features. These types of securities may be less liquid than others.

**Credit and Counterparty Risk:** A party with whom the Fund contracts for securities or to safe keep the Fund's assets may fail to meet its obligations or become bankrupt, which may expose the Fund to a financial loss.

**Currency Risk:** The Fund invests in securities which are denominated in currencies other than the base currency. Movements in currency exchange rates can adversely affect the return on your investment. Currency hedging techniques may be used

but do not completely eliminate currency risk.

**Economic and Market Events Risk:** There is a high degree of volatility in the financial markets.

**Emerging Markets Risk:** Emerging markets are more sensitive to economic and political conditions than developed markets. They present additional market, credit, currency, liquidity, legal, and other risks as compared with developed markets.

**FDI and Leverage Risk:** There is a risk that borrowing and leverage, including from derivatives, may magnify smaller adverse market movements into relatively larger losses. FDI may fluctuate in value rapidly and leverage through FDI, which may at times be high, may cause losses that are greater than the original amount paid for the relevant FDI.

**Fixed Income Securities Risk:** Fixed-income securities are subject to three types of risk: interest-rate risk, credit quality risk, and investment-grade risk. Changes in interest rates affect fixed-income securities. The issuer of the security may not repay the principal borrowed or the interest which poses a risk. Lastly, investment-grade fixed-income securities in the lowest rating category are riskier.

**Issuer Risk:** The issuer of a security may fail to pay interest or principal on time, or negative market perceptions of an issuer's ability to make such payments could cause the security to decline in value causing a financial loss to the Fund.

**Liquidity Risk:** This Fund will invest a portion of its assets in comparatively illiquid assets/securities. During certain times, the Fund's investments may become difficult to sell which may result in delays when you sell your shares.

**Operational Risk:** Material losses to the Fund may arise as a result of human error, system and/or process failures, and/or inadequate procedures or controls.

**Share Class Currency Risk:** The share class is denominated in a different currency from the base currency. Currency hedging techniques are used but are not guaranteed to completely eliminate currency risk.

**Small to Medium Companies Risk:** Investing in these securities may involve greater risk due to the less certain growth prospects, lower liquidity and greater sensitivity to changing economic conditions.

Additional information on these and other risks associated with an investment in the Fund can be found in the prospectus, in the section entitled "Investment Risks and Special Considerations" and "Investment Risks Applicable to each Fund".

## Charges for this Fund

The charges are used to pay the costs of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

### One-off charges taken before or after you invest

Entry charge	None
Exit charge	None

This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.

### Charges taken from the Fund over a financial period

Ongoing charge	0.85%
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### Charges taken from the Fund under certain specific conditions

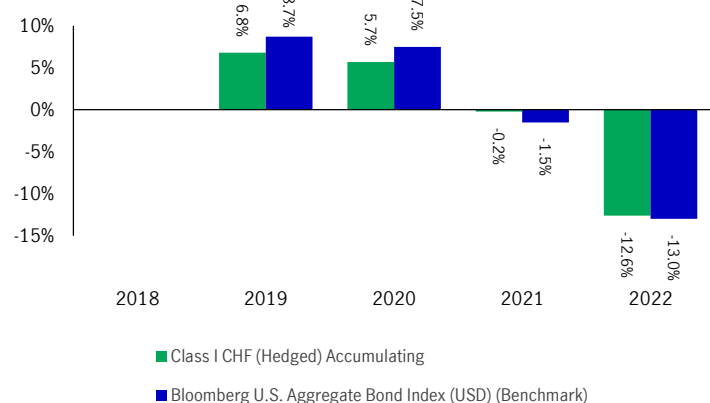
Performance fee	None
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Any entry and exit charges shown are maximum figures and in some cases you may pay less. The actual amount to be charged can be obtained from your financial advisor or distributor.

The ongoing charges figure is based on an estimate of the charges of the Fund's operations and is subject to a commitment by the Manager to keep expenses from exceeding the amount disclosed in the table to the left as the Ongoing charge. This commitment may be lifted upon prior notice to shareholders. It excludes:

Portfolio transaction costs, except in the case of an entry/exit charge paid by the Fund when buying or selling units in another collective investment undertaking. More information about charges can be found in the Company's prospectus.

## Past Performance



Please be aware that past performance is not a reliable indicator of future results. Performance is shown only where full calendar-year performance history is available.

Any past performance is shown after deduction of ongoing charges but without deduction for any shareholder entry or exit fees. Where shown, past performance has been calculated in the share class currency and is expressed as a percentage change of the share class net asset value at each year end.

The Fund launched in 2015. The share class launched on 8 May 2018.

## Practical Information

**Depository:** State Street Custodial Services (Ireland) Limited.

**Manager:** Manulife Investment Management (Ireland) Limited.

**Further Information:** The current share price and further information on the Fund (including the current prospectus and the most recent financial statements), as well as information on other share classes of the Fund and other sub-funds of the Company, are available at [ucits.manulifeim.com](https://ucits.manulifeim.com) or from the administrator in English free of charge.

**Umbrella Fund:** The Fund is a sub-fund of the Company, an umbrella fund with segregated liability between sub-funds, established under the laws of Ireland. This means that the assets and liabilities of each sub-fund are segregated by law and cannot be used to pay the liabilities of other sub-funds of the Company.

**Tax Legislation:** The Fund is subject to Irish taxation legislation, which may have an impact on your personal tax position as an investor in the Fund. Investors should consult their own tax advisers before investing in the Fund.

**Liability Statement:** The Manager may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Fund's prospectus.

**Switching Shares:** Shares in the Fund or in a class of the Fund may be switched for shares of another sub-fund of the Company or another class in the Fund, subject to certain conditions and meeting the requirements for investment in such other classes or sub-funds. See the section entitled "Conversion of Shares" in the Fund's prospectus for further information.

**Remuneration Policy:** Details of the Manager's remuneration policy, are available on the Manager's website listed above and a paper copy is available free of charge on request.