

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.

## Manulife Macro Currency Fund (the "Fund")

Class E2p EUR Accumulating IE00BG376D49

A sub-fund of Manulife Investment Management I PLC (the "Company")

### OBJECTIVES AND INVESTMENT POLICY

**Investment Objective:** The Fund aims to provide you with positive absolute return over a typical market cycle (e.g. rolling 3-year periods) by identifying and exploiting investment opportunities across currency markets while controlling the level of risk in the Fund's portfolio. The Fund employs an actively managed investment strategy. The Fund uses 3-month EURIBOR as a benchmark for performance comparison purposes only and does not track the performance of this rate or any of the hurdle rates specified in the supplement by currency.

**Investment Policies:** The Fund will only invest in currencies which meet certain criteria, namely currencies that the Sub-Investment Manager believes have generally predictable drivers of supply and demand and are independent (i.e. not pegged to another currency). The following currencies meet these criteria as of the date hereof: Australian Dollar, British Pound, Canadian Dollar, Euro, Japanese Yen, New Zealand Dollar, Norwegian Kroner, Singaporean Dollar, Swedish Krona, Swiss Franc and United States Dollar. The Sub-Investment Manager will make investment decisions based on pricing anomalies between currencies. Such pricing anomalies may be created by macro-economic factors, currency flows in foreign markets and by changes in investor appetite for any given currency.

The Fund may invest in currency spot transactions, currency forward transactions, currency swaps, currency futures and options on currencies. A spot transaction is an exchange of currencies at the prevailing market rate. Forwards are customised contracts between two parties to buy or sell another security at a specified price on a future date. A currency swap involves an exchange of currencies at a specified price on a future date with a reverse exchange at a later date at a specified price. Futures are contracts, undertaken on an exchange, that create an obligation to buy or sell another security on or before a specified future date. Options are contracts where the buyer has the right, but not the obligation, to buy or sell another security at a specific price on or before a specified future date.

The Fund may invest up to 10% of its assets in other collective investment schemes which have a currency investment focus. The Fund may also invest, for ancillary liquidity purposes, in money market instruments and/or government bonds. Money market instruments are debt securities that generally give the owner the unconditional right to receive a stated, fixed sum of money on a specified future date. Debt securities are investments where the holder receives a return in the form of periodic payments and the eventual return of the principal at maturity. Government bonds are a type of debt security.

**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 EUR.

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

**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 long-term investment, and therefore may not be appropriate for investors who plan to withdraw their money within the short to medium term.

### RISK AND REWARD PROFILE



This indicator is calculated in line with EU regulations based on the risk limit 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. 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.

**Credit and Counterparty Risk:** There is a risk that the issuer of debt securities or a counterparty to a derivatives contract may not be able to meet interest, principal or settlement payments or otherwise honour its obligations.

**Currency Risk:** There is a risk of loss arising from exchange-rate fluctuations or exchange control regulations, particularly as currency markets may display high volatility and a capacity for large price fluctuations over short time periods.

**Derivatives Risk:** The complexity and rapidly changing structure of derivatives markets may increase the possibility of market losses.

**Leverage Risk:** Borrowing and leverage may magnify smaller adverse market movements into relatively larger losses.

**Liquidity Risk:** During certain times, the Fund's investments may become difficult to sell which may result in delays when you sell your shares.

**Model and Data Risk:** There is a risk that information used in the proprietary quantitative models utilised by the Fund may be incorrect or incomplete thereby exposing the Fund to potential risk. This includes the Fund's ability to

sell assets at the price the Fund would like, or the Fund may have to sell them at a loss.

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

**Sovereign Debt Risk:** There is a risk that the sovereign governments and governmental entities may refuse to honour their payment obligations on issued or guaranteed bonds. There is no adequate legal process for collecting sovereign debt that is not repaid nor are there bankruptcy proceedings through which unpaid sovereign debt may be collected.

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	0.90%
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### Charges taken from the Fund under certain specific conditions

Performance fee	20.00% of the share class outperformance against the applicable Hurdle Rate**. See the prospectus and supplement for more details. The performance fee paid by the share class in the past calendar year was 3.16% of the share class net asset value.
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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, plus any applicable performance fee, 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.

\*\* The Hurdle Rate used to calculate the performance fee for this share class is 3 month EURIBOR.

## 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 2019. The share class launched on 11 January 2019.

## PRACTICAL INFORMATION

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

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

**Sub-Investment Manager:** First Quadrant, L.P.

**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](http://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.