

## Key Investor Information

# Manulife U.S. Large Cap Equity Fund

Class A USD Accumulating IE00BXC46S02 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 primary investment objective is to seek long-term capital appreciation. The Fund employs an actively managed investment strategy. The Fund uses the S & P 500 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 total assets in equity securities (such as common stocks, preferred stocks and Depositary Receipts) of large capitalisation companies (those that at the time of purchase, have a market capitalisation within the market capitalisation range of the companies included in the S&P 500 index). The S&P 500 Index is an index of 500 stocks chosen for market size, liquidity and industry grouping, among other factors. The S&P 500 Index is designed to be a leading indicator of U.S. equities and is meant to reflect the risk/return characteristics of the U.S. large capitalisation universe. The Fund may also invest in warrants and rights to purchase common or preferred stocks and exchange traded funds and real estate investment trusts.

The Fund typically holds between 40 and 65 large companies in a broad range of industries.

The Fund may attempt to take advantage of short-term market volatility by investing in corporate restructurings or pending acquisitions.

The Fund may invest up to 20% of its net asset value in non-U.S. securities.

The Fund may invest up to 20% of its net asset value in bonds of any maturity, with up to 15% of its net asset value in below investment grade bonds rated as low as CC by Standard & Poor's Ratings Services or Ca by Moody's Investors Service, Inc. and their unrated equivalents. In selecting bonds, the Fund's sub-investment manager looks for what it deems the most favorable risk/return

ratios.

The Fund may engage in some FDI transactions that include futures contracts, options and currency forward contracts, in each case for the purpose of reducing risk and/or obtaining efficient market exposure. The leverage exposure of the Fund through the use of FDIs will not exceed 100% of the Fund's net asset value.

**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 USD.

**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 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 securities.

**Concentration Risk:** The Fund's investments are focused in securities of U.S. issuers and may be focused in investments one or a small number of sectors. Events impacting a specific sector or U.S. markets generally may have a greater adverse impact on performance than in a more broadly invested or geographically diversified fund.

**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 may invest 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 are not guaranteed to completely eliminate currency risk.

**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.

**Equity Securities Risk:** Equity investments are subject to greater fluctuations in market value than other asset classes as a result of such factors as a company's business performance, investor perceptions, stock market trends, and general economic conditions and this will cause the Fund's share price to fluctuate.

**FDI and Leverage Risk:** FDI may fluctuate in value rapidly and leverage through FDI may cause losses that are greater than the original amount paid for the relevant FDI.

**Large Companies Risk:** Large capitalisation companies may be slower to respond to challenges and experience slower growth than smaller companies which will cause a lower return on the Fund's investments.

**Liquidity Risk:** 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.

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	5.00%
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	1.75%
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### Charges taken from the Fund under certain specific conditions

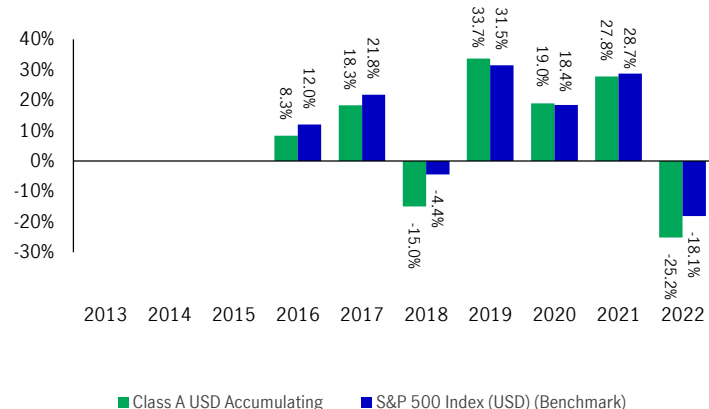
Performance fee	None
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Any entry and exit charges shown are maximum figures and in some cases you may pay less. The actual amount to be charged can be obtained from your financial advisor or distributor.

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 29 June 2015.

## 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](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.