

Client Information Sheet for Individuals

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|-------------|------------------|
| Account No. | Distributor Code |
|-------------|------------------|

Please answer completely and accurately and in CAPITAL letters. Use black ink. Answer all fields, put "N/A" if not applicable. Any change should be counter-signed by the Account Owner. In this form, "I", "you" and "your" means the Account Owner. "The Company" means the Manulife Asset Management and Trust Corporation.

Personal Information

| | | | |
|--|-------------------------|--------------------------|------------------------|
| ¹ Honorific <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> _____ | ² First Name | ³ Middle Name | ⁴ Last Name |
|--|-------------------------|--------------------------|------------------------|

| | |
|---|---|
| ⁵ Other Names (Alias/es, if any) | ⁶ Date of Birth (mm/dd/yyyy) |
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|---|-------------------------------|---|
| ⁷ City/Municipality of Birth | ⁸ Country of Birth | ⁹ Nationality/Citizenship/s (indicate all) |
|---|-------------------------------|---|

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|--|--|---|
| ¹⁰ Sex <input type="checkbox"/> Male <input type="checkbox"/> Female | ¹¹ Civil Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Widowed | ¹² Email Address <input type="checkbox"/> I do not want to receive promotions via email. |
|--|--|---|

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|---|---|--|
| ¹³ Present Address Floor/No., Building/Street, Subdivision / Village Barangay/District, Town/City Province/State, Country, Zip Code | ¹⁴ Permanent Address Same as Present Address? <input type="checkbox"/> Yes <input type="checkbox"/> No Floor/No., Building/Street, Subdivision / Village Barangay/District, Town/City Province/State, Country, Zip Code | ¹⁵ Business Address Floor/No., Building/Street, Subdivision / Village Barangay/District, Town/City Province/State, Country, Zip Code |
|---|---|--|

¹⁶Preferred Mailing Address Present Address Permanent Address Business Address

| | | | | |
|--|---------------|------------|--------------|--------------|
| ¹⁷ Contact Numbers (area code) phone number () | Residence () | Mobile () | Business () | Overseas () |
|--|---------------|------------|--------------|--------------|

| | | | |
|---|---------------------------|------------------------|-----------------------------|
| ¹⁸ Primary Occupation (Title and/or functions) | Tenure (# of Years) _____ | Employer/Business Name | Nature of Business/Industry |
|---|---------------------------|------------------------|-----------------------------|

¹⁹Other Occupation (if any)

| | | |
|---|-----------------------------------|--|
| ²⁰ Estimated Gross Annual Income in PHP (including part time jobs) | ²¹ Estimated Net Worth | ²² Source/s of Funds (check all that apply) <input type="checkbox"/> Salary <input type="checkbox"/> Business <input type="checkbox"/> Savings <input type="checkbox"/> Sale of Asset <input type="checkbox"/> Gift / Inheritance <input type="checkbox"/> Remittance from <country> _____ <input type="checkbox"/> Others: _____ |
|---|-----------------------------------|--|

| | | |
|-----------------------------|---|--|
| ²³ SSS/GSIS No.: | ²⁴ Tax Identification No. (TIN): | ²⁵ For Foreign Nationals: <input type="checkbox"/> ACR No. or <input type="checkbox"/> Passport No. _____ Expiration Date: _____ |
|-----------------------------|---|--|

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| ²⁶ Are you a citizen or a permanent resident of another country? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please specify the countries: | ²⁷ Are you currently working or residing in another country? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please specify the countries: |
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|---|--|
| ²⁸ Do you have any standing instructions to transfer funds to a foreign account? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please specify the countries: | ²⁹ Do you have a Power of Attorney or signatory granted to someone with a foreign address? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please specify the countries: |
|---|--|

If the country specified in questions no. 26 to 29 is U.S., please accomplish the Foreign Account Tax Compliance Act (FATCA) Form.

³⁰Do you have a Beneficial Owner? Yes No If yes, please accomplish the Certification of Beneficial Owner Form.
Beneficial owner is any natural person who ultimately owns or control the owner and/or on whose behalf a transaction is being conducted.

³¹Please accomplish the Payor Information Form if:
 Anyone other than you will be paying for this account; or Source of funding is an "and" or "and/or" bank account

³²Are you or any of your immediate family members been entrusted with prominent public position/s in (a) the Philippines with substantial authority over policy, operations or the use or allocation of government-owned resources; (b) a foreign State; or (c) an international organization?
 Yes No

Account Information

³³Risk Profile based on the Client Suitability Assessment (CSA)*: Conservative Moderate Aggressive *Please refer to the CSA Form.
Please accomplish the Client Waiver if you wish to invest in a fund with a higher risk profile compared with the result of your CSA.

³⁴Please indicate the name of the fund/s that you want to invest in, along with the amount and payment details of each:

| Fund Name | Currency | Amount | Payment Mode | | | | Payment Details (Date, Bank Name, Check No.) |
|-----------|----------|--------|--------------------------|--------------------------|--------------------------|--------------------------|---|
| | | | Cash | Check | Debit from Account | Wire Transfer | |
| | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | |
| | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | |
| | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | |
| | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | |
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| | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | |

Notes: The maximum allowable total cash payment per calendar year is US\$10,000, or its peso equivalent.
Debit from Account is available only for the following Banks: BDO, BPI, China Bank, HSBC, Metrobank and Unionbank.
The Client acknowledges that this application is subject to the Company's approval. Please refer to the Unit Investment Trust Funds Omnibus Participating Trust Agreement.

For Funds with Unit-Paying Feature

How would you like to receive your Unit Income Payment?

For Peso Share Class Only

Please credit to my peso bank account Current Savings

Bank: _____ Branch of Account: _____

Account No. _____ Swift Code: _____ Branch Address: _____

I will pick up the check through my Wealth Specialist

For Dollar Share Class Only

For your benefit, to avoid being charged incoming remittance fees, credit to account option is available only for the banks listed below.

Please credit to my dollar bank account Current Savings

Bank: BDO BPI China Bank HSBC Metrobank Unionbank Branch of Account: _____

Account No. _____ Swift Code: _____ Branch Address: _____

I will pick up the check through my Wealth Specialist

Note: Your Bank Account's currency should be the same as the Share Class currency of your UITF investment.

Signature Card

Please affix the same signature within the designated boxes.

Account Owner's Signature

Specimen 1

Specimen 2

Specimen 3

Client Certification and Authorization

I hereby certify that all information given in this Client Information Sheet are true, complete and correct to the best of my personal knowledge, and I agree to update Manulife Asset Management and Trust Corporation (the "Company") within 30 calendar days of any change in the information supplied in this form. I have read and agree to be governed by the terms and conditions relative to this Account, as well as by the rules and regulations of the Bangko Sentral ng Pilipinas, the Anti-Money Laundering Act as amended, the Bureau of Internal Revenue, the Securities and Exchange Commission, and other applicable Philippine laws and regulations, as well as the United States Foreign Account Tax Compliance Act and the regulations of the United States Internal Revenue Services as may be amended from time to time, and other appropriate Philippine and/or foreign governmental agencies.

The Company collects and uses my personal and sensitive information to carry on its trust and fiduciary business. By signing this form and continuing to avail of the Company's products and services, I agree that the information I provided and any subsequent changes to it can be processed, shared, disclosed, transferred or used by the Company, including its shareholders, directors, and employees, affiliates, subsidiaries, business partners, any member of the Manulife Financial Group (including those located overseas), advisors, representatives, industry associations and databases, local and foreign authorities having jurisdiction over companies within the Manulife Financial Group, external auditors/counsels, and its third party service providers (whether within or outside the Philippines) within the rules set by the Data Privacy Act of 2012, as may be amended from time to time, relevant regulations and the Company's privacy policy available at assetmanagement.manulife.com.ph/Customer-Privacy-Policy for purposes of:

- approving this application;
- administering and servicing the account;
- marketing (including marketing of products and services offered by any member of the Manulife Financial Group and those of our business partners), promoting, getting feedback on our products and services, and measuring client satisfaction;
- conducting data analytics and doing automated data processing;
- preventing money laundering or terrorist financing activities;
- complying with reportorial and regulatory requirements of both local and foreign regulatory authorities (including local and foreign tax authorities and stock exchanges) as well as other legal, regulatory or contractual obligations of any member within the Manulife Financial Group, relating to information sharing, tax reporting or otherwise;
- the Company's internal purposes such as governance, risk, compliance, and reporting; and
- for other reasonable purposes related to the services provided.

I will not unreasonably cancel my consent which could result to the Company or any member of the Manulife Financial Group violating any law, rules, regulations or guidelines or its obligation under any contract or commitment with local or foreign regulators, governmental bodies or industry recognized bodies (whether within or outside the Philippines).

For my personal and sensitive information I provided to the Company, I am allowing the Company to keep them in line with its records retention policy. I will not hold the Company responsible for any claim, loss, liability and cost as a result of using such information for valid purposes.

Account Owner's Signature over Printed Name

Date signed (mm/dd/yyyy)

Valid ID with Photo and Signature Presented:

ID Type: _____

ID Number: _____

IMPORTANT NOTE: Acceptable Valid IDs include those issued by any of the following official authorities: 1) The Philippine Government, including its political subdivisions, agencies, and instrumentalities; 2) Government-Owned or -Controlled Corporations (GOCCs); 3) Private entities or institutions registered with and supervised or regulated either by the Bangko Sentral ng Pilipinas (BSP), Securities and Exchange Commission (SEC) or Insurance Commission (IC); 4) For Filipino students, School ID signed by the school principal or head of the educational institution.

For Manulife Use Only

For Sales Personnel/Wealth Specialist:

I declare that I have personally (1) checked the identity of the owner against the identification documents submitted; (2) reviewed the original copies of these identification documents and attest that any photocopy of these that are attached to this application are true and faithful copy of the original; and (3) interviewed the account owner before this application is submitted.

For Sales Personnel/Wealth Specialist:

For Manulife Personnel:

Signature over Printed Name

Signature over Printed Name

Distributor Code

Date Signed (mm/dd/yyyy)

Date Signed (mm/dd/yyyy)

Unit Investment Trust Funds are NOT DEPOSIT products and are not insured by the Philippine Deposit Insurance Corporation (PDIC) or by Manulife Asset Management and Trust Corporation, its parent company or its affiliates. These products have no guaranteed returns/yields. The performances of the funds and their underlying securities are not guaranteed and the value of funds may fluctuate and could be less than the capital invested. Any loss/income arising from market fluctuations and price volatility, even if invested in government securities, is for the account of the client/investor. Past performance, when presented, is purely for reference purposes and is not indicative of similar future result. Manulife Asset Management and Trust Corporation is not liable for losses except for gross negligence, willful fraud or bad faith of its officers, employees, or authorized representatives. Prospective investors are advised to read the Declaration of Trust for the Fund, which may be obtained from the office of the Trustee, before proceeding with the investment.

Manulife Asset Management and Trust Corporation, its products and services are regulated and governed by the Bangko Sentral ng Pilipinas (BSP) with telephone number (02) 708-7087 and email address consumeraffairs@bsp.gov.ph. For inquiries or complaints relating to our products and services, you may call our Customer Care Hotline at (02) 884-7000 or send an email to phcustomecare@manulife.com. To know your rights under BSP Circular No. 857 (Regulations on Financial Consumer Protection), please access a copy at the BSP website (www.bsp.gov.ph).

Manulife, Manulife Asset Management, and Manulife Asset Management & Block Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

Client Suitability Assessment

| | |
|--------------|-------------|
| Account Name | Account No. |
|--------------|-------------|

The products and services offered by Manulife Asset Management and Trust Corporation (Trustee/Investment Manager) are not deposit accounts and are not insured by the Philippine Deposit Insurance Corporation (PDIC). These are not obligations of, and are not guaranteed or insured by the Trustee/Investment Manager, its parent company or affiliates and does not carry any guarantee on returns. Any loss/income is for the account of the client. The Trustee/Investment Manager is not liable for losses, except losses attributable to its willful default, bad faith and gross negligence.

This Client Suitability Assessment (CSA) is done prior to account opening and is intended to assist you in understanding your own ability and willingness to take risks based on your personal profile, financial situation, objective, time frame, preference, tolerance and experience while you decide on which investments may be suitable for you. However, this is not intended to be a complete and full assessment, there might be other variables affecting your risk tolerance that are not taken into consideration, thus your final choice may be different based on further discussion with your Sales Personnel/Wealth Specialist. Your risk profile changes over time and we encourage you to do an assessment at least every three (3) years or as your needs and situation change.

Client Suitability Assessment

1. How long have you been investing in financial products that fluctuate in value (e.g. stocks, bonds, mutual funds, investment-linked insurance products, foreign currencies, commodities, derivatives, structured products, shares/share options for employees, retirement schemes)?
 - a. No experience
 - b. Less than 2 years
 - c. Between 2 and less than 4 years
 - d. Between 4 and 7 years
 - e. More than 7 years
2. What channel(s) have you used or are currently using to obtain investment knowledge? (Tick one or more)
 - a. No and/or not interested in any investment knowledge
 - b. Discuss investment or finance related topics with friends, relatives and/or colleagues
 - c. Read and/or listen to investment or finance related news
 - d. Review investment or finance related materials from various sources
 - e. Research investment or finance related topics or attend investment or finance related classes, forums, presentations, seminars or workshops
3. Which financial products have you ever held or are you currently holding? (Tick one or more)
 - a. Cash, bank deposits, certificates of deposit, capital-protected products
 - b. Bonds, bond funds
 - c. Foreign currencies, non-capital-protected currency-linked structured products
 - d. Commodities, investment-linked insurance products, open-end mutual funds (excluding money market funds and bond funds), non-capital-protected equity-linked structured products
 - e. Stocks, derivatives including but not limited to options, warrants and futures contracts
4. What is your current investment objective?
 - a. Security of capital is most important
 - b. Security of capital is important
 - c. Balance between security and growth of capital is important
 - d. Growth of capital is important
 - e. Growth of capital is most important
5. What percentage of your total liquid assets is currently held in financial products that fluctuate in value?
 - a. 0%
 - b. More than 0% and less than or equal to 10%
 - c. More than 10% and less than or equal to 20%
 - d. More than 20% and less than or equal to 30%
 - e. More than 30%
6. What level of fluctuation in the value of a financial product would be generally acceptable to you?
 - a. Less than 10% up or down
 - b. Between 10% up and 10% down
 - c. Between 15% up and 15% down
 - d. Between 20% up and 20% down
 - e. More than 20% up or down
7. How many months of your normal expenses could be covered by your reserved liquid assets in case of an unexpected event?
 - a. No reserved liquid assets for any unexpected event
 - b. Less than 3 months
 - c. Between 3 months and 6 months
 - d. Between 6 months and 9 months
 - e. More than 9 months
8. How long is your expected investment horizon?
 - a. Less than 1 year
 - b. 1 year to 5 years
 - c. 6 years to 10 years
 - d. 11 years to 20 years
 - e. More than 20 years

Client Suitability Assessment

9. Which statement can best describe your general attitude towards financial investment?

- a. I cannot put up with any price fluctuation and have no interest on earnings.
- b. I can only put up with little price fluctuation and wish to have earnings slightly higher than bank deposit rates.
- c. I can put up with some price fluctuation and wish to have earnings much better than bank deposit rates.
- d. I can put up with high degree of price fluctuation and wish to have earnings comparable to stock market indexes.
- e. I can put up with any price fluctuation and wish to have earnings remarkably higher than stock market indexes.

10. Overall, how would you rate yourself as an investor?

- a. No experience. Excess funds are mainly parked in bank accounts and liquid cash.
- b. Fairly experienced. Investments are diversified with a balance in equities and fixed income instruments including variable life funds. Highly volatile investments account for a small portion in my portfolio.
- c. Highly experienced. A highly diversified portfolio which may include foreign currency denominated investments, high risk investment products, may contain offshore placements, etc.

How to Score the Client Suitability Assessment

Assign the following points:

| Question No. | A | B | C | D | E | Your Points |
|--------------|---|---|---|---|---|-------------|
| Question 1 | 1 | 2 | 3 | 4 | 5 | |
| Question 2 | 1 | 2 | 3 | 4 | 5 | |
| Question 3 | 1 | 2 | 3 | 4 | 5 | |
| Question 4 | 1 | 2 | 3 | 4 | 5 | |
| Question 5 | 1 | 2 | 3 | 4 | 5 | |
| Question 6 | 1 | 2 | 3 | 4 | 5 | |
| Question 7 | 1 | 2 | 3 | 4 | 5 | |
| Question 8 | 1 | 2 | 3 | 4 | 5 | |
| Question 9 | 1 | 2 | 3 | 4 | 5 | |
| Question 10 | 1 | 2 | 3 | | | |

NOTE: If any question allows multiple answers, only the answer carrying the highest score is used in the calculation.

Total the points from each question.

Your Score: _____

| Type | Score | General Risk Profile Description |
|--------------|-----------|--|
| Conservative | =< 23 pts | Low capacity to assume risk, not willing to tolerate "noticeable downside market fluctuations" and are prepared to forego significant upside potential. A fund invested in primarily fixed income instruments may be suitable for you. |
| Moderate | 24-36 pts | Moderate risk tolerance, comfortable with modest short term capital losses and fluctuations in your investment in anticipation of higher return. A fund composed predominantly of fixed income instruments mixed with high-risk equities appears suitable for you. |
| Aggressive | => 37 pts | Willing to assume a high level of risk and may be prepared to lose majority of your money in exchange for the highest possible return. You might prefer a fund allocation which is almost entirely biased towards equities and/or denominated in foreign currencies. |

Account Owner's Signature over Printed Name

Date signed (mm/dd/yyyy)

Verified by:

Sales Personnel/Wealth Specialist's Signature over Printed Name

Date signed (mm/dd/yyyy)

Client Waiver

| | |
|--------------|-------------|
| Account Name | Account No. |
|--------------|-------------|

I note the result of the Client Suitability Assessment (CSA), classifies me as a(n) **Conservative** **Moderate** **Aggressive** investor. Nevertheless, I want to invest in the investment/product/portfolio which is different from and bears a higher risk than the recommended products based on the results of the CSA.

I do not agree with the recommendation of Manulife Asset Management and Trust Corporation on the investment product/portfolio/strategy appropriate to my profile based on the results of the CSA. I hereby waive such results and have decided to avail instead of another investment product/portfolio/strategy other than which is consistent with the results of the CSA. I fully understand and I am willing to take the risks incidental to the investment product or portfolio to be availed of. I expressly agree to exclusively bear the consequences of my conscious decision to invest in investments products/portfolio with higher risk. I am fully aware that this waiver effectively supersedes any objective procedure established by the CSA process I have gone through.

I hereby hold Manulife Asset Management and Trust Corporation, its directors, officers, staff and other authorized representatives free and harmless from any and all liabilities, actions and claims, and I hereby undertake to indemnify the same for any and all liabilities, losses, damages, costs and expenses which may result from my decision to avail of the investment product/portfolio/strategy with higher risks.

Investor's Signature over Printed Name (Account Owner)

Date signed (mm/dd/yyyy)

For Manulife Use Only

For Sales Personnel/Wealth Specialist:

For Manulife Personnel:

Signature over Printed Name

Signature over Printed Name

Distributor Code

Date Signed (mm/dd/yyyy)

Date Signed (mm/dd/yyyy)

Manulife Asset Management and Trust Corporation
Head Office: 10th Floor NEX Tower, 6786 Ayala Avenue, Makati City, 1229, Philippines
Customer Care: (02) 884-7000
Domestic Toll-Free: 1-800-1-888-6268
Website: assetmanagement.manulife.com.ph
Email: phcustomercare@manulife.com

Prior to making an investment, Manulife Asset Management and Trust Corporation is hereby informing you of the nature of its Unit Investment Trust Funds (UITFs) and the securities they may invest in, and the risks involved in investing therein. As investments generally carry different degrees of risk, it is necessary that before you make any investment, you should have:

1. fully understood the nature of the securities/investment vehicles/UITFs you will be investing in and the extent of your exposure to risks;
2. read this Risk Disclosure Statement completely; and
3. independently determined that investment in said securities/investment vehicles/UITFs is appropriate for you.

There are risks involved in investing in various securities because the value of your investment may fluctuate depending on market circumstances. For UITFs in particular, the value of your investment is based on the Net Asset Value per Unit (NAVPU) of the Fund, which uses a marked-to-market valuation and therefore may fluctuate daily. The Net Asset Value (NAV) is derived from the summation of the market value of the underlying securities of the Fund plus accrued interest income less liabilities and qualified expenses.

INVESTMENT IN FUNDS DOES NOT PROVIDE GUARANTEED RETURNS EVEN IF THE FUNDS ARE INVESTED IN GOVERNMENT SECURITIES AND HIGH-GRADE PRIME INVESTMENT OUTLETS. YOUR PRINCIPAL AND EARNINGS FROM INVESTMENT IN THE FUNDS CAN BE LOST IN WHOLE OR IN PART WHEN THE NAVPU AT THE TIME OF REDEMPTION IS LOWER THAN THE NAVPU AT THE TIME OF PARTICIPATION. GAINS FROM INVESTMENT IN THE UITFS ARE REALIZED WHEN THE NAVPU AT THE TIME OF REDEMPTION IS HIGHER THAN THE NAVPU AT THE TIME OF PARTICIPATION.

Your investment in any security through Manulife Asset Management and Trust Corporation's various investment vehicles, segregated portfolios and UITFs exposes you to the various types of risks enumerated and defined hereunder:

INTEREST RATE RISK. This is the possibility for an investor to experience losses due to changes in interest rates. The purchase and sale of a debt instrument may result in profit or loss because the value of a debt instrument changes inversely with prevailing interest rates.

The Fund's portfolio, being marked-to-market, is affected by changes in interest rates thereby affecting the value of fixed income investments such as bonds. Interest rate changes may affect the prices of fixed income securities inversely, e.g. as interest rates rise, bond prices fall and when interest rates decline, bond prices rise. As the prices of bonds in a portfolio adjust to a rise in interest rate, the portfolio's market value may decline.

Risk Disclosure Statement

MARKET/PRICE RISK. This is the possibility for an investor to experience losses due to changes in market prices of securities (e.g. bonds and equities). It is the exposure to the uncertain market value of a portfolio due to price fluctuations.

The value of investments fluctuates over a given time period because of general market conditions, economic changes or other events that impact large portions of the market such as political events, natural calamities, etc. Fixed income securities, which are not held until they mature, are subject to this risk. In the case of UITFs, the Fund may gain/lose due to increase/decline in security prices, which may sometimes happen rapidly or unpredictably, hence, the NAVPU may increase to make profit or decrease to incur loss.

LIQUIDITY RISK. This is the possibility for an investor to experience losses due to the inability to sell or convert assets into cash immediately or in instances where conversion to cash is possible but at a loss. These may be caused by different reasons such as trading in securities with small or few outstanding issues, absence of buyers, limited buy/sell activity, restricted redemption periods, or underdeveloped capital markets.

Liquidity risk occurs when certain securities in the Fund may be difficult or impossible to sell at a particular time which may prevent the withdrawal/redemption of investments until its assets can be converted to cash. Even government securities which are the most liquid of fixed income securities may be subjected to liquidity risk particularly if a sizeable volume is involved.

CREDIT RISK/DEFAULT RISK. This is the possibility for an investor to experience losses due to a borrower's failure to pay principal and/or interest in a timely manner on instruments such as bonds, loans, or other forms of security which the borrower issued. This inability of the borrower to make good on its financial obligations may have resulted from adverse changes in its financial condition, thus, lowering credit quality of the security, and consequently lowering the price (market/price risk) which contributes to the difficulty in selling such security. It also includes risk of a counterparty (a party the Fund Manager trades with) defaulting on a contract to deliver its obligation either in cash or securities.

This is the risk of losing value in the Fund in the event the borrower defaults on his obligation or in the case of counterparty, when it fails to deliver on the agreed trade. This decline in the value of the Fund/Portfolio happens because the default /failure would make the price of the security go down and may make the security difficult to sell. As these happen, the NAVPU of a Fund may decline.

REINVESTMENT RISK. This is the risk associated with the possibility of having lower returns or earnings when maturing funds or the interest earnings of funds are reinvested.

UITF investors who redeem and realize their gains run the risk of reinvesting their funds in an alternative investment outlet with lower yields. Similarly, Manulife Asset Management and Trust Corporation is faced with the risk of not being able to find good or better alternative investment outlets as some of the securities in the Fund matures.

OFFSETTING/HEDGING RISK. This is the possibility for an investor to experience losses brought about by the inherent risks which the underlying investment is exposed to despite the use of a hedging instrument.

Hedging is the act of reducing the exposure of the underlying investment from its risks. In order for hedging to be effective, the prices of the hedging instruments and the underlying investment should normally move in opposite directions.

There is no guarantee, however, that the effectiveness of a hedging instrument shall remain throughout the term of the underlying investment. Should the hedging instrument become ineffective, liquidating this based on market prices may result to losses.

In case of a foreign currency-denominated security or a peso-denominated fund that is allowed to invest in securities denominated in currencies other than its base currency, the segregated portfolio and the fund are also exposed to the following risks:

FOREIGN EXCHANGE RISK. This is the possibility for an investor to experience losses due to fluctuations in foreign exchange rates. The exchange rates depend upon a variety of global and local factors, e.g. interest rates, economic performance, and political developments.

It is the risk of a security to currency fluctuations when the value of investments in securities denominated in currencies other than the base currency of the security depreciates. Conversely, it is the risk of the security to lose value when the base currency of the security appreciates. The NAVPU of a peso-denominated UITF invested in foreign currency-denominated securities may decrease to incur loss when the peso appreciates.

COUNTRY RISK. This is the possibility for an investor to experience losses arising from investments in securities issued by/in foreign countries due to the political, economic and social structures of such countries. There are risks in foreign investments due to the possible internal and external conflicts, currency devaluations, foreign ownership limitations and tax increases of the foreign country involved which are difficult to predict but must be taken into account in making such investments.

Likewise, brokerage commissions and other fees may be higher in foreign securities. Government supervision and regulation of foreign stock exchanges, currency markets, trading systems and brokers may be less than those in the Philippines. The procedures and rules governing foreign transactions and custody of securities may also involve delays in payment, delivery or recovery of investments.

OTHER RISKS. Your Fund may be further exposed to the risk of any actual or potential conflicts of interest in the handling of in-house or related party transactions by Manulife Asset Management and Trust Corporation. These transactions may include purchase of own-institution or affiliate obligations; purchase of assets from or sales to own institution, directors, officers, subsidiaries, affiliates or other related interests/parties; or purchases or sales between fiduciary/managed accounts.

I HAVE COMPLETELY READ AND FULLY UNDERSTOOD THIS RISK DISCLOSURE STATEMENT AND THE SAME WAS CLEARLY EXPLAINED TO ME BY A MANULIFE ASSET MANAGEMENT AND TRUST CORPORATION SALES PERSONNEL/WEALTH SPECIALIST BEFORE I AFFIXED MY SIGNATURE HEREIN. I HEREBY VOLUNTARILY AND WILLINGLY AGREE TO COMPLY WITH ANY AND ALL LAWS, REGULATIONS, THE PLAN RULES/PROSPECTUS, WRITTEN TRUST/OTHER FIDUCIARY/INVESTMENT MANAGEMENT AGREEMENT, TERMS AND CONDITIONS GOVERNING MY INVESTMENT.

Investor's Signature over Printed Name (Account Owner)

Date signed (mm/dd/yyyy)

For Manulife Use Only

I acknowledge that I have (1) advised the client to read this Risk Disclosure Statement; (2) encouraged the client to ask questions on matters contained in this Risk Disclosure Statement, and (3) fully explained the same to the client.

Sales Personnel/Wealth Specialist's Signature over Printed Name

Distributor Code

Date signed (mm/dd/yyyy)

Unit Investment Trust Funds Omnibus Participating Trust Agreement (Trustee's Copy)

| | |
|--------------|-------------|
| Account Name | Account No. |
|--------------|-------------|

The undersigned Participant, as TRUSTOR, through this Omnibus Participating Trust Agreement (the "Agreement"), hereby agrees to participate in the Manulife Asset Management and Trust Corporation Unit Investment Trust Fund/s he has duly selected based on his Client Suitability Assessment (CSA)/Investment Policy Statement (IPS) (the "Fund/s") established and administered by Manulife Asset Management and Trust Corporation (the "TRUSTEE"). The TRUSTOR also agrees that his initial contribution and subsequent contributions to the Fund's are subject to the approval of the TRUSTEE after which an evidence of participation shall be issued to the TRUSTEE; and that prior to approval, the TRUSTEE shall not be liable to the TRUSTOR for any loss arising from market fluctuations and price volatility of the securities held by the FUND/s.

It is expressly understood and agreed that this Agreement is subject to, and does not amend, modify or limit, the respective Fund/s' Declaration/s of Trust (the "Plan Rules"). As such, the TRUSTOR hereby explicitly acknowledges having read and fully understood the Plan Rules pertaining to his investment/s and is amenable to all the terms and conditions contained therein. The TRUSTOR also confirms and certifies that the Fund/s is/are suitable to his investment requirements.

The TRUSTOR and the TRUSTEE likewise agree as follows:

- 1. Participation and Redemption.** Participation in the Fund/s and redemption of such participation shall be allowed only on the basis of the net asset value of each participation unit (the "NAVPU") determined in accordance with the applicable Plan Rules. The TRUSTOR's investment in each Fund shall be expressed in terms of number of units of participation as appearing in the TRUSTOR's evidence of participation.

As his participation, the TRUSTOR shall transfer, convey and pay unto the TRUSTEE, such amount representing the value of the units as indicated in the TRUSTOR's evidence of participation, in the currency likewise indicated therein.

The TRUSTOR may redeem his participation in a Fund by surrendering his relevant evidence of participation to the TRUSTEE. Alternatively, other means of redemption notice may be honored, provided they are allowed under the TRUSTEE's policy. Participation and redemption shall be allowed only at such frequency or at such times as provided in the applicable Plan Rules.

As the participation and redemption of such participation are subject to certain documentary requirements, the NAVPU that will be applicable to the TRUSTOR's participation or redemption shall depend on the date the participation is actually approved or when the redemption is actually processed.
- 2. Client Suitability.** Prior to the acceptance of participation, the TRUSTEE shall perform client suitability, through Client Suitability Assessment forms, which shall be acknowledged and signed by the TRUSTOR.
- 3. Disclosure of Risks.** The TRUSTOR confirms that he has read and understood the Risk Disclosure Statement prior to executing and agreeing to be bound by this Agreement.
- 4. Administration and Investment of Each Fund.** Each Fund, which is the pool of trust funds from the participating trustors thereof, shall be managed, administered and invested by the TRUSTEE under the operation of the applicable Plan Rules.
- 5. Disclosure of Investment Outlets.** The TRUSTEE shall make available for the information of any interested participant a list of prospective and outstanding investment outlets for each Fund, which list shall be updated at least quarterly.
- 6. Compensation.** As compensation for the TRUSTEE's services, it shall be entitled to compensation as provided in the applicable Plan Rules.
- 7. Liability of TRUSTEE.** Save that attributable to the TRUSTEE's fraud, willful default, evident bad faith or gross negligence, the TRUSTEE shall not be liable for any loss or depreciation in the value of the Fund/s or in the value of the TRUSTOR's units of participation in the Fund/s arising from any act done by the TRUSTEE pursuant to the terms hereof and the applicable Plan Rules. Neither shall the TRUSTEE be liable for refraining to do any act where such inaction in the good faith judgment of the TRUSTEE is necessary and appropriate for the proper and advantageous administration and management of the Fund/s.
- 8. Amendments.** This Agreement shall be deemed automatically modified as and when the Plan Rules are amended by the TRUSTEE in order to comply with applicable laws and/or Bangko Sentral ng Pilipinas regulations and for such other purposes as may be deemed proper by the TRUSTEE.
- 9. Term of Agreement.** This Agreement shall continue and remain in force until the termination of the Fund/s in accordance with the Plan Rules or with laws or regulations then existing.
- 10. Reference Documents.** The terms and conditions in the Plan Rules, Risk Disclosure Statement, Client Suitability Assessment, and the evidence of participation are incorporated herein by reference, restated herein and shall form integral parts hereof. In executing this Agreement, the TRUSTOR represents that he has carefully read and fully understood the same documents and that he has agreed to be bound by all the terms and conditions thereof. In case of inconsistencies, the provisions of the Plan Rules shall prevail over those of this Agreement and the other reference documents.
- 11. Evidence of Participation.** Contributions of the TRUSTOR into any of the Funds shall be evidenced by a separate Confirmation of Participation or Statement of Account, which is issued by the TRUSTEE for this purpose. Any evidence of participation is non-negotiable and serves only to confirm the

units purchased as of its date. The possession of the original copy of any evidence of participation does not constitute proof that the units appearing therein remain outstanding. The TRUSTOR's outstanding units shall be based on the books and records of the TRUSTEE. The TRUSTEE reserves the right to require the prior surrender of any evidence of participation upon redemption of units. Notwithstanding the requirement for surrender, mere possession of the evidence of participation shall not be presumed or deemed as proof of non-payment of the participation.

12. Cooling-Off Provision. The participant of the Fund who is a natural person may avail of the cooling-off period of two (2) business days immediately following the approval of his participation in the Fund without penalty, subject to submission of a written notice to the TRUSTEE during the cooling-off period. The settlement amount shall be calculated based on the NAVPU of the Fund to be released on the immediately succeeding business day following receipt of the notice to avail of the cooling-off period.

13. Privacy Consent Clause – The Trustee collects and uses the Trustor's personal and sensitive information to carry on its trust and fiduciary business. By signing this form and continuing to avail of the Trustee's products and services, the Trustor agrees that the information he/she provided and any subsequent changes to it can be processed, shared, disclosed, transferred or used by the Trustee, including its shareholders, directors, and employees, affiliates, subsidiaries, business partners, any member of the Manulife Financial Group, (including those located overseas), advisors, representatives, industry associations and databases, local and foreign authorities having jurisdiction over companies within the Manulife Financial Group, external auditors/counsels, and its third party service providers (whether within or outside the Philippines) within the rules set by the Data Privacy Act of 2012, as may be amended from time to time, relevant regulations and the Company's privacy policy available at assetmanagement.manulife.com.ph/Customer-Privacy-Policy for purposes of:

- approving the Trustor's application;
- administering and servicing the account;

- marketing (including marketing of products and services offered by any member of the Manulife Financial Group and those of the Trustee's business partners), promoting, getting feedback on the Trustee's products and services, and measuring client satisfaction;
- conducting data analytics and doing automated data processing;
- preventing money laundering or terrorist financing activities;
- complying with reportorial and regulatory requirements of both local and foreign regulatory authorities (including local and foreign tax authorities and stock exchanges) as well as other legal, regulatory or contractual obligations of any member within the Manulife Financial Group, relating to information sharing, tax reporting or otherwise;
- the Trustee's internal purposes such as governance, risk, and underwriting management, and reporting; and
- for other reasonable purposes related to the services provided.

The Trustor will not unreasonably cancel his/her consent which could result to the Trustee or any member of the Manulife Financial Group violating any law, rules, regulations or guidelines or its obligation under any contract or commitment with local or foreign regulators, governmental bodies or industry recognized bodies (whether within or outside the Philippines).

For the Trustor's personal and sensitive information he/she provided to the Trustee, he/she is allowing the Trustee to keep them in line with their records retention policy. The Trustor will not hold the Trustee responsible for any claim, loss, liability and cost as a result of using such information for valid purposes.

14. The Trustor acknowledges that the Fund/s are trust products and are NOT A DEPOSIT ACCOUNTS, an obligation of, or insured by Manulife Asset Management and Trust Corporation, its parent and its affiliates. The returns and any income or loss arising from market fluctuations and price volatility of the securities held by the Fund/s, including investments in government securities, are for the account of the Participant. The units of participation in the Fund/s, when redeemed, may be worth more or less than the Participant's initial investment. Historical performance, when presented, is purely for reference purposes and is not a guarantee of similar future results. The Fund's Trustee, is not liable for losses, unless there is fraud, willful default, evident bad faith or gross negligence on its part.

Agreed and accepted by:

Account Owner's Signature over Printed Name

Date signed (mm/dd/yyyy)

For and in behalf of Manulife Asset Management and Trust Corporation:

Sales Personnel/Wealth Specialist's Signature over Printed Name

Date signed (mm/dd/yyyy)

Unit Investment Trust Funds Omnibus Participating Trust Agreement (Client's Copy)

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| Account Name | Account No. |
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- administering and servicing the account;

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- conducting data analytics and doing automated data processing;
- preventing money laundering or terrorist financing activities;
- complying with reportorial and regulatory requirements of both local and foreign regulatory authorities (including local and foreign tax authorities and stock exchanges) as well as other legal, regulatory or contractual obligations of any member within the Manulife Financial Group, relating to information sharing, tax reporting or otherwise;
- the Trustee's internal purposes such as governance, risk, and underwriting management, and reporting; and
- for other reasonable purposes related to the services provided.

The Trustor will not unreasonably cancel his/her consent which could result to the Trustee or any member of the Manulife Financial Group violating any law, rules, regulations or guidelines or its obligation under any contract or commitment with local or foreign regulators, governmental bodies or industry recognized bodies (whether within or outside the Philippines).

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Agreed and accepted by:

Account Owner's Signature over Printed Name

Date signed (mm/dd/yyyy)

For and in behalf of Manulife Asset Management and Trust Corporation:

Sales Personnel/Wealth Specialist's Signature over Printed Name

Date signed (mm/dd/yyyy)