MANULIFE MUTUAL FUNDS,
MANULIFE PRIVATE INVESTMENT POOLS AND
MANULIFE ALTERNATIVE MUTUAL FUNDS

AMENDMENT NO. 2 dated September 10, 2026 to the Simplified Prospectus dated May 22, 2026, as amended by Amendment No. 1 dated August 11, 2026 (the "SP") of:

Manulife Global Strategic Balanced Yield Fund
Manulife U.S. Unconstrained Bond Fund
Manulife Money Market Fund
Manulife Corporate Bond Fund
Manulife CQS Multi Asset Credit Fund
Manulife Global Unconstrained Bond Fund

(each a "**Fund**" and, collectively, the "**Funds**")

This amendment to the SP of the Funds provides certain additional information relating to the Funds, and the SP, as amended, should be read subject to this information.

All capitalized terms not defined herein have the respective meanings set out in the SP. In all other respects, the disclosure in the SP is not revised.

For clarity, throughout this amendment, when referring to ETF Series securities, the term "securities", as defined in the SP, refers to ETF Units of the Fund.

REASONS FOR AMENDMENTS:

1. **Offering of ETF Series securities in Manulife Corporate Bond Fund**

   Manulife Corporate Bond Fund will offer ETF Series securities.

2. **Engagement of CQS (UK) LLP and CQS (US), LLC as sub-advisors for Manulife U.S. Unconstrained Bond Fund and Manulife Global Unconstrained Bond Fund**

   Effective on or about September 10, 2026, Manulife Investment Management Limited, as the manager and trustee of the Funds, will be engaging CQS (UK) LLP and CQS (US), LLC to act as portfolio sub-advisors for a portion of the investment portfolios of each of Manulife U.S. Unconstrained Bond Fund and Manulife Global Unconstrained Bond Fund.

3. **Portfolio sub-advisor changes in Manulife Global Strategic Balanced Yield Fund**

   Effective on or about September 10, 2026, Manulife Investment Management (Hong Kong) Limited and Manulife Investment Management (Singapore) Pte. Ltd. will cease to act as portfolio sub-advisors to Manulife Global Strategic Balanced Yield Fund.

4. **Correction to Fund Facts filed May 22, 2026 for Manulife Money Market Fund and Manulife CQS Multi Asset Credit Fund**

   The Fund Facts of Manulife Money Market Fund that were filed on May 22, 2026 inadvertently contained an error in the investment mix disclosure. The investment mix disclosure section of the Fund Facts have been amended to update this information.

   The Fund Facts of Manulife CQS Multi Asset Credit Fund that were filed on May 22, 2026 inadvertently contained errors in the management expense ratio and trading expense ratio disclosures. The Quick Facts and Fund Expenses sections of the Fund Facts have been amended to update this information. The ETF Facts of Manulife CQS Multi Asset Credit Fund were not impacted.

The technical amendments to the SP required to effect these amendments are set out below.

AMENDMENTS TO THE SP:

OFFERING OF ETF SERIES SECURITIES IN MANULIFE CORPORATE BOND FUND

Front Cover

On the front cover page, the symbol "[13]" is hereby added adjacent to Manulife Corporate Bond Fund to indicate that the Fund will now also offer ETF Series securities.

Responsibility for Mutual Fund Administration

Material Contracts

Under the heading "Material Contracts", the row in the table relating to Manulife Corporate Bond Fund is hereby deleted and replaced with the following:

Fund	Contract	Date
Manulife Corporate Bond Fund	Amended and Restated Regulation	September 10, 2026

Purchases, Switches, Redemptions and Exchanges

Under the heading "ETF Series Securities", the second paragraph is deleted in its entirety and replaced with the following:

> "ETF Series securities are offered by certain Funds. Other than ETF Series securities of Manulife Corporate Bond Fund, the ETF Series securities are currently listed on a Designated Exchange. Investors are able to buy or sell such ETF Series securities on the applicable Designated Exchange through registered brokers and dealers in the province or territory where the investor resides.

The ETF Series securities of Manulife Corporate Bond Fund have been conditionally approved for listing on the TSX. Subject to satisfying the TSX's original listing requirements on or before May 22, 2028, the ETF Series securities of Manulife Corporate Bond Fund will be listed on the TSX, and investors will be able to buy or sell such ETF Series securities on the TSX through registered brokers and dealers in the province or territory where the investor resides."

Under the heading "ETF Series Securities", the following row is hereby added to the table immediately under the third paragraph:

Fund	Ticker Symbol for the ETF Series securities
Manulife Corporate Bond Fund	CORB

Fees and Expenses

Fees and Expenses Payable by the Funds

Under the heading "Management Fees and Administration Fees", in the table for the Manulife Mutual Funds, the row relating to Manulife Corporate Bond Fund is hereby amended to include the following:

	Annual management fee (%)	**Annual Administration Fee (%)**
Fund	**ETF Series Securities**	**All Series Securities**
Manulife Corporate Bond Fund	0.47	0.15

Name, Formation and History of the Funds

Manulife Funds

Under the heading "Fixed Income Funds – North American Fixed Income Funds", in the column of the table titled "Changes", the following is added for Manulife Corporate Bond Fund:

"■ On September 10, 2026, the Fund was authorized to issue ETF Series securities."

Part B of the SP

Description of Securities Offered by the Fund

In respect of Manulife Corporate Bond Fund, the first sentence under the heading "Description of Securities Offered by the Fund" is hereby deleted and replaced with the following:

> "The Fund is offered in Advisor Series securities, Series F securities, Series FT6 securities, Series T6 securities and ETF Series securities."

In respect of Manulife Corporate Bond Fund, the following language is added under the heading "Distribution Policy":

> "**For ETF Series securities:**
>
> We generally distribute income, if any, monthly and capital gains, if any, annually in December. Distributions may increase or decrease from period to period. Distributions may occasionally include returns of capital. You should consult your tax advisor regarding the tax implications of receiving distributions.
>
> The amount of ordinary cash distributions, if any, will be based on the Manager's assessment of the prevailing market conditions. The amount and date of any ordinary cash distributions of the Fund may be announced in advance by issuance of a press release, at least annually, at the Manager's discretion or as required under Canadian securities legislation. The Manager may, in its sole discretion, change the frequency of such distributions, which change will be announced by the Manager in a press release.
>
> In December of each year, we will pay or make payable to securityholders sufficient net income and net realized capital gains as one or more special year-end distributions for such year so that the Fund will not be liable for income tax. Such special distributions may be automatically reinvested in additional ETF Series securities of the Fund or paid in cash. Immediately following payment of such a special distribution that is automatically reinvested in ETF Series securities, the number of ETF Series securities held by a securityholder will be automatically consolidated such that the number of ETF Series securities outstanding after such distribution will be equal to the number of ETF Series securities held by such securityholder immediately prior to such distribution, except in the case of a non-resident securityholder to the extent tax is required to be withheld in respect of the distribution."

What are the risks of investing in the Fund?

In respect of Manulife Corporate Bond Fund, under the heading "What are the risks of investing in the Fund?", the following risks are hereby added in alphabetical order:

> "■ Cease Trading of ETF Series securities

■ Limited Operating History and Absence of an Active Public Market for ETF Series Securities
■ Trading Price of ETF Series securities"

ENGAGEMENT OF CQS (UK) LLP AND CQS (US), LLC AS SUB-ADVISORS FOR MANULIFE U.S. UNCONSTRAINED BOND FUND AND MANULIFE GLOBAL UNCONSTRAINED BOND FUND

Responsibility for Mutual Fund Administration

Portfolio Advisor and Sub-Advisors

Under the heading "Portfolio Advisor and Sub-Advisors", the sections relating to CQS (UK) LLP and CQS (US), LLC are hereby deleted and replaced with the following:

"**Manulife CQS Multi Asset Credit Fund, Manulife Global Unconstrained Bond Fund and Manulife U.S. Unconstrained Bond Fund**

CQS (UK) LLP
London, England

Manulife IM Limited and CQS (UK) LLP are indirect subsidiaries of Manulife.

Our Amended and Restated Investment Management Agreement with CQS (UK) LLP to provide investment advisory services for the investment portfolio of Manulife CQS Multi Asset Credit Fund and for a portion of the investment portfolio of each of the remaining Funds listed above is dated September 10, 2026, as may be amended from time to time. Either party may terminate this agreement at any time upon 30 days' written notice. You should be aware that there may be difficulty enforcing any legal rights against CQS (UK) LLP as it is resident, and all or substantially all of its assets are situated, outside Canada.

Manulife CQS Multi Asset Credit Fund, Manulife Global Unconstrained Bond Fund and Manulife U.S. Unconstrained Bond Fund

CQS (US), LLC
New York, NY, U.S.A.

Manulife IM Limited and CQS (US), LLC are indirect subsidiaries of Manulife.

Our Amended and Restated Investment Management Agreement with CQS (US), LLC to provide investment advisory services for the investment portfolio of Manulife CQS Multi Asset Credit Fund and for a portion of the investment portfolio of each of the remaining Funds listed above is dated September 10, 2026, as may be amended from time to time. Either party may terminate this agreement at any time upon 30 days' written notice. You should be aware that there may be difficulty enforcing any legal rights against CQS (US), LLC as it is resident, and all or substantially all of its assets are situated, outside Canada."

Under the heading "Portfolio Advisor and Sub-Advisors", for Manulife Global Unconstrained Bond Fund and Manulife U.S. Unconstrained Bond Fund, the list of individuals who are principally responsible for the day-to-day investment decisions of a material portion of the portfolio is amended to include the following:

Fund	Name of Individual	Title
Manulife Global Unconstrained Bond Fund	Darren Toner	Senior Portfolio Manager, CQS (UK) LLP
	Tim Jarombek	Portfolio Manager, CQS (US), LLC
Manulife U.S. Unconstrained Bond Fund	Darren Toner	Senior Portfolio Manager, CQS (UK) LLP
	Tim Jarombek	Portfolio Manager, CQS (US), LLC

Material Contracts

Under the heading "Material Contracts", in the table relating to the portfolio sub-advisory services entered into in respect of the Funds, the rows relating to CQS (UK) LLP and CQS (US), LLC are hereby deleted and replaced with the following:

Fund	Contract	Date
Manulife CQS Multi Asset Credit Fund, Manulife Global Unconstrained Bond Fund and Manulife U.S. Unconstrained Bond Fund	Amended and Restated Sub-Advisory Agreement with CQS (UK) LLP, as may be amended from time to time	September 10, 2026
Manulife CQS Multi Asset Credit Fund, Manulife Global Unconstrained Bond Fund and Manulife U.S. Unconstrained Bond Fund	Amended and Restated Sub-Advisory Agreement with CQS (US), LLC, as may be amended from time to time	September 10, 2026

Name, Formation and History of the Funds

Manulife Funds

Under the heading “Fixed Income Funds – U.S. Fixed Income Funds”, in the column of the table titled “Changes”, the following is added for Manulife U.S. Unconstrained Bond Fund:

> “■ On September 10, 2026, CQS (UK) LLP and CQS (US), LLC were appointed as sub-advisors for a portion of the Fund.”

Under the heading “Fixed Income Funds – Global Fixed Income Funds”, in the column of the table titled “Changes”, the following is added for Manulife Global Unconstrained Bond Fund:

> “■ On September 10, 2026, CQS (UK) LLP and CQS (US), LLC were appointed as sub-advisors for a portion of the Fund.”

Part B of the SP

Fund Details

For Manulife U.S. Unconstrained Bond Fund, the row in the Fund Details table relating to the portfolio sub-advisor is hereby deleted and replaced with the following:

Portfolio sub-advisors [1]	Manulife Investment Management (US) LLC Boston, MA, U.S.A. CQS (UK) LLP London, England CQS (US), LLC New York, NY, U.S.A.

[1] The portfolio advisor and portfolio sub-advisors are indirect subsidiaries of Manulife. There may be difficulty enforcing legal rights against the portfolio sub-advisors, or their individual representatives, because they and all or substantially all of their assets are located outside of Canada. The portfolio advisor is responsible for any loss that arises out of any failure of the portfolio sub-advisors: (i) to exercise the powers and discharge the duties of their office honestly, in good faith and in the best interests of the Fund and the portfolio advisor; or (ii) to exercise the degree of care, diligence and skill that a reasonably prudent person would exercise in the circumstances.

For Manulife Global Unconstrained Bond Fund, the row in the Fund Details table relating to the portfolio sub-advisor is hereby deleted and replaced with the following:

Portfolio sub-advisors [1]	Manulife Investment Management (US) LLC Boston, MA, U.S.A. CQS (UK) LLP London, England CQS (US), LLC New York, NY, U.S.A. Manulife Investment Management (Hong Kong) Limited Hong Kong, China Manulife Investment Management (Europe) Limited London, United Kingdom Manulife Investment Management (Singapore) Pte. Ltd. Singapore, Singapore

[1] The portfolio advisor and portfolio sub-advisors are indirect subsidiaries of Manulife. There may be difficulty enforcing legal rights against the portfolio sub-advisors, or their individual representatives, because they and all or substantially all of their assets are located outside of Canada. The portfolio advisor is responsible for any loss that arises out of any failure of the portfolio sub-advisors: (i) to exercise the powers and discharge the duties of their office honestly, in good faith and in the best interests of the Fund and the portfolio advisor; or (ii) to exercise the degree of care, diligence and skill that a reasonably prudent person would exercise in the circumstances.

Investment Strategies

In respect of Manulife U.S. Unconstrained Bond Fund, all references to “portfolio sub-advisor” in the section, “Investment Strategies”, is hereby replaced with “portfolio sub-advisors”.

PORTFOLIO SUB-ADVISOR CHANGES IN MANULIFE GLOBAL STRATEGIC BALANCED YIELD FUND

Responsibility for Mutual Fund Administration

Portfolio Advisor and Sub-Advisors

Under the heading “Portfolio Advisor and Sub-Advisors”, the sections relating to Manulife Investment Management (Hong Kong) Limited and Manulife Investment Management (Singapore) Pte. Ltd. are hereby deleted and replaced with the following:

> “**Manulife Global Fixed Income Private Trust, Manulife Global Monthly High Income Class, Manulife Global Monthly High Income Fund, Manulife Global Unconstrained Bond Fund, Manulife Strategic Balanced Yield Fund, Manulife Strategic Income Fund, Manulife Strategic Income Plus Fund, Manulife Strategic Investment Grade Global Bond Fund, Manulife U.S. Dollar Strategic Balanced Yield Fund and Manulife U.S. Dollar Strategic Income Fund**
>
> Manulife Investment Management (Hong Kong) Limited
> Hong Kong
>
> Manulife IM Limited and Manulife Investment Management (Hong Kong) Limited are indirect subsidiaries of Manulife.
>
> Our Amended and Restated Investment Sub-Advisory Agreement with Manulife Investment Management (Hong Kong) Limited to provide investment advisory services for a portion of the investment portfolios of each of the above listed Funds is dated September 10, 2026, as may be amended from time to time. Either party may terminate this agreement at any time upon 30 days’ written notice. You should be aware that there may be difficulty enforcing any legal rights against Manulife Investment Management (Hong Kong) Limited as it is resident, and all or substantially all of its assets are situated, outside Canada.
>
> **Manulife Climate Action Bond Fund, Manulife Emerging Markets Fund and Manulife Global Unconstrained Bond Fund**
>
> Manulife Investment Management (Singapore) Pte. Ltd.
> Singapore, Singapore
>
> Manulife IM Limited and Manulife Investment Management (Singapore) Pte. Ltd. are indirect subsidiaries of Manulife.

> Our Investment Sub-Advisory Agreement with Manulife Investment Management (Singapore) Pte. Ltd. to provide investment advisory services for a portion of the investment portfolios of each of the above listed Funds is dated September 10, 2026, as may be amended from time to time. Either party may terminate this agreement at any time upon 30 days' written notice. You should be aware that there may be difficulty enforcing any legal rights against Manulife Investment Management (Singapore) Pte. Ltd. as it is resident, and all or substantially all of its assets are situated, outside Canada."

Under the heading "Portfolio Advisor and Sub-Advisors", for Manulife Global Strategic Balanced Yield Fund, the list of individuals who are principally responsible for the day-to-day investment decisions of a material portion of the portfolio is amended to remove reference to the individuals with Manulife Investment Management (Hong Kong) Limited and Manulife Investment Management (Singapore) Ptd. Ltd.

Material Contracts

Under the heading "Material Contracts", in the table relating to the portfolio sub-advisory services entered into in respect of the Funds, the rows relating to Manulife Investment Management (Hong Kong) Limited and Manulife Investment Management (Singapore) Pte. Ltd. are hereby amended to remove reference to Manulife Global Strategic Balanced Yield Fund.

Name, Formation and History of the Funds

Manulife Funds

Under the heading "Balanced Funds – Global Balanced Funds", in the column of the table titled "Changes", the following is added for Manulife Global Strategic Balanced Yield Fund:

> "■ On September 10, 2026, Manulife Investment Management (Hong Kong) Limited and Manulife Investment Management (Singapore) Pte. Ltd. ceased to act as the Fund's sub-advisors."

Part B of the SP

Fund Details

For Manulife Global Strategic Balanced Yield Fund, the row in the Fund Details table relating to the portfolio sub-advisor is hereby amended to remove reference to Manulife Investment Management (Hong Kong) Limited and Manulife Investment Management (Singapore) Pte. Ltd.

CORRECTION TO FUND FACTS FILED MAY 22, 2026 FOR MANULIFE MONEY MARKET FUND AND MANULIFE CQS MULTI ASSET CREDIT FUND

There are no technical amendments to the SP necessary for these corrections.

<u>PURCHASERS' STATUTORY RIGHTS OF WITHDRAWAL AND RESCISSION</u>

MUTUAL FUND SECURITIES

Securities legislation in some provinces and territories gives you the right to withdraw from an agreement to buy mutual funds within two business days of receiving the Simplified Prospectus or Fund Facts, or to cancel your purchase within 48 hours of receiving confirmation of your order.

Securities legislation in some provinces and territories also allows you to cancel an agreement to buy mutual fund units and get your money back, or to make a claim for damages, if the Simplified Prospectus, Fund Facts or financial statements misrepresent any facts about the fund. These rights must usually be exercised within certain time limits.

For more information, refer to the securities legislation of your province or territory or consult a lawyer.

ETF SERIES SECURITIES

Securities legislation in some provinces and territories gives you the right to withdraw from an agreement to buy exchange traded mutual fund securities within 48 hours after the receipt of a confirmation of a purchase of such securities.

Securities legislation in some provinces and territories also provides you with remedies for rescission or, in some jurisdictions, revisions of the price or damages if the prospectus and any amendment contains a misrepresentation, or for non-delivery of the ETF Facts. These rights must usually be exercised within certain time limits.

CERTIFICATE ON BEHALF OF THE FUNDS AND ON BEHALF OF THE MANAGER AND PROMOTER OF THE FUNDS

September 10, 2026

This amendment no. 2 dated September 10, 2026, together with the simplified prospectus dated May 22, 2026, as amended by amendment no. 1 dated August 11, 2026, and the documents incorporated by reference into the simplified prospectus, as amended, constitute full, true and plain disclosure of all material facts relating to the securities offered by the simplified prospectus, as amended, as required by the securities legislation of all of the provinces and territories of Canada and do not contain any misrepresentations.

(signed) “Jordy Chilcott”	(signed) “James Bogle”
JORDY CHILCOTT Co-Chief Executive Officer Manulife Investment Management Limited	JAMES BOGLE Chief Financial Officer Manulife Investment Management Limited

On behalf of the Board of Directors of Manulife Investment Management Limited, as manager and promoter of the Funds

(signed) “Sarah Chapman”	(signed) “Christine Marino”
SARAH CHAPMAN Director Manulife Investment Management Limited	CHRISTINE MARINO Director Manulife Investment Management Limited