

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 India Bond Fund (the “Fund”)

A sub-fund of Manulife Investment Management III Institutional ICAV (the “ICAV”)

Representative Class I3 USD Acc IE000AOI2YW1

Management Company: Manulife Investment Management (Ireland) Limited

## Objectives and Investment Policy

The Fund aims to maximise total returns from a combination of income generation and capital appreciation. To meet its objective, the Fund will invest at least 70% of its Net Asset Value in bonds and other debt and related securities, as described below (i.e. fixed income and fixed income related securities) issued by Indian government or Indian government agencies, supranationals and/or corporations with their registered office, principal place of business, or substantial business interests of their holding companies in India, and/or denominated in Indian Rupee (INR).

The Fund will invest in domestic Indian fixed income securities through registration as a Foreign Portfolio Investor (FPI) with the Securities and Exchange Board of India (SEBI) under the SEBI (Foreign Portfolio Investors) Regulations, 2019, as may be amended, supplemented, replaced or re-enacted from time to time (FPI regulations). Investors should be aware that the Fund's access to domestic Indian securities through the FPI regime is subject to the availability of the FPI quota and may be influenced by events including but not limited to the FPI status being revoked or there being an insufficient available limit regarding investments in Indian debt instruments by FPIs. In the event that the Co-Investment Managers may not have full access to the domestic Indian securities market, the Co-Investment Managers may allocate assets of the Fund to securities listed and/or traded outside of India, and the Fund may therefore predominantly have exposure to non-INR denominated investments.

The Fund may use financial derivative instruments (FDIs) for hedging, investment, and efficient portfolio management purposes. FDI means financial derivative instruments including over the OTC derivatives as permitted by the Regulations. The FDIs may include interest rate swaps, total return swaps and forward foreign exchange contracts.

The Fund pursues an actively managed investment strategy and uses the J.P. Morgan Asia Diversified (JADE) Broad India Index USD as a benchmark for performance comparison purposes only. The Fund will not be constrained by the benchmark and has the discretion to invest in securities not included in the benchmark. From time to time, however, depending on market conditions and the forward-looking expectations of the Co-Investment Managers, the Fund may invest in a universe of securities that are similar to that of the constituents of and, as a result, have characteristics similar to the benchmark.

The base currency of the Fund is USD.

You can buy or sell shares on demand every Business Day subject to the relevant terms set out in the Prospectus and the Supplement.

## Risk and Reward Profile

Lower risk

Higher risk

Typically lower rewards

Typically higher rewards

|   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|---|---|---|---|---|---|---|

The risk indicator above is based on synthetic data and based on the model portfolio for the Fund and may not be a reliable indication of the future risk profile of the Share Class. The risk category shown is not guaranteed and may change over time. The risk indicator is a measure of the Share Class's price movement (volatility) over time and shall help investors understand the possibilities for losses or for gains that may affect their investment. A Share Class with the lowest risk rating does not mean a 'risk-free' investment.

This Share Class is in Category 3 as it invests in Indian bonds; these investments have shown a medium level of price fluctuations historically. The value of the Share Class may rise and fall accordingly.

In addition to the risk indicator above, the Fund may also be subject to the following specific risks:

**Investment Risk:** The Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Fund may suffer losses.

**Credit Rating and Downgrading Risk:** Credit ratings assigned by rating agencies are subject to limitations and do not guarantee the creditworthiness of the security and/or issuer at all times. In any event, the credit rating of a debt security or its issuer may subsequently be downgraded. In the event of such downgrading, the value of the Fund may be adversely affected. The Investment Managers may or may not be able to dispose of the debt securities that are being downgraded.

**Political and Regulatory Risk:** Changes to government policies or legislation in the markets in which the Fund invests may adversely affect the stability of such markets, limiting the repatriation of foreign capital or the availability of legal redress through the courts. Investments in certain markets may also require the procurement of a substantial number of licences, regulatory consents or approvals. This could adversely affect the value of investments in the Fund.

**Counterparty Risk:** This refers to the risk of loss in connection with the insolvency of an issuer or a counterparty and/or its failure to perform under its contractual obligations.

**Sovereign Debt Risk:** The Fund's investment in securities issued or guaranteed by governments may be exposed to political, social and economic risks. In adverse situations, the sovereign issuers may not be able or willing to repay the principal and/or interest when due

or may request the Fund to participate in restructuring such debts. The Fund may suffer significant losses when there is a default of sovereign debt issuers.

**Credit Risk:** This refers to the risk that a corporate bond issuer will default, by failing to repay principal and interest in a timely manner, or that negative perceptions of the issuer's ability to make such payments will cause the price of that bond to decline.

**Geographical Concentration Risk:** The concentration of the Fund's investments in India-related companies may result in greater volatility than portfolios which comprise broad-based global investments. The value of the Fund may be more susceptible to adverse events in the region.

**Emerging Markets Risk:** The investment of the Fund may be exposed to higher risks than in developed economies or markets. The value of the Fund's assets may also be affected by differences or changes in government policies, taxation, accounting, legal or currency restrictions. Certain emerging economies are exposed to the risks of higher inflation, interest rates and external debt.

**Currency Risk:** The Fund's assets may be invested primarily in securities denominated in currencies other than U.S. Dollars (the base currency of the Fund and Share Class) and the Fund may receive income, or realization proceeds from these investments in those currencies, some of which may fall in value against U.S. Dollars.

**Custodial, Clearance and Settlement Risk:** The lack of adequate custodial systems in some emerging economies or markets may prevent either partial or total investment in such markets or may require the Fund to accept greater custodial risk in order to make any such investment. Emerging markets are also subject to less developed clearance and settlement procedures, which may negatively affect the value and liquidity of the Fund.

**Interest Rate Risk:** When interest rates rise on certain currencies that the bonds are denominated in, the value of the bonds may reduce, resulting in a lower value for the relevant portfolio.

**Liquidity Risk:** During certain times, the Fund's investments may become difficult to sell for full value or at all, which could affect performance and could result in delays when you sell your shares.

**Use of Financial Derivative Instruments (FDIs):** The Fund may use FDIs for investment purposes as well as to manage risk and manage the Fund more effectively. The use of derivatives exposes the Fund to additional risks, including: volatility risk, management risk, market risk, credit risk and liquidity risk.

For a more detailed explanation of risks, please refer to the "Risk Factors" section of the Prospectus and Supplement.

# Charges

The charges you pay 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 in the Fund.

## 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 and before the proceeds of your investment are paid out.

## Charges taken from the Fund over a year

|                 |       |
|-----------------|-------|
| Ongoing charges | 0.20% |
|-----------------|-------|

## Charges taken from the Fund under certain specific conditions

|                 |      |
|-----------------|------|
| Performance fee | None |
|-----------------|------|

The ongoing charges shown is an estimated figure. This figure may vary from year to year.

For more information about charges, please see the Fees and Charges section in the Prospectus for the ICAV and the Supplement for the Fund or seek independent advice.

# Past Performance

There is insufficient data to produce a useful indication of past performance for the Share Class of the Fund.

Past performance is not a reliable indicator of future results.  
The past performance takes account of all charges and costs.

The performance of the Share Class is calculated in USD.  
The Fund launched on 3 December 2025.

# Practical Information

The Depositary is Citi Depositary Services Ireland Designated Activity Company. Manulife India Bond Fund is a sub-fund of Manulife Investment Management III Institutional ICAV. The assets of this Fund are segregated from other sub-funds of Manulife Investment Management III Institutional ICAV. Further information about Manulife Investment Management III Institutional ICAV and the Fund, copies of the Prospectus and the Supplements, annual and half-yearly reports may be obtained free of charge in English from visit <https://www.manulifeim.com/en>. The details of the up-to-date remuneration policy of the Management Company are available at <https://www.manulifeim.com/en>. A paper copy of the remuneration policy will be made available free of charge upon request. The latest share prices for the Share Class are available from the registered office of Manulife Investment Management III Institutional ICAV during normal business hours and/or will be published daily at <https://www.manulifeim.com/en>.

This Fund is subject to tax laws and regulations of Ireland. Depending on your home country of residence, this might have an impact on your personal tax position. For further details, please seek independent advice. Manulife Investment Management (Ireland) Limited 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 Prospectus for Manulife Investment Management III Institutional ICAV and the Supplement for the Fund. The ICAV and the Management Company is authorised in Ireland and regulated by the Central Bank of Ireland.

**Representative share classes information** This KIID is representative of all of the Share Classes of the Fund, including the Class I3 USD Acc, Class I3 EUR Acc, Class I3 GBP Acc Shares.

This Key Investor Information is accurate as of 16 February 2026.