



 **Manulife** Investment Management

# Manulife Shariah Income Management Fund

An opportunity to earn  
potential income with peace of mind

 [manulifeinvestment.com.my](https://manulifeinvestment.com.my)

 (03) 2719 9271

# Sukuk portfolio, with a lower-risk twist

The new Manulife Shariah Income Management Fund (“The Fund”) is a short-term sukuk portfolio which offers investors a potentially consistent income source.

The Fund introduces higher elements of capital stability and investment flexibility via investments in Islamic money markets instruments/ investment accounts and Islamic deposits.

The Fund is suitable for investors who prefer to invest in a lower risk Shariah-compliant income portfolio.

## Why invest in Manulife Shariah Income Management Fund



### Stable income generation potential

- The Fund employs an active management of short-term sukuk and Islamic money markets instruments to optimise between generation of stable income and maintenance of liquidity/ flexibility for investors.



### Low price volatility

- The Fund intends to maintain a short portfolio duration to limit price volatility and mitigate market risk.
- In adverse market conditions, The Fund is able to take a more defensive stance by increasing allocations to money market instruments.



### Invests in a high quality sukuk portfolio

- Malaysia will continue to lead the global Islamic financial market in terms of sukuk issuance in 2021, according to Moody's Investors Service<sup>1</sup>.
- In 2020, Malaysia's total sukuk issuances contributed 32 per cent to the global sukuk issuances, amounting to US\$65.6 billion<sup>1</sup>.
- The Fund intends to fully leverage on Malaysia's position as a leading sukuk market with a strong pool of credits and issuers for investment.



### Liquidity

- The Fund could be suitable as a lower-risk, liquid investment vehicle for corporates to park their short-term excess cash and generate potential income.

<sup>1</sup> Source: <https://www.nst.com.my/business/2021/02/668311/malaysia-lead-sukuk-issuance-2021-moodys>, 23 February 2021. The above information may contain projections or other forward-looking statements regarding future events, targets, management discipline or other expectations. There is no assurance that such events will occur, and the future course may be significantly different from that shown here.

## Solid Asian fixed income capabilities

A sizeable on-the-ground team is necessary to keep up with the rapid growth of under-researched Asian credit markets. Capitalise on Manulife Investment Management's widely established credit research resources:



Over **60** fixed income professionals in Asia



Covering over **500** asian credit issuers in Asia



Over **US\$48** billion fixed income assets managed in Asia and emerging markets<sup>2</sup>

Source: Manulife Investment Management. Data as of 30 September 2021.

<sup>2</sup> Refers to fixed income assets managed in Asia ex-Japan and emerging markets.

## Key fund information

<b>Name of the fund</b>	Manulife Shariah Income Management Fund (“The Fund”)	
<b>The manager</b>	Manulife Investment Management (M) Berhad 200801033087 (834424-U)	
<b>Fund category</b>	Sukuk	
<b>Base currency</b>	RM	
<b>Class</b>	Class A and Class I	
<b>Investment objective</b>	The Fund seeks to provide Unit Holders with income by investing in sukuk, Islamic money market instruments, general investment accounts and Islamic deposits.	
<b>Investor profile</b>	The Fund is suitable for investors who: <ul style="list-style-type: none"> <li>• prefer to invest in a sukuk portfolio;</li> <li>• prefer Shariah-compliant investments; and</li> <li>• have a medium- to long-term investment horizon.</li> </ul>	
<b>Investment policy and strategy</b>	The Fund seeks to achieve its investment objective by investing in sukuk (e.g. sovereign and corporate sukuk), general investment accounts, Islamic money market instruments and Islamic deposits in Malaysia. The Fund is actively managed and the frequency of its trading activity will depend on market opportunities. The Fund may invest in Islamic collective investment schemes provided that it is consistent with the investment objective of the Fund.	
<b>Performance benchmark</b>	CIMB Bank 12-month Fixed Return Income Account-i (FRIA-i) Fixed Maturity rate (obtainable via <a href="http://www.cimbislamic.com.my">www.cimbislamic.com.my</a> ) Note: The performance benchmark above is only used as a reference for investment performance comparison purpose. The risk profile of the Fund is not the same as the risk profile of this performance benchmark. The performance benchmark information is available in <a href="http://www.manulifeinvestment.com.my">www.manulifeinvestment.com.my</a> .	
<b>Initial offer price</b>	Class A Class I	RM0.5000 RM0.5000
<b>Initial offer period</b>	Twenty-one (21) days from 21 June 2021 to 11 July 2021	
<b>Sales charge</b>	Distribution channels IUTA UTC Manager	Sales charge  Nil
<b>Annual management fee</b>	Class A Class I	Management fee (% of the NAV of the Fund per annum) Up to 0.35% Up to 0.25%
<b>Annual trustee fee</b>	0.05% per annum of the NAV of the Fund (including local custodian fees, but excluding foreign custodian fees and charges).	
<b>Minimum initial investment</b>	Class A Class I	RM1,000.00 RM1,000,000.00
<b>Minimum additional investment</b>	Class A Class I	RM100.00 RM500,000.00
<b>Distribution policy</b>	Income distribution (if any) is annually. Note: For details, please refer to the fund prospectus.	
<b>Financial year end</b>	28 February (or 29 February in a leap year)	
<b>Cooling-off period</b>	The cooling-off period is only applicable to any individual investing for the first time in any unit trust funds managed by the Manager and excludes institutional investor and staff of the Manager and persons registered with a body approved by the Securities Commission Malaysia to deal in unit trust funds. You have the right, within six (6) Business Days from the day of the receipt by the Manager of your application form, to call for a withdrawal of your investment.	

### Disclaimer:

The above information has not been reviewed by the SC and is subject to the relevant warning, disclaimer, qualification or terms and conditions stated herein. Investors are advised to read and understand the contents of the Prospectus of Manulife Shariah Income Management Fund dated 21 June 2021 and its First Supplemental Prospectus dated 13 September 2021 and all the respective Product Highlights Sheet(s) (collectively, the “Offering Documents”), obtainable at our offices or website, before investing. The Offering Documents have been registered with the Securities Commission Malaysia (SC), however the registration with the SC does not amount to nor indicate that the SC has recommended or endorsed the product. There are risks involved with investing in unit trust funds; wholesale funds and/or Private Retirement Schemes. Some of these risks associated with investments in unit trust funds; wholesale funds and/or Private Retirement Schemes are interest rate fluctuation risk, foreign exchange or currency risk, country risk, political risk, credit risk, non-compliance risk, counterparty risk, target fund manager risk, liquidity risk and interest rate risk. For further details on the risk profile of all the funds, please refer to the Risk Factors section in the Offering Documents. The price of units and income distribution may go down as well as up. Investors should compare and consider the fees, charges and costs involved. Investors are advised to conduct own risk assessment and consult the professional advisers if in doubt on the action to be taken.



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