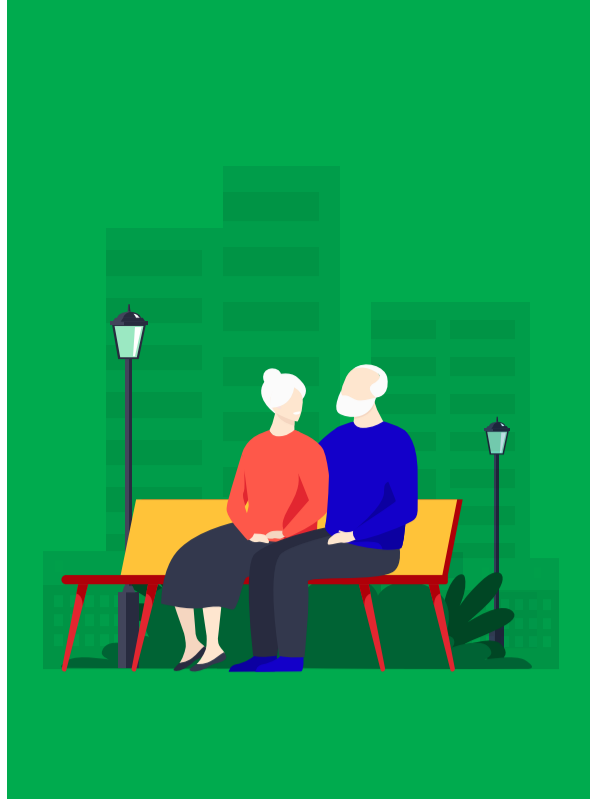


Manulife Investment Management

Diversify your retirement funds with

Manulife Shariah PRS-Golden Asia Fund

The only Private Retirement Scheme (PRS) fund in Malaysia that will invest in a portfolio of Islamic collective investment schemes which aims to provide capital appreciation through exposure into China and India markets.



Why Manulife Shariah PRS-Golden Asia Fund?

Potentially benefit from Shariah-compliant investment opportunities in China and India

China and India are among the emerging economies considered as drivers of global economic growth¹

Potential capital appreciation

The Fund will invest in at least two (2) Islamic collective investment schemes at all times, which aim to provide capital appreciation with investment focus in China and India market.

Enjoy peace of mind with Shariah-compliant investments

Investments undergo stringent financial screening on two levels i.e., business activity screening and financial ratios screening, which leads to investment in companies with a stronger balance sheet and liquidity.

¹Nasdaq: Six Emerging Markets to Watch in 2021, 22 January 2021: <https://www.nasdaq.com/articles/six-emerging-markets-to-watch-in-2021-2021-01-22>. The above information may contain projections or other forward-looking statements regarding future events, targets, management discipline or other expectations. There is no such assurance that such events will occur, and the future course may be significantly different from that shown here.



Sectors driving economic growth in China and India

China

- Tech supply chain
- 5G technology
- Industrial automation
- Electric vehicles

For illustrative purposes only. Not an exclusive list for investment opportunities. Source: Manulife Investment Management, July 2021.

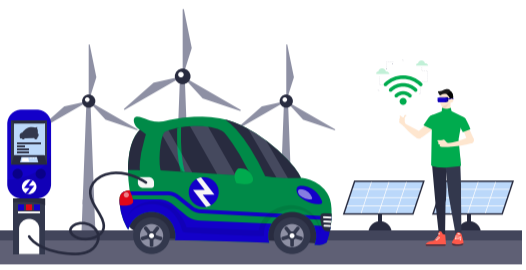
India

- Consumer market
- Industrial
- Technology
- Real estate
- Energy²
- Healthcare³

For illustrative purposes only. Not an exclusive list for investment opportunities. Source: Manulife Investment Management.

²India Brand Equity Foundation: Renewable Energy Industry in India, updated as at 17 December 2021.

³India Brand Equity Foundation: Indian Pharmaceutical Industry, updated as at 17 December 2021.



China's "New Infrastructure" and India's "Make In India" initiative

"New Infrastructure" to be technology dominated*

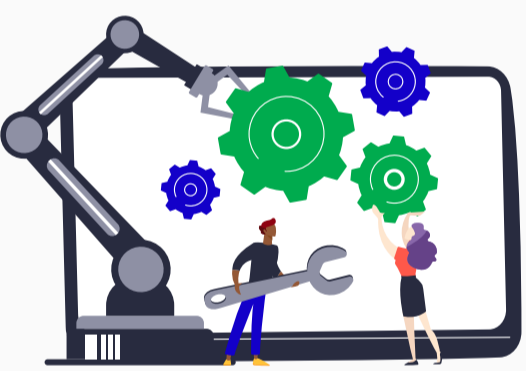
China's fixed asset investment growth in new infrastructure aims to bring productivity gains and automation upgrade in the medium-term.

"Make In India" initiative**

Set to potentially transform India into a global business hub and manufacturing powerhouse.

*Source: Goldman Sachs Investment Research, IBES, as of April 2020.

**Source: Make In India, 2021: <https://www.makeinindia.com/about>. The above information may contain projections or other forward-looking statements regarding future events, targets, management discipline or other expectations. There is no such assurance that such events will occur, and the future course may be significantly different from that shown here.



Free insurance for Members of Manulife Shariah PRS-Golden Asia Fund#

Coverage of up to RM3 million Group Personal Accident (GPA) Takaful

Provides compensation for Members up to a maximum of RM3 million per life, in the event of injuries, disability or death caused solely by violent, accidental, external and visible events.

All Members (either self contribution or contribution by an employer on behalf of an employee) are eligible for the free insurance coverage.

The above information is for the purpose of informing Members only. The benefits described herein are subject to all the terms and conditions of the Master Policy, a copy of which can be viewed at the head office of Manulife Investment Management (M) Berhad.

Underwritten by Zurich General Takaful Malaysia Berhad 201701045981 (1260157-U).

#Terms and conditions apply.



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 Manulife Shariah PRS NESTEGG Series Disclosure Document dated 14 February 2022 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 are interest rate fluctuation risk, foreign exchange or currency risk, country risk, political risk, credit risk, non-compliance risk, counterparty risk, target fund management 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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