


**Manulife** Investment Management

# I Love *Bonus Units* with **Manulife PRS**

Campaign Period: 1 September – 31 December 2021

Any PRS member who invest a total of **RM3,000 contribution of PRS Fund Class C** (Participating Funds) for **each qualifying month** will be entitled to **additional bonus units** during campaign period\*.

Month	Bonus Units	Minimum contribution
September	1.5%	RM3,000
October	1.5%	RM3,000
November	1.0%	RM3,000
December	1.0%	RM3,000

## Participating Funds

1. Manulife PRS-Growth Fund – Class C
2. Manulife PRS-Moderate Fund – Class C
3. Manulife PRS-Conservative Fund – Class C
4. Manulife PRS-Asia Pacific REIT Fund – Class C
5. Manulife Shariah PRS-Growth Fund – Class C
6. Manulife Shariah PRS-Moderate Fund – Class C
7. Manulife Shariah PRS-Conservative Fund – Class C
8. Manulife Shariah PRS-Global REIT Fund – Class C

- Terms & conditions apply
- Learn more about Manulife iFUNDS for PRS. Visit our web page at [Manulife iFUNDS \(manulifeam.com\)](http://Manulife iFUNDS (manulifeam.com)) or simply scan this QR Code.



## I love *bonus units* with Manulife PRS

1. "I Love Bonus Unit with Manulife PRS" ("The Campaign") is open to all new and existing Private Retirement Scheme (PRS) Members of Manulife Investment Management (M) Berhad ("The Company") during The Campaign period.
2. The Campaign period is from **1 September to 31 December 2021**, both dates inclusive.
3. All new and top-up contributions with minimum amount of RM3,000 in any Participating Funds (ie. lump sum or split in different funds) for each qualifying month during The Campaign period must be processed by the 5th Business day of each subsequent month in order to qualify for The Campaign.
4. The Campaign is applicable for individual and corporate contribution in any Manulife PRS Fund – Class C with full sales charge.
5. The following transactions are *not eligible (excluded)* in The Campaign:
  - Contributions at Net Asset Value (NAV).
  - Contributions at lower than full sales charge.
  - All switching transactions.
  - All transfer cases (Member-to-Member).
  - Contributions into PRS Class A & Class B.
  - Withdrawal of PRS Funds.
6. The following transactions are *eligible (included)* in The Campaign:
  - Contributions via Manulife iFunds for PRS.
  - Top-up contributions via PPA.
  - Corporate cases with full sales charges via manual submissions.
  - Transfer cases with full sales charge from other PRS Providers to Manulife IM (M).
7. Contribution will be based on net-flow per PRS member.
8. Total bonus unit is capped at maximum RM1,000 per member within The Campaign period.
9. The holding period for all contributions for this Campaign is until **31 January 2022**. The Bonus Units will be credited on **28 February 2022** at the prevailing NAV.
10. The Company reserves the right to clawback bonus units if withdrawal made within one year of contribution.
11. The Company reserves the right to replace the campaign pay-out with other items of similar value without any prior notice.

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 and Manulife PRS NESTEGG Series Disclosure Document dated 29 November 2019 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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12. The Campaign pay-out offered under The Campaign is non-transferrable, exchangeable or refundable in full or partially under any circumstances.
13. Campaign participants and PRS members are not entitled to make any claim or seek compensation from The Company for any and all losses or damages suffered or incurred by The Campaign qualifier as a direct or indirect result of the act of cancellation, termination or suspension of The Campaign by The Company. The Company reserves the right to revoke or revise The Campaign without prior notice.
14. The Company has the sole discretion in granting any privileges and further reserves the right to modify, change or discontinue any of the above rules, entitlements or programs according to The Company's policy.
15. The Company's decisions are final, and no appeal or correspondence will be entertained.
16. By participating in The Campaign, Campaign participants and PRS members agree to be bound by these terms and conditions.

THE END

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EXTERNAL

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Scenarios:

Month	Contributions / Top-Ups	Withdrawals	Bonus Unit %	Total Bonus Units
September	RM200,000	RM0	1.5%	1.5% x RM200,000 = RM3,000 but bonus unit is capped at RM1,000
October	RM500	RM0	1.5%	Nil because minimum contribution needed is RM3,000
November	RM60,000	RM0	1.0%	1.0% x RM60,000 = RM600
December	RM1,000	RM0	1.0%	Nil because minimum contribution needed is RM3,000

Month	Contributions / Top-Ups	Withdrawals	Bonus Unit %	Total Bonus Units
September	RM1,000	RM0	1.5%	Nil because minimum contribution needed is RM3,000
October	RM1,000	RM0	1.5%	Nil because minimum contribution needed is RM3,000
November	RM1,000	RM0	1.0%	Nil because minimum contribution needed is RM3,000
December	RM1,000	RM0	1.0%	Nil because minimum contribution needed is RM3,000

Month	Contributions / Top-Ups	Withdrawals	Bonus Unit %	Total Bonus Units
<i>Before September</i>	<i>RM20,000</i>			
September	RM10,000	RM15,000	1.5%	1.5% x RM10,000 = RM150
October	RM2,000	RM0	1.5%	Nil because minimum contribution needed is RM3,000
November	RM5,000	RM3,000	1.0%	1.0% x RM5,000 = RM50
December	RM5,000	RM3,000	1.0%	Nil because withdrawal is partly from contribution within campaign period

Month	Contributions / Top-Ups	Withdrawals	Bonus Unit %	Total Bonus Units
<i>Before September</i>	<i>RM30,000</i>			
September	RM20,000	RM0	1.5%	1.5% x RM20,000 = RM300
October	RM0	RM0	1.5%	Nil
November	RM3,000	RM40,000	1.0%	Nil because contribution for Contest was partly withdrawn within one year period
December	RM10,000	RM0	1.0%	1.0% x RM10,000 = RM100

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