

Date: 10 March 2022

Dear Valued Customer,

**Issuance of Fifth Supplemental Master Prospectus dated 28 February 2022 (“Fifth Supplemental Master Prospectus”) in relation to the Master Prospectus dated 7 February 2020, First Supplemental Master Prospectus dated 13 November 2020, Second Supplemental Master Prospectus dated 5 April 2021, Third Supplemental Master Prospectus dated 13 September 2021 and Fourth Supplemental Master Prospectus dated 29 November 2021**

---

We would like to inform you that the Fifth Supplemental Master Prospectus has been issued to reflect the following updates and/or changes:

- inclusion of additional disclosure on the investment in money market funds offered under the EPF-MIS for Manulife Investment Money Market Fund and Manulife Investment Al-Ma'mun;
- change of designated fund manager for Manulife Investment Al-Fauzan, Manulife Investment Al-Umran, Manulife Investment Balanced Fund, Manulife Investment-ML Flexi Fund, Manulife Investment Progress Fund and Manulife Investment Shariah Progress Plus Fund;
- an update to the particulars of the Trustee's delegate;
- an update to the roles and responsibilities of the Shariah Adviser; and
- other general and administrative updates.

Please refer to Appendix A for further information.

Should you be of the view that the changes would have affected your decision to invest in the Fund, you may withdraw or switch to other funds managed by us by 28 March 2022.

A copy of the Fifth Supplemental Master Prospectus can be obtained from Manulife Investment Management (M) Berhad's offices or downloaded from our website at [www.manulifeinvestment.com.my](http://www.manulifeinvestment.com.my).

Please contact Customer Service at 03-2719 9271 if you require any clarification or further information.

Thank you for your support.

**Note: This letter is computer generated and no signature is required.**

**Issuance of Fifth Supplemental Master Prospectus dated 28 February 2022 (“Fifth Supplemental Master Prospectus”) in relation to the Master Prospectus dated 7 February 2020, First Supplemental Master Prospectus dated 13 November 2020, Second Supplemental Master Prospectus dated 5 April 2021, Third Supplemental Master Prospectus dated 13 September 2021 and Fourth Supplemental Master Prospectus dated 29 November 2021**

Please note that the Fifth Supplemental Prospectus has to be read in conjunction with the Master Prospectus dated 7 February 2020, First Supplemental Master Prospectus dated 13 November 2020, Second Supplemental Master Prospectus dated 5 April 2021, Third Supplemental Master Prospectus dated 13 September 2021 and Fourth Supplemental Master Prospectus dated 29 November 2021

Section	Previous provision	New provision
<p>Chapter 3: Transaction Information - <i>Inclusion additional disclosure on the investment in money market funds offered under the EPF-MIS</i></p>	<p><b>3.4 Opening an Account and Making an Investment</b></p> <p>Nil</p>	<p>7<sup>th</sup> paragraph:</p> <p>Effective 1 January 2022, you are not allowed to invest directly into any money market funds (<i>applicable to Manulife Investment Money Market fund and Manulife Investment Al-Ma'mun</i>) under the EPF-MIS except by way of switching from a non-money market fund. The time limit of your investment in any money market funds which you have switched into shall not be more than six (6) consecutive months, calculated on a first-in-first-out basis. The time limit does not reset if the investment is switched from one money market fund to another money market fund offered under the EPF-MIS.</p> <p>Upon the expiry of the time limit, the Manager will, based on your instruction;</p> <ul style="list-style-type: none"> <li>(i) switch the investments in money market fund into non-money market fund offered under the EPF-MIS managed by us; or</li> <li>(ii) return the money to the member's EPF account.</li> </ul> <p>The switching fee is subject to the differential in sales charge for any switch into a fund with higher sales charge as provided in Section 2.1.4.</p> <p>If we did not receive instruction from the EPF member, the money will be returned to the member's EPF Account.</p>
<p>Chapter 4: The Management Company – <i>change designated fund manager for Manulife Investment Al-Fauzan, Manulife Investment-ML Flexi Fund, Manulife Investment Progress Fund and Manulife Investment Shariah Progress Plus Fund, Manulife Investment Al-Umran and Manulife Investment Balanced Fund</i></p>	<p><b>4.2 Fund Management Function</b></p> <p><del>Tock Chin Hui Head of Total Solutions &amp; Equity Investments</del></p> <p><del>Ms. Tock heads the equity team of the Manager. She is also responsible for the asset allocation/ total solutions strategies of the Manager. She has more than 20 years of experience in the investment industry. Prior to joining the Manager, she was Deputy Head of Equities of UOB-OSK Asset Management Sdn Bhd, managing a range of equity and mixed asset funds. Ms. Tock holds a Bachelor of Business (Accounting) degree from Monash University and is a Chartered Financial Analyst (CFA) charter holder. She is also a holder of the Capital Markets and Services Representative's License (CMSRL) in fund management.</del></p> <p><del>She is the designated fund manager for Manulife Investment Al-Fauzan, Manulife Investment Al-Umran, Manulife Investment Balanced Fund, Manulife Investment-ML Flexi Fund, Manulife Investment Progress Fund and Manulife Investment Shariah Progress Plus Fund.</del></p>	<p><b>Gan Kong Yik</b> Head of Equity</p> <p>Mr. Gan joined the Manager in November 2021 as Head of Equity leading the equity team. He graduated with a Bachelor of Business degree majoring in Economics and Finance from RMIT University in Melbourne, Australia. He has more than 20 years of experience in the investment related industry. Prior to joining the Manager, he was the General Manager of the Investment Department of a public listed company managing their global mandate funds. Before that, he was the Head of Equity (Conventional) with AmFunds Management Berhad where he managed regional unit trust funds, pension and insurance funds. He is also a holder of the Capital Markets and Services Representative's License in fund management.</p> <p>He is the designated fund manager for Manulife Investment Al-Fauzan, Manulife Investment-ML Flexi Fund, Manulife Investment Progress Fund and Manulife Investment Shariah Progress Plus Fund.</p>

	<p><b>Goh Wee Teck</b> Portfolio Manager, Equity</p> <p>Mr. Goh joined the Manager in July 2019 as a Portfolio Manager. He graduated with a Bachelor of Science (Economics) from the London School of Economics and Political Science, and Master of Philosophy (Economics) from the University of Cambridge. He currently holds the CMSRL in fund management. Mr Goh has more than 10 years of experience in the banking and asset management industry. Prior to joining Manulife, he was with a bank-backed asset management firm where he managed regional unit trust and discretionary mandate funds.</p> <p>Mr. Goh is the designated fund manager for Manulife Investment Equity Index Fund, Manulife Investment Growth Fund, Manulife Investment Syariah Index Fund, Manulife Investment Dividend Fund, Manulife Investment Regular Savings Fund and Manulife Investment Value Fund.</p>	<p><b>Goh Wee Teck</b> Portfolio Manager, Equity</p> <p>Mr. Goh joined the Manager in July 2019 as a Portfolio Manager. He graduated with a Bachelor of Science (Economics) from the London School of Economics and Political Science, and Master of Philosophy (Economics) from the University of Cambridge. He currently holds the CMSRL in fund management. Mr Goh has more than 10 years of experience in the banking and asset management industry. Prior to joining Manulife, he was with a bank-backed asset management firm where he managed regional unit trust and discretionary mandate funds.</p> <p>Mr. Goh is the designated fund manager for Manulife Investment Equity Index Fund, Manulife Investment Growth Fund, Manulife Investment Syariah Index Fund, Manulife Investment Dividend Fund, Manulife Investment Regular Savings Fund, Manulife Investment Value Fund, <u>Manulife Investment Al-Umran and Manulife Investment Balanced Fund.</u></p>
<p>Chapter 6: The Shariah Adviser – <i>Updated the roles and responsibilities of the Shariah Adviser</i></p>	<p><b>6.1.2 Roles and Responsibilities of the Shariah Adviser</b></p> <p>As Shariah Adviser, ZICO Shariah will ensure the operations and investments of the Funds are in compliance with Shariah requirements. ZICO Shariah will review the Funds’ investments on a monthly basis to ensure adherence with Shariah requirements at all times.</p> <p>In line with the SC Guidelines, the roles of ZICO Shariah as the Shariah Adviser are:</p> <ul style="list-style-type: none"> <li>▪ ensuring that the operations and investments of the Funds are in compliance with Shariah principles/ requirements;</li> <li>▪ providing expertise and guidance for the Funds in all matters relating to Shariah principles, including on the Funds’ Deed and Prospectus, its structure and investment process, and other operational and administrative matters;</li> <li>▪ consulting the SC who may consult the SACSC where there is any ambiguity or uncertainty as to an investment, instrument, system, procedure and/or process;</li> <li>▪ scrutinising the Funds’ compliance report as provided by the compliance officer, transaction report provided by or duly approved by the Trustee and any other report deemed necessary for the purpose of ensuring that the Funds’ investments are in line with the Shariah principles;</li> <li>▪ preparing a report to be included in the Funds’ interim and annual report certifying whether the Funds have been managed and administered in accordance with the Shariah principles;</li> <li>▪ ensuring that the Funds comply with any guideline, ruling or decision issued by the SC with regard to Shariah matters;</li> <li>▪ vetting and advising on the promotional materials of the Funds; <del>and</del></li> <li>▪ assisting and attending to any ad-hoc meeting called by the SC and/or any other relevant authority.</li> </ul>	<p>As Shariah Adviser, ZICO Shariah will ensure the operations and investments of the Funds are in compliance with Shariah requirements. ZICO Shariah will review the Funds’ investments on a monthly basis to ensure adherence with Shariah requirements at all times.</p> <p>In line with the SC Guidelines, the roles of ZICO Shariah as the Shariah Adviser are:</p> <ul style="list-style-type: none"> <li>▪ ensuring that the operations and investments of the Funds are in compliance with Shariah principles/ requirements;</li> <li>▪ providing expertise and guidance for the Funds in all matters relating to Shariah principles, including on the Funds’ Deed and Prospectus, its structure and investment process, and other operational and administrative matters;</li> <li>▪ consulting the SC who may consult the SACSC where there is any ambiguity or uncertainty as to an investment, instrument, system, procedure and/or process;</li> <li>▪ scrutinising the Funds’ compliance report as provided by the compliance officer, transaction report provided by or duly approved by the Trustee and any other report deemed necessary for the purpose of ensuring that the Funds’ investments are in line with the Shariah principles;</li> <li>▪ preparing a report to be included in the Funds’ interim and annual report certifying whether the Funds have been managed and administered in accordance with the Shariah principles;</li> <li>▪ ensuring that the Funds comply with any guideline, ruling or decision issued by the SC with regard to Shariah matters;</li> <li>▪ vetting and advising on the promotional materials of the Funds;</li> <li>▪ assisting and attending to any ad-hoc meeting called by the SC and/or any other relevant authority; and</li> </ul>

		<ul style="list-style-type: none"> <li>▪ <u>apply ijthid (intellectual reasoning) to ensure all aspects relating to the operations and investments of the Funds are in compliance with Shariah, in the absence of any rulings, principles and concepts endorsed by the SACSC.</u></li> </ul>
<p>Chapter 7: The Trustee – <i>update to the particulars of the Trustee’s delegate</i></p>	<p><b>7.1 Trustee Delegate</b></p> <p><b><u>Particulars of the Trustee’s Delegate</u></b></p> <p>For foreign asset: The Hongkong and Shanghai Banking Corporation Limited 6/F, Tower 1, HSBC Centre, 1 Sham Mong Road, Hong Kong Telephone No: (852)2288 1111</p> <p>For local asset: The Hongkong And Shanghai Banking Corporation Limited (as custodian) and assets held through HSBC Nominees (Tempatan) Sdn Bhd (Registration No: 199301004117 (258854-D)) <del>No 2 Leboh Ampang</del> <del>50100 Kuala Lumpur</del> Telephone No: (603)2075 3000 Fax No: (603)8894 2588</p> <p>The Hongkong And Shanghai Banking Corporation Limited (as custodian) and assets held through HSBC Bank Malaysia Berhad (Registration No: 198401015221 (127776-V)) <del>No 2 Leboh Ampang</del> <del>50100 Kuala Lumpur</del> Telephone No: (603)2075 3000 Fax No: (603)8894 2588</p>	<p><b><u>Particulars of the Trustee’s Delegate</u></b></p> <p>For foreign asset: The Hongkong and Shanghai Banking Corporation Limited 6/F, Tower 1, HSBC Centre, 1 Sham Mong Road, Hong Kong Telephone No: (852)2288 1111</p> <p>For local asset: The Hongkong And Shanghai Banking Corporation Limited (as custodian) and assets held through HSBC Nominees (Tempatan) Sdn Bhd (Registration No: 199301004117 (258854-D)) <u>Level 21</u> <u>Menara IQ</u> <u>Lingkaran TRX</u> <u>55188 Tun Razak Exchange</u> <u>Kuala Lumpur, Malaysia</u> Telephone No: (603)2075 3000 Fax No: (603)8894 2588</p> <p>The Hongkong And Shanghai Banking Corporation Limited (as custodian) and assets held through HSBC Bank Malaysia Berhad (Registration No: 198401015221 (127776-V)) <u>Level 21</u> <u>Menara IQ</u> <u>Lingkaran TRX</u> <u>55188 Tun Razak Exchange</u> <u>Kuala Lumpur, Malaysia</u> Telephone No: (603)2075 3000 Fax No: (603)8894 2588</p>