

News Release

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Manulife launches ‘What’s Your Number’ campaign to help investors realise their income needs

New online tools enable users to better plan their long-term investments and savings

Kuala Lumpur, 23 June 2020 – Manulife Investment Management (M) Berhad (‘Manulife’) has launched the ‘What’s Your Number’ campaign that encourages investors in Malaysia to better understand their financial needs and take advantage of the newly available financial planning tools to help them achieve their short- and long-term income goals.

Knowing Malaysians’ desire for better education for their children and a comfortable retirement life, the Manulife campaign encourages them to identify the key numbers they need to know in order to better manage their investments, savings, and spending. As such, Manulife has introduced two new online tools to help users know their numbers.

Hosted on the dedicated [Manulife Income Solutions website](#), the [Investment Goal Calculator](#) and the [Monthly Income Explorer](#) allow users to know what their expected monthly investment income could be based on their investment goal (e.g. retirement, child’s education, or personal needs), expected initial investment capital and monthly contributions, time horizon, and the anticipated rate of investment return and inflation.

“Now more than ever, investors need to truly understand their goals when making an investment decision. We will remain in a low interest rate environment for longer, as evident by the US Federal Reserves’ latest announcement on keeping interest rate low until at least 2022. Similarly, in Malaysia, the 12-month fixed deposit rate as published by Maybank have declined from 3.1% per annum (p.a.) at the beginning of this year to 2.1% p.a. currently – the lowest since 1998, according to Bloomberg. With current fixed deposit rates lower than long-term average inflation rate (Consumer Price Index) of about 3% p.a.,

keeping your savings in fixed deposit would result in a decline in real returns. Investors need to carefully plan their investments to create sustainable income streams that should at least be higher than inflation,” said Jason Chong, Chief Executive Officer, Manulife Investment Management (M) Berhad.

“Selecting an investment because someone else has chosen it might not necessarily mean it is also suitable for you. The most important thing to think about is what you really want to achieve, and realistically assess how you can get there with the resources you currently have. Understanding that would allow you to know what additional income you need and identify the income-focused investment solutions that best suit your profile. Hence, we have launched the Manulife Income Solutions website as an information center that can help Malaysian investors better plan their financial futures,” said Ng Chze How, Head of Retail Wealth Distribution, Manulife Investment Management (M) Berhad.

The Manulife Income Solutions website offers information on how users should frame their thinking when planning to invest for their children’s education and retirement, as well as overviews of the range of Manulife income solutions that could help them achieve their goals.

“Our range of income solutions – some of which were just introduced to Malaysia recently – was carefully curated to suit the various investor profiles. These solutions include multi-asset, fixed income, and REITs, all of which are yield-generating assets that are expected to provide a regular source of income to investors,” Chze How added.

Looking ahead, markets are expected to remain volatile as economies across the globe are at different stages of the pandemic, and the road to global economic recovery could be rocky. Stimulus and liquidity provisions by global central banks will continue to be rolled out to support capital markets, as well as provide a positive backdrop for the credit market. The long-term outlook remains balanced, and investments should be anchored by bottom-up fundamentals and assets that offer sustainable yields. As such, investors should focus on investments solutions that offers stable income stream to help achieve their long-term financial goals.

For more information on growing your wealth, visit <https://asia.manulifeam.com/incomesolutions-my-en.html>.

About Manulife Investment Management (M) Berhad

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Manulife Investment Management is the global wealth and asset management segment of Manulife Financial Corporation. We draw on more than 150 years of financial stewardship to partner with clients across our institutional, retail, and retirement businesses globally. Our specialist approach to money management includes the highly differentiated strategies of our fixed-income, specialized equity, multi-asset solutions, and private markets teams—along with access to specialized, unaffiliated asset managers from around the world through our multimanager model. Our personalized, data-driven approach to retirement is focused on delivering financial wellness in retirement plans of all sizes to help plan participants and members retire with dignity.

Headquartered in Toronto, we operate as Manulife Investment Management throughout the world, with the exception of the United States, where the retail and retirement businesses operate as John Hancock Investment Management and John Hancock, respectively; and in Asia and Canada, where the retirement business operates as Manulife. Manulife Investment Management had CAD\$832 billion (US\$586 billion) in assets under management and administration.*Not all offerings are available in all jurisdictions. For additional information, please visit our website at www.manulifeim.com.

* MFC financials in CAD. Global Wealth and Asset Management AUMA as of March 31, 2020, was \$832 billion and includes \$195 billion of assets managed on behalf of other segments and \$139 billion of assets under administration.

About Manulife

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Media Contact

Karen Yap
Manulife Investment Management (M) Berhad
Phone: +60 3 2719 9228
Email: karen_ck_yap@manulife.com

Foo Zhen Min
Klareco Communications
Phone: +60 3 2276 0990
Email: ZFoo@klarecomms.com

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