



Manulife

Investment Management

Manulife Private Retirement Scheme (PRS)

- ✓ A voluntary long term investment scheme that accumulates savings for a sustainable retirement
- ✓ Manulife PRS Series offers nine conventional & Shariah-compliant PRS funds
- ✓ Start now with a regular savings plan

☎ (03) 2719 9271

🌐 [https://www.manulifeim.com.my/
resources/private-retirement-scheme.
html](https://www.manulifeim.com.my/resources/private-retirement-scheme.html)

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What is PRS?

- A voluntary investment scheme initiated by the Government to help Malaysians accumulate savings for a sustainable retirement income.
- Aims to provide both employees and self-employed individuals with an additional avenue to save for their retirement.
- Provides yearly individual tax relief of up to RM3,000 for investors (until 2025)^.

Who can invest in PRS



Malaysians & foreigners



Age 18 and above



Employed or self employed



Also suitable for individuals who do not have a public mandatory retirement scheme

Why contribute to PRS



Benefits for individuals

- Supplements your retirement savings.
- Flexibility to invest and switch between funds according to your risk appetite, investor profile and retirement needs.
- A wide range of conventional and Shariah-compliant PRS funds to choose from.
- Individual tax relief of up to RM3,000 per year (until 2025)^.
- Conditional withdrawal options.
- All Members (either self contribution or contribution by an employer on behalf of an employee) are eligible for free insurance coverage^.
- PRS Nomination to easily distribute your PRS Savings to your loved ones in the event of your passing on.



Benefits for employer

- Attract and retain the right talents using Manulife PRS Series as an added benefit package.
- Gain more with a customised vesting benefit for employees.
- A convenient and secure online service platform for instant access to your account information and transactions.
- A customised salary deduction system for easy management.
- Contributions made on behalf of employees are tax deductible up to 19% of employees' remuneration.

^Terms & conditions apply.

Free insurance for Members^

Manulife PRS Asia-Pacific REIT Fund

- Coverage of up to RM100,000 Group Term Life (GTL) insurance with Total and Permanent Disability.
- GTL insurance is an insurance plan designed to provide insurance coverage to Members of Manulife PRS Asia-Pacific REIT Fund.
- It provides coverage for Death and Total & Permanent Disability for the Members up to a maximum of RM100,000 per life.
- 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 Manulife Insurance Berhad 200801013654 (814942-M).

Manulife Shariah PRS-Global REIT Fund and Manulife Shariah PRS-Golden Asia Fund

- Coverage of up to RM3 million Group Personal Accident (GPA) Takaful.
- GPA takaful is a takaful plan designed to provide takaful coverage to Members of Manulife Shariah PRS-Global REIT Fund and Manulife Shariah PRS-Golden Asia Fund.
- It 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.
- 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 & conditions apply.

Start now with a
regular savings plan
(RSP)



Benefits of RSP

- Allows you to make full use of the power of compounding. Compounding is the ability of an asset to generate earnings, which is then reinvested in order to generate its own earnings. In layman's terms, compounding refers to generating earnings from previous earnings.
- The longer you let compounding work, the larger the amount you will have in the end. Start now by taking the first step to spend less than what you earn and invest the rest through a regular savings plan.
- This plan makes full use of the dollar cost averaging (DCA) investment strategy. DCA means investing an equal amount of money on a regular basis such as monthly, quarterly or half-yearly.
- By practicing a disciplined regular investment contribution, an investor is able to average out the cost of investment through buying more units when the price is low and fewer when the price is high.

Manulife PRS Series

Manulife PRS NESTEGG Series: Core funds

	Manulife PRS - Growth Fund	Manulife PRS - Moderate Fund	Manulife PRS - Conservative Fund
Fund category	Core (Growth)	Core (Moderate)	Core (Conservative)
Investment objective	The Fund aims to facilitate accumulation of retirement savings* by providing capital growth over the long-term.	The Fund aims to facilitate accumulation of retirement savings* through a combination of income** and capital growth over the long-term.	The Fund aims to provide steady returns whilst preserving* capital.
Asset allocation	<ul style="list-style-type: none"> Maximum 95% of the Fund's NAV will be invested in equities, equity-related securities and/or REITs (via collective investment schemes); and At least 5% of the Fund's NAV will be invested in fixed income instruments such as bonds, money market instruments and deposits with financial institutions. 	<ul style="list-style-type: none"> Maximum 65% of the Fund's NAV will be invested in equities, equity-related securities and/or REITs (via collective investment schemes); and At least 35% of the Fund's NAV will be invested in fixed income instruments such as bonds, money market instruments and deposits with financial institutions. 	<ul style="list-style-type: none"> Maximum 35% of the Fund's NAV will be invested in equities, equity-related securities and/or REITs (via collective investment schemes); and At least 65% of the Fund's NAV will be invested in fixed income instruments such as bonds, money market instruments and deposits with financial institutions.
Member's profile	<p>The Fund is suitable for Members who:</p> <ul style="list-style-type: none"> have a moderate to high risk appetite; seek capital appreciation on their contributions; seek an additional retirement savings* scheme other than mandatory retirement scheme; are not statutorily obliged to contribute to mandatory retirement scheme; and/or are employers who wish to contribute on behalf of their employees having the aforesaid characteristics. 	<p>The Fund is suitable for Members who:</p> <ul style="list-style-type: none"> have a moderate risk appetite; seek capital appreciation on and distribution of Units from their contributions; seek an additional retirement savings* scheme other than mandatory retirement scheme; are not statutorily obliged to contribute to mandatory retirement scheme; and/or are employers who wish to contribute on behalf of their employees having the aforesaid characteristics. 	<p>The Fund is suitable for Members who:</p> <ul style="list-style-type: none"> have a low risk appetite; seek regular distribution of Units from their contributions; seek an additional retirement savings* scheme other than mandatory retirement scheme; are not statutorily obliged to contribute to mandatory retirement scheme; and/or are employers who wish to contribute on behalf of their employees having the aforesaid characteristics.
Default option: age at time of contribution	Below 45 years of age	45 to below 55 years of age	55 years of age and above
Financial year end	31 August		
Sales charge	Class A units: Nil Class C units***: Up to 3.00% of NAV per unit		

* Please note that this Fund is neither capital guaranteed nor capital protected; therefore, a Member's capital is neither guaranteed nor protected.

** Income declared will be reinvested in the form of additional Units issued to Members.

*** Sales Charge is not applicable for Units which are converted from Class A Units to Class C Units. Additional Class C Units purchased by Members who are converted from Class A Units to Class C Units will not be imposed a Sales Charge.

Please note that Manulife PRS-Moderate Fund and Manulife PRS-Conservative Fund may declare distribution out of capital and may result in capital erosion. The distributions are achieved by forgoing the potential for future capital growth and this cycle may continue until all capital is depleted.

Manulife PRS NESTEGG Series: Core funds

	Manulife PRS - Growth Fund	Manulife PRS - Moderate Fund	Manulife PRS - Conservative Fund
Redemption charge	Class A units: A Redemption Charge will be imposed at the following rates: <ul style="list-style-type: none"> • 3.00% of NAV per Unit for withdrawal in the 2nd year after the first contribution to the Fund; • 2.00% of NAV per Unit for withdrawal in the 3rd year after the first contribution to the Fund; • 1.00% of NAV per Unit for withdrawal in the 4th year after the first contribution to the Fund; and • No Redemption Charge will be imposed for withdrawal from the 5th year after the first contribution to the Fund. Class C units: No redemption charge		
Switching fee Members may switch: (a) between Funds of the Scheme; (b) between a Fund of the Scheme and any other fund in another scheme operated by the Provider; and (c) from Class A to Class C Units. However, switching from Class C Units to Class A is not allowed.	Class A units: <ul style="list-style-type: none"> • 1st to 12th switching in a calendar year: No switching fee. • For each subsequent switching: RM25.00 per switch between Funds of the Scheme or between a Fund of the Scheme and any other fund in another PRS operated by the Provider. • For each subsequent switching: 3% of the amount switched out from Class A to Class C units. Class C units: <ul style="list-style-type: none"> • 1st to 12th switching in a calendar year: No switching fee. • For each subsequent switching transaction made within the same class of Units between Funds of the Scheme and between a Fund of the Scheme and any other fund in another PRS operated by the Provider during the same Calendar Year, a switching fee of RM25.00 will be imposed by the Provider on the Member. 		
Transfer fee (to another PRS operated by another PRS provider)	Class A units: Nil Class C units****: RM25		
Annual management fee (% per annum of the NAV attributable to this Class of Units of the Fund)	Class A units: 1.80% Class C units: 1.50%	Class A units: 1.50% Class C units: 1.25%	Class A units: 1.20% Class C units: 1.00%
Annual Trustee fee	Class A & Class C units: 0.04% per annum of the NAV of the Fund		
Scheme Trustee	HSBC (Malaysia) Trustee Berhad 193701000084 (1281-T)		

**** Transfer fee is not applicable for Units which are converted from Class A Units to Class C Units.

Manulife Shariah PRS NESTEGG Series: Core funds

	Manulife Shariah PRS - Growth Fund	Manulife Shariah PRS - Moderate Fund	Manulife Shariah PRS - Conservative Fund
Fund category	Core (Growth)	Core (Moderate)	Core (Conservative)
Investment objective	The Fund aims to facilitate accumulation of retirement savings* by providing capital growth over the long-term.	The Fund aims to facilitate accumulation of retirement savings* through a combination of income** and capital growth over the long-term.	The Fund aims to provide steady returns whilst preserving* capital.
Asset allocation	<ul style="list-style-type: none"> Maximum 95% of the Fund's NAV will be invested in Shariah-compliant equities, Shariah-compliant equity-related securities and/or Islamic REITs (via Islamic collective investment schemes); and At least 5% of the Fund's NAV will be invested in sukuk, Islamic money market instruments and/or Islamic deposits with financial institutions. 	<ul style="list-style-type: none"> Maximum 65% of the Fund's NAV will be invested in Shariah-compliant equities, Shariah-compliant equity-related securities and/or Islamic REITs (via Islamic collective investment schemes); and At least 35% of the Fund's NAV will be invested in sukuk, Islamic money market instruments and/or Islamic deposits with financial institutions. 	<ul style="list-style-type: none"> Maximum 35% of the Fund's NAV will be invested in Shariah-compliant equities, Shariah-compliant equity-related securities and/or Islamic REITs (via Islamic collective investment schemes); and At least 65% of the Fund's NAV will be invested in sukuk, Islamic money market instruments and/or Islamic deposits with financial institutions.
Member's profile	<p>The Fund is suitable for Members who:</p> <ul style="list-style-type: none"> have a moderate to high risk appetite; seek capital appreciation on their contributions; seek an additional retirement savings* scheme other than mandatory retirement scheme; are not statutorily obliged to contribute to mandatory retirement scheme; are employers who wish to contribute on behalf of their employees having the aforesaid characteristics; and/or seek to invest in a Shariah-compliant investment. 	<p>The Fund is suitable for Members who:</p> <ul style="list-style-type: none"> have a moderate risk appetite; seek capital appreciation on and distribution of Units from their contributions; seek an additional retirement savings* scheme other than mandatory retirement scheme; are not statutorily obliged to contribute to mandatory retirement scheme; are employers who wish to contribute on behalf of their employees having the aforesaid characteristics; and/or seek to invest in a Shariah-compliant investment. 	<p>The Fund is suitable for Members who:</p> <ul style="list-style-type: none"> have a low risk appetite; seek regular distribution of Units from their contributions; seek an additional retirement savings* scheme other than mandatory retirement scheme; are not statutorily obliged to contribute to mandatory retirement scheme; are employers who wish to contribute on behalf of their employees having the aforesaid characteristics; and/or seek to invest in a Shariah-compliant investment.
Default option: age at time of contribution	Below 45 years of age	45 to below 55 years of age	55 years of age and above
Financial year end	31 August		
Sales charge	Class A units: Nil Class C units***: Up to 3.00% of NAV per unit		

* Please note that this Fund is neither capital guaranteed nor capital protected; therefore, a Member's capital is neither guaranteed nor protected.

** Income declared will be reinvested in the form of additional Units issued to Members.

*** Sales Charge is not applicable for Units which are converted from Class A Units to Class C Units. Additional Class C Units purchased by Members who are converted from Class A Units to Class C Units will not be imposed a Sales Charge.

Please note that Manulife Shariah PRS-Moderate Fund and Manulife Shariah PRS-Conservative Fund may declare distribution out of capital and may result in capital erosion. The distributions are achieved by forgoing the potential for future capital growth and this cycle may continue until all capital is depleted.

Manulife Shariah PRS NESTEGG Series: Core funds

	Manulife Shariah PRS - Growth Fund	Manulife Shariah PRS - Moderate Fund	Manulife Shariah PRS - Conservative Fund
Redemption charge	<p>Class A units: A Redemption Charge will be imposed at the following rates:</p> <ul style="list-style-type: none"> • 3.00% of NAV per Unit for withdrawal in the 2nd year after the first contribution to the Fund; • 2.00% of NAV per Unit for withdrawal in the 3rd year after the first contribution to the Fund; • 1.00% of NAV per Unit for withdrawal in the 4th year after the first contribution to the Fund; and • No Redemption Charge will be imposed for withdrawal from the 5th year after the first contribution to the Fund. <p>Class C units: No redemption charge</p>		
<p>Switching fee Members may switch: (a) between Funds of the Scheme; (b) between a Fund of the Scheme and any other fund in another scheme operated by the Provider; and (c) from Class A to Class C Units. However, switching from Class C Units to Class A is not allowed.</p>	<p>Class A units:</p> <ul style="list-style-type: none"> • 1st to 12th switching in a calendar year: No switching fee. • For each subsequent switching: RM25.00 per switch between Funds of the Scheme or between a Fund of the Scheme and any other fund in another PRS operated by the Provider. • For each subsequent switching: 3% of the amount switched out from Class A to Class C units. <p>Class C units:</p> <ul style="list-style-type: none"> • 1st to 12th switching in a calendar year: No switching fee. • For each subsequent switching transaction made within the same class of Units between Funds of the Scheme and between a Fund of the Scheme and any other fund in another PRS operated by the Provider during the same Calendar Year, a switching fee of RM25.00 will be imposed by the Provider on the Member. 		
<p>Transfer fee (to another PRS operated by another PRS provider)</p>	<p>Class A units: Nil Class C units****: RM25</p>		
<p>Annual management fee (% per annum of the NAV attributable to this Class of Units of the Fund)</p>	<p>Class A units: 1.80% Class C units: 1.50%</p>	<p>Class A units: 1.50% Class C units: 1.25%</p>	<p>Class A units: 1.20% Class C units: 1.00%</p>
Annual Trustee fee	Class A & Class C units: 0.025% per annum of the NAV of the Fund		
Scheme Trustee	CIMB Islamic Trustee Berhad 198801000556 (167913-M)		

**** Transfer fee is not applicable for Units which are converted from Class A Units to Class C Units.

	Manulife PRS NESTEGG Series: Non-core fund	Manulife Shariah PRS NESTEGG Series: Non-core fund	Manulife Shariah PRS NESTEGG Series: Non-core fund
	Manulife PRS Asia-Pacific REIT Fund	Manulife Shariah PRS - Global REIT Fund	Manulife Shariah PRS - Golden Asia Fund
Fund category	Feeder Fund (REITs)	Feeder Fund (Islamic REITs)	Fund-of-Funds (Islamic)
Investment objective	The Fund aims to provide long-term capital appreciation and sustainable income** by investing in one collective investment scheme, which invests mainly in REITs.	The Fund aims to provide regular income** and capital appreciation by investing in one Islamic collective investment scheme, which invests mainly in Islamic REITs.	The Fund aims to achieve capital appreciation by investing in a portfolio of Islamic collective investment schemes.
Asset allocation	<ul style="list-style-type: none"> • At least 85% of the Fund's NAV will be invested in the Target Fund; and • Balance of the Fund's NAV will be invested in liquid assets such as money market instruments (including fixed income securities which have remaining maturity period of not more than 365 days), placement of short-term deposits with financial institutions for liquidity purposes and/or derivatives for hedging purposes. 	<ul style="list-style-type: none"> • At least 85% of the Fund's NAV will be invested in the Target Fund; and • Balance of the Fund's NAV will be invested in Islamic liquid assets such as Islamic money market instruments, placement of short-term Islamic deposits with financial institutions for liquidity purposes and/or Islamic hedging instruments for hedging purposes. 	<ul style="list-style-type: none"> • Minimum 85% of the Fund's NAV will be invested in a portfolio of Islamic collective investment schemes; and • Up to 15% of the Fund's NAV will be invested in Islamic liquid assets such as cash, Islamic money market instruments that are dealt in or under the rules of an Eligible Market and whose residual maturity does not exceed 12 months, general investment accounts, placement in short-term Islamic deposits with financial institutions for liquidity purposes and Islamic hedging instruments for the sole purpose of hedging arrangements.
Member's profile	<p>The Fund is suitable for Members who:</p> <ul style="list-style-type: none"> • seek investment exposure mainly through a diversified portfolio of REITs within the Asia-Pacific region; • seek a sustainable distribution of Units and long-term capital growth on their contributions; • seek an additional retirement savings* scheme other than mandatory retirement scheme; • are not statutorily obliged to contribute to mandatory retirement scheme; and/or • are employers who wish to contribute on behalf of their employees having the aforesaid characteristics. 	<p>The Fund is suitable for Members who:</p> <ul style="list-style-type: none"> • seek investment exposure mainly through a diversified portfolio of REITs globally; • seek a sustainable distribution of Units and potential capital growth on their contributions over medium to long-term (means the period of three(3) to five (5) years); • seek an additional retirement savings* scheme other than mandatory retirement scheme; • are not statutorily obliged to contribute to mandatory retirement scheme; • are employers who wish to contribute on behalf of their employees having the aforesaid characteristics; and/or • seek to invest in a Shariah-compliant investment. 	<p>The Fund is suitable for Members who:</p> <ul style="list-style-type: none"> • seek capital appreciation with investment focus in China and India market; • have a long-term investment horizon; • seek an additional retirement savings* scheme other than mandatory retirement scheme; • are not statutorily obliged to contribute to mandatory retirement scheme; • are employers who wish to contribute on behalf of their employees having the aforesaid characteristics; and/or • seek to invest in a Shariah-compliant investment.

* Please note that this Fund is neither capital guaranteed nor capital protected; therefore, a Member's capital is neither guaranteed nor protected.

** Income declared will be reinvested in the form of additional Units issued to Members.

	Manulife PRS NESTEGG Series: Non-core fund	Manulife Shariah PRS NESTEGG Series: Non-core fund	Manulife Shariah PRS NESTEGG Series: Non-core fund
	Manulife PRS Asia-Pacific REIT Fund	Manulife Shariah PRS - Global REIT Fund	Manulife Shariah PRS - Golden Asia Fund
Default option: age at time of contribution	Not applicable	Not applicable	Not applicable
Financial year end	30 September	31 January	31 July
Sales charge	Class C units***: Up to 3.00% of NAV per unit		
Redemption charge	Class C units: No redemption charge		
Switching fee Members may switch: (a) between Funds of the Scheme; (b) between a Fund of the Scheme and any other fund in another scheme operated by the Provider; and (c) from Class A to Class C Units. However, switching from Class C Units to Class A is not allowed.	Class C units: <ul style="list-style-type: none"> • 1st to 12th switching in a calendar year: No switching fee. • For each subsequent switching transaction made within the same class of Units between Funds of the Scheme and between a Fund of the Scheme and any other fund in another PRS operated by the Provider during the same Calendar Year, a switching fee of RM25.00 will be imposed by the Provider on the Member. 		
Transfer fee (to another PRS operated by another PRS provider)	Class C units****: RM25		
Annual management fee (% per annum of the NAV attributable to this Class of Units of the Fund)	Class C units: Up to 1.75%	Class C units: Up to 1.80%	
Annual Trustee fee	Class C units: 0.04% per annum of the NAV of the Fund	Class C units: 0.025% per annum of the NAV of the Fund	
Scheme Trustee	HSBC (Malaysia) Trustee Berhad 193701000084 (1281-T)	CIMB Islamic Trustee Berhad 198801000556 (167913-M)	

*** Sales Charge is not applicable for Units which are converted from Class A Units to Class C Units. Additional Class C Units purchased by Members who are converted from Class A Units to Class C Units will not be imposed a Sales Charge.

**** Transfer fee is not applicable for Units which are converted from Class A Units to Class C Units.

Globally we are a major retirement provider



Canada

Group retirement solutions

 C\$91.8 billion

 16,000

 2.3 million


#2 Group plans, by AUMA¹

#1 DC plans, by sales^{2,3}



Hong Kong

MPF & ORSO

 US\$41.3 billion

 191,000

 2.3 million

#1 MPF market, by AUMA⁶

#1 MPF market, by net cash flows⁶



United States

Retirement plan services

 US\$204.1 billion⁴

 56,000

 3.5 million

#5 Small case DC plans, by AUMA⁵

#1 Small case DC plans, by plans⁵

#3 Small & mid case DC plans, by sales⁵



Indonesia


Pension funds

 US\$1.8 billion

 4,300

 0.7 million

#2 DC plans, by AUMA⁷

 Assets under management and administration (AUMA)

 No. of retirement plans

 Members enrolled

AUMA, Plan and Member Data as of Q2 2023

Footnotes:

1. Based on 2021 data, for capital accumulation plans; Source: 2021 Fraser Group Universe Pension Report.

2. Q1 2023 data; Source: LIMRA.

3. Includes all DC plan business.

4. US Retirement assets include New York Life US Retirement business acquired in April 2015.

5. Small case includes DC plans with less than US\$25 million in assets. Small & Mid case includes DC plans with less than US\$100 million in assets; Source (by plans and sales): LIMRA 401kScorecard Q1 2023, Source (by AUMA): Plan Sponsor Magazine Recordkeeper Survey, data as of December 31, 2021.

6. Mercer MPF Market Shares Report as of Q1 2023.

7. Source: DPLK Association's market rank by AUMA as of Q4 2022.



Easy investments on-the-go

What is **Manulife iFUNDS**?

Manulife iFUNDS is our online fund investment platform that allows you to manage your unit trust and PRS portfolios anytime, anywhere – seamlessly.

Using **Manulife iFUNDS**, you can open a PRS account and start to invest, or top up your existing contributions into Manulife PRS Funds from the comfort and convenience of your home.

This mobile responsive platform offers you a user-friendly, intuitive and secure way to manage your portfolio.

Why invest using **Manulife iFUNDS**?



Invest on the go

All you need is a smartphone or tablet.



The complete picture

Get a high-level portfolio overview or drill down for detailed information.



A unified digital experience

Manulife iFUNDS combines professional adviser insights and essential investment data.



Capture investment opportunities

With faster fund top up and switching.



Biometric authentication

Convenient access with your fingerprint or facial recognition.

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