

Date: 13 February 2023

Dear Valued Customer,

Issuance of Master Prospectus dated 3 January 2023 (“Master Prospectus”) in respect of:

- | | |
|---|--|
| 1. Manulife Investment Al-Faid | 12. Manulife Investment Progress Fund |
| 2. Manulife Investment Al-Fauzan | 13. Manulife Investment Regular Savings Fund |
| 3. Manulife Investment Al-Ma'mun | 14. Manulife Investment Shariah Progress Fund |
| 4. Manulife Investment Al-Umran | 15. Manulife Investment Shariah Progress Plus Fund |
| 5. Manulife Investment As-Saad | 16. Manulife Investment Syariah Index Fund |
| 6. Manulife Investment Balanced Fund | 17. Manulife Investment-CM Flexi Fund |
| 7. Manulife Investment Bond Fund | 18. Manulife Investment-CM Shariah Flexi Fund |
| 8. Manulife Investment Dividend Fund | 19. Manulife Investment-HW Flexi Fund |
| 9. Manulife Investment Equity Index Fund | 20. Manulife Investment-HW Shariah Flexi Fund |
| 10. Manulife Investment Growth Fund | 21. Manulife Investment-ML Flexi Fund |
| 11. Manulife Investment Money Market Fund | 22. Manulife Investment-ML Shariah Flexi Fund |

(collectively the “Funds” and individually the “Fund”)

We would like to inform you that the Master Prospectus has been issued, mainly to reflect the amendments made in the revised Guidelines on Unit Trust Funds issued by the Securities Commission Malaysia.

Please download the detailed list of amendments from our website at <https://www.manulifeim.com.my/resources/company-announcement.html> under the title “Issuance of Master Prospectus dated 3 January 2023” for further information.

With the issuance of the Master Prospectus, should you be of the view that the changes would have affected your decision to invest in the Fund(s), you may withdraw or switch to other funds managed by us by 3 March 2023.

A copy of the Master Prospectus can be obtained from Manulife Investment Management (M) Berhad’s offices or downloaded from our website at www.manulifeim.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.

MASTER PROSPECTUS DATED 3 JANUARY 2023 (“REPLACEMENT MASTER PROSPECTUS”) REPLACES THE MASTER PROSPECTUS DATED 7 FEBRUARY 2020, THE FIRST SUPPLEMENTAL MASTER PROSPECTUS DATED 13 NOVEMBER 2020, THE SECOND SUPPLEMENTAL MASTER PROSPECTUS DATED 5 APRIL 2021, THE THIRD SUPPLEMENTAL MASTER PROSPECTUS DATED 13 SEPTEMBER 2021, THE FOURTH SUPPLEMENTAL MASTER PROSPECTUS DATED 29 NOVEMBER 2021 AND THE FIFTH SUPPLEMENTAL MASTER PROSPECTUS DATED 28 FEBRUARY 2022

Please refer to the table below on the list highlighting the original statements from the previously registered master prospectus and supplemental master prospectuses and the amended statements:

No	Section	Previous Provision	New Provision	Remarks
	Notes:			
		<ol style="list-style-type: none"> All references to the former name of Manulife Investment Management (M) Berhad (i.e. formerly known as Manulife Asset Management Services Berhad) and Principal Asset Management Berhad (i.e. formerly known as CIMB Principal Asset Management Berhad) are hereby deleted in its entirety from the Replacement Master Prospectus. The reference to Manulife Investment Management (M) Berhad’s website, i.e. www.manulifeinvestment.com.my are hereby amended to www.manulifeim.com.my in the Replacement Master Prospectus. All information and references in relation to Manulife Investment Value Fund are hereby deleted in its entirety due to the passing of extraordinary resolution of Manulife Investment Value Fund and special resolution of Manulife Investment Regular Savings Fund to transfer the assets of Manulife Investment Value Fund to Manulife Investment Regular Savings Fund on 30 August 2022. Housekeeping amendments throughout the entire Replacement Master Prospectus to provide greater clarity and for consistency purpose, i.e. “capitalization” to “capitalisation”, “means” to “mean”, “changes” to “change”, “includes” to “include”. Substitution of terms throughout the entire Replacement Master Prospectus, i.e. “interim report” with “semi-annual report”, “debenture” with “debt securities” to be consistent with the Guidelines on Unit Trust Funds (the “GUTF”). 		
1.	Additional Statements	Nil.	PLEASE NOTE THAT MANULIFE INVESTMENT BOND FUND, MANULIFE INVESTMENT AS-SAAD, MANULIFE INVESTMENT MONEY MARKET FUND, MANULIFE INVESTMENT AL-MA’MUN, MANULIFE INVESTMENT BALANCED FUND, MANULIFE INVESTMENT AL-FAUZAN, MANULIFE INVESTMENT AL-UMRAN AND MANULIFE INVESTMENT DIVIDEND 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.	Inclusion of warning statement for funds that declare distribution out of capital pursuant to paragraph 2.03(b) of the Prospectus Guidelines for Collective Investment Schemes.

No	Section	Previous Provision		New Provision		Remarks
2.	Definitions	Debentures	means debenture stock, bonds, notes and any other evidence of indebtedness of a corporation for borrowed monies, whether or not constituting a charge on the assets of the corporation, but shall not be construed as applying to any of the following: <ul style="list-style-type: none"> ▪ any instrument acknowledging or creating indebtedness for, or for money borrowed to defray the consideration payable under, a contract for sale or supply of goods, property or services or any contract of hire in the ordinary course of business; ▪ a cheque, banker's draft or any other bill of exchange or a letter of credit; ▪ a banknote, guarantee or an insurance policy; ▪ a statement, passbook or other document showing any balance in a current, deposit or savings account; ▪ any agreement for a loan where the lender and borrower are signatories to the agreement and where the lending of money is in the ordinary course of business of the lender, and any promissory note issued under the terms of such an agreement; or ▪ any instrument or product or class of instruments or products as the Ministry may, on the recommendation of the Securities Commission Malaysia, prescribed by order published in the Gazette. 	Debt Securities	means debenture stock, bonds, notes and any other evidence of indebtedness of a corporation for borrowed monies, whether or not constituting a charge on the assets of the corporation, but shall not be construed as applying to any of the following: <ul style="list-style-type: none"> ▪ any instrument acknowledging or creating indebtedness for, or for money borrowed to defray the consideration payable under, a contract for sale or supply of goods, property or services or any contract of hire in the ordinary course of business; ▪ a cheque, banker's draft or any other bill of exchange or a letter of credit; ▪ a banknote, guarantee or an insurance policy; ▪ a statement, passbook or other document showing any balance in a current, deposit or savings account; ▪ any agreement for a loan where the lender and borrower are signatories to the agreement and where the lending of money is in the ordinary course of business of the lender, and any promissory note issued under the terms of such an agreement; or ▪ any instrument or product or class of instruments or products as the Ministry may, on the recommendation of the SC, prescribed by order published in the Gazette. 	This term has been amended pursuant to the change in terminology of "debenture" to "debt securities" as per the Guidelines on Unit Trust Funds ("GUTF") and FIMM Guidance on Prospectus Drafting Practices. There is no change in the investment universe of the fund.
3.	Definitions	Nil.		Eligible Market	means an exchange, government securities market or an OTC market that is regulated by a regulatory authority of that jurisdiction, that is open to the public or to a substantial number of market participants and on which financial instruments are regularly traded.	Added definition of "eligible market" as per GUTF that a management company must ensure that the markets in which its fund invests in meet the criteria for an eligible market.
4.	Definitions	IOSCO	means International Organization of Securities Commissions.	Deleted.		Deleted definition of "IOSCO" pursuant to the change in requirements in relation to a fund's investment in a foreign market from the GUTF.
		Repo	refers to RM-denominated repurchase agreements with banks and investment banks which are licensed by BNM.	Deleted.		
5.	Definitions	IUTA	means Institutional Unit Trust Advisers.	IUTA	means Institutional Unit Trust Scheme Adviser, a corporation registered and authorised by FIMM to market and distribute unit trust schemes.	Updated the disclosure of "IUTA" for better clarity.

No	Section	Previous Provision	New Provision	Remarks
		<p>ZICO Shariah Advisory Services Sdn Bhd 200701011429 (769433-D)</p> <p>Registered Office/ Business Address Level 13A, Menara Milenium Jalan Damanlela Pusat Bandar Damansara 50490 Kuala Lumpur Phone: 03-2093-3999 Fax: 03-2093-2999 Email : Zh-shariah@zishariah.com Website: www.zico.holdings.com</p> <p>Last Section Investors may obtain further information on the Manager, Trustee, Shariah Adviser and its delegates from our website at www.manulifeinvestment.com.my.</p>	<p>ZICO Shariah Advisory Services Sdn Bhd 200701011429 (769433-D)</p> <p>Registered Office/ Business Address Level 13A, Menara Milenium Jalan Damanlela Pusat Bandar Damansara 50490 Kuala Lumpur Phone: 03-9212 0976 Fax: 03-9212 0974 Email : zh-shariah@zishariah.com Website: www.zico.group</p> <p>Last Section Investors may obtain updated contact information (i.e. address and telephone number of registered office and business office address, e-mail address (if any) and website address (if any)) and further information on the Manager, Trustee, Shariah Adviser and its delegates from our website at https://www.manulifeim.com.my/about-us/corporate-profile.html.</p>	<p>Updated the telephone, fax number and website of Shariah adviser.</p> <p>Updated the disclosure and designated website address for contact information of the Manager, Trustee, Shariah Adviser and its delegates.</p>
12.	Chapter 1: Fund Information	<p>1.1.1 Manulife Investment Money Market Fund</p> <p>Investment Policy and Strategy</p> <p>First & Second Paragraph: The Fund is essentially managed to provide liquidity to meet the short-term cash flow requirements of its Unit Holders while providing a reasonable income return. The Fund's investments include deposits (excluding structured deposits), bankers' acceptances, negotiable certificates of deposits, government and government-sponsored bonds and corporate bonds (listed and unlisted). The Fund's investments are largely confined to short-term money market instruments and short-dated fixed income securities that are highly liquid. Typically, these instruments include deposits (excluding structured deposits) and securities that mature within 365 days or 1 year. Nevertheless, the Fund is permitted to invest in instruments (such as bonds) with maturity periods exceeding 365 days but not longer than 732 days, which is equivalent to approximately 2 years. These longer dated investments are subject to a cap of 10% of the NAV of the Fund.</p> <p>When selecting fixed income securities, the Manager seeks quality investment grade issues with a minimum BBB rating (or equivalent) or minimum short-term rating of P2 (or equivalent) by RAM and/or MARC, and/or investment grade rating from a recognised credit rating agency.</p>	<p>Investment Policy and Strategy</p> <p>The Fund is essentially managed to provide liquidity to meet the short-term cash flow requirements of its Unit Holders while providing a reasonable income return. The Fund's investments include deposits, bankers' acceptances, negotiable certificates of deposits, government and government-sponsored bonds and corporate bonds (listed and unlisted). The Fund's investments are largely confined to short-term money market instruments and short-term debt securities that are highly liquid. Typically, these instruments include deposits and securities that have legal maturity at issuance of 397 days or less. Whereas for the short-term debt securities or short-term money market instruments which are issued by, or the issues are guaranteed by, either a government, government agency, central bank or supranational, the remaining maturity period must not be more than 2 years. Nevertheless, the Fund is permitted to invest in high quality debt securities with maturity periods exceeding 397 days but not longer than 732 days, which is equivalent to approximately 2 years. These longer dated investments are subject to a cap of 10% of the NAV of the Fund. The Fund's investment must be traded under the rules of an Eligible Market and must not contain embedded derivative.</p> <p>When selecting high quality debt securities, the Manager seeks quality investment grade issues with a minimum top two short-term rating (including gradation and subcategories) of P2 (or equivalent) by RAM and/or of MARC-2 by MARC or minimum top three long-term rating (including gradation and subcategories) of A3 (or equivalent) by RAM and/or A- by MARC, and/or from a</p>	<p>Updated the disclosure of Investment Policy and Strategy and Asset Allocation to comply with the requirement in relation to permissible investments of the money market fund, Appendix I, Schedule B of the GUTF.</p>

No	Section	Previous Provision		New Provision		Remarks
		<p>Asset Allocation</p>	<p>At least 90% of the Fund's NAV is invested in money market instruments and fixed income investments that mature within 365 days or 1 year whilst up to 10% of its NAV in fixed income investments with maturity periods exceeding 365 days but not longer than 732 days, which is equivalent to approximately 2 years.</p>	<p>Asset Allocation</p>	<p>recognised credit rating agency.</p> <ul style="list-style-type: none"> ▪ At least 90% of the Fund's NAV will be invested in short-term money market instruments, deposits, short-term debt securities that mature within 397 days or lesser and/or short-term debt securities or short-term money market instruments that have a maturity period of not more than 2 years if it is issued or guaranteed by, either a government, government agency, central bank or supranational; and ▪ Up to 10% of its NAV will be invested in high quality debt securities with maturity periods exceeding 397 days but not longer than 732 days, which is equivalent to approximately 2 years. 	<p>Updated the Distribution Policy to allow the fund to declare distribution out of its capital (i.e. distributable income) pursuant to paragraph 9.10 of the GUTF and as permitted under the supplemental master deed.</p> <p>Updated the Risk Management Strategies and Techniques to be consistent with the requirement in relation to permissible investments of the money market fund, Appendix I, Schedule B of the GUTF.</p>
<p>Distribution Policy</p>	<p>The Fund Manager will distribute income at least once a year (if any).</p>	<p>Distribution Policy</p>	<p>The Fund Manager will distribute income at least once a year (if any).</p> <p>Any distribution of income can only be made from realised gains, realised income and/or capital***.</p> <p>*** The Fund is allowed to distribute out of capital to achieve the investment objective of the Fund to provide income at regular interval as per the distribution policy of the Fund.</p>			
<p>Risk Management Strategies and Techniques</p>	<p>At least 90% of the NAV of the Fund must be invested in money market instruments and corporate bonds that mature within 365 days or 1 year. An allowance of up to 10% of the NAV of the Fund is given to the Fund to invest in fixed income instruments with maturity periods exceeding 365 days but not longer than 732 days.</p> <p>The credit risk assumed is limited to the extent that any fixed income instruments invested must have credit ratings of at least BBB rating by RAM and/or MARC, and/or investment grade rating from a recognised rating agency; and/or P2 (or equivalent) by RAM and/or MARC for the short term rating. If a fixed income instrument is placed under a negative outlook by any rating agencies, the Manager will immediately assess its continued investability and take necessary steps to mitigate any negative impact to the Fund. Should the fixed income instrument be downgraded below the minimum investment grade, the Manager</p>	<p>Risk Management Strategies and Techniques</p>	<p>At least 90% of the NAV of the Fund must be invested in short-term money market instruments and short-term debt securities that are highly liquid. An allowance of up to 10% of the NAV of the Fund is given to the Fund to invest in high quality debt securities with maturity periods exceeding 397 days but not longer than 732 days.</p> <p>The credit risk assumed is limited to the extent that any high quality debt securities invested must have credit ratings as stipulated in the Investment Policy and Strategy section above. If a high quality debt security is placed under a negative outlook by any rating agencies, the Manager will immediately assess its continued investability and take necessary steps to mitigate any negative impact to the Fund. Should the high quality debt security be downgraded below the credit rating requirements stated above, the Manager will divest the said debt security.</p>			

No	Section	Previous Provision		New Provision		Remarks
			<p>will divest the fixed income instrument. However, to protect the best interest of the Fund, the Manager has the discretion to take into consideration all relevant factors that affect fair value of the investment via an internal credit assessment process before deciding on the manner and time frame of the sale.</p> <p>The structure of the Fund is such that it is confined to fixed income instruments of short duration to maturity to minimize the impact of fluctuations in interest rate on the performance of the Fund over the short-term while the credit risks it may face are mitigated by strict limits on concentration of investments i.e. diversification and due diligence in the credit assessments by ensuring high credit ratings as mentioned earlier.</p>		<p>The structure of the Fund is such that it is confined to high quality debt securities of short duration to maturity to minimize the impact of fluctuations in interest rate on the performance of the Fund over the short-term while the credit risks it may face are mitigated by strict limits on concentration of investments i.e. diversification and due diligence in the credit assessments by ensuring high credit ratings as mentioned earlier.</p>	
13.	Chapter 1: Fund Information	1.1.2 Manulife Investment Bond Fund				<p>Updated the disclosure of Investment Policy and Strategy</p> <ul style="list-style-type: none"> - to remove structured deposits to be consistent with the supplemental master deed; - to remove disclosure on frequent trading of securities; and - for better clarity, <p>however, there is no change to how the fund is being managed.</p>
Investment Policy and Strategy	<p>The Fund seeks to achieve its objective by investing in sovereign (including quasi-sovereign) bonds, corporate bonds, money market instruments and deposits (excluding structured deposits). These investments generally yield fixed interest/ profit pre-determined for specified periods. The Fund may also invest in CISs provided that it is consistent with the investment objective of the Fund.</p> <p>The Fund is actively managed. The trading strategy will depend on market opportunities and interest rate expectations.</p> <p>The Fund adopts both a bottom-up and top-down approach, with particular emphasis on fundamental analysis. The Manager analyses general economic and market conditions and forms a view on market themes, opportunities and risks. Fixed income securities selected for investment undergo a credit evaluation process that entails an assessment of credit risk factors of the issuer and also the structure of the security. The Manager will also perform duration management (i.e. taking into account the coupon rate and time to maturity of the security), and select securities that may deliver better yields by comparing parameters such as credit rating and duration.</p> <p>When selecting fixed income investments, the Manager seeks quality investment grade issues with a minimum BBB rating (or equivalent) for long-term corporate bonds, or minimum short-term rating of P2 (or equivalent) by RAM or MARC-2 by MARC and investment grade rating by a recognised credit</p>	Investment Policy and Strategy	<p>The Fund seeks to achieve its objective by investing in sovereign (including quasi-sovereign) bonds, corporate bonds, money market instruments and deposits. These investments generally yield fixed interest/ profit pre-determined for specified periods. The Fund may also invest in CISs provided that it is consistent with the investment objective of the Fund.</p> <p>The Fund adopts both a bottom-up and top-down approach, with particular emphasis on fundamental analysis. The Manager analyses general economic and market conditions and forms a view on market themes, opportunities and risks. Fixed income securities selected for investment undergo a credit evaluation process that entails an assessment of credit risk factors of the issuer and also the structure of the security. The Manager will also perform duration management (i.e. taking into account the coupon rate and time to maturity of the security), and select securities that may deliver better yields by comparing parameters such as credit rating and duration.</p> <p>When selecting fixed income investments, the Manager seeks quality investment grade issues with a minimum BBB rating (or equivalent) (including gradation and subcategories) for long-term corporate bonds, or minimum short-term rating (including gradation and subcategories) of P2 (or equivalent) by</p>			

No	Section	Previous Provision		New Provision		Remarks
			<p>rating agency for investment in local and foreign fixed income securities.</p> <p>Under adverse market conditions (due to economic, political or any other negative conditions for investments), the Manager may take temporary defensive positions that may be inconsistent with the Fund's principal strategy in attempting to respond to such conditions. Under such situations, a large proportion of the Fund may be temporarily invested in liquid assets such as money market instruments and deposits (excluding structured deposits).</p>		<p>RAM or MARC-2 by MARC and investment grade rating by a recognised credit rating agency for investment in local and foreign fixed income securities.</p> <p>Under adverse market conditions (due to economic, political or any other negative conditions for investments), the Manager may take temporary defensive positions that may be inconsistent with the Fund's principal strategy in attempting to respond to such conditions. Under such situations, a large proportion of the Fund may be temporarily invested in liquid assets such as money market instruments and deposits.</p>	<p>Updated the Distribution Policy to allow the fund to declare distribution out of its capital (i.e. distributable income) pursuant to paragraph 9.10 of the GUTF and as permitted under the supplemental master deed.</p>
		Distribution Policy	Income distribution (if any) is annually.	Distribution Policy	<p>Income distribution (if any) is annually.</p> <p>Any distribution of income can only be made from realised gains, realised income and/or capital**.</p> <p>** The Fund is allowed to distribute out of capital to achieve the investment objective of the Fund to provide income at regular interval as per the distribution policy of the Fund.</p>	
14.	Chapter 1: Fund Information	1.1.3 Manulife Investment Balanced Fund				<p>Updated the disclosure of Investment Policy and Strategy and Asset Allocation:</p> <ul style="list-style-type: none"> - to remove structured deposits to be consistent with the supplemental master deed; - to remove disclosure on frequent trading of securities; and - for better clarity, <p>however, there is no change to how the fund is being managed.</p>
		Investment Policy and Strategy	<p>The Fund invests in equities and fixed income instruments based on assessment of the respective market outlook. Liquid assets such as money market instruments and deposits (excluding structured deposits) are only used to maintain liquidity position and as a short term alternative should the equity or bond markets become extremely volatile. The Fund may invest in the investments directly or via CISs.</p> <p>The Manager uses a macro-economic top-down approach to decide on strategic asset allocation. The Manager constantly monitors and assesses the investment environment to identify emerging investment trends and themes. More importantly, the Manager evaluates macroeconomic variables and its impact on the asset classes in the asset allocation process. The Manager believes that given the increased interdependence among markets, a bird's eye view of global financial markets is also critical to successful investment. In addition, any active and frequent trading strategy will depend on investment opportunities.</p>	Investment Policy and Strategy	<p>The Fund invests in equities and fixed income instruments based on assessment of the respective market outlook. Liquid assets such as money market instruments and deposits are only used to maintain liquidity position and as a short term alternative should the equity or bond markets become extremely volatile. The Fund may invest in the investments directly or via CISs.</p> <p>The Manager uses a macro-economic top-down approach to decide on strategic asset allocation. The Manager constantly monitors and assesses the investment environment to identify emerging investment trends and themes. More importantly, the Manager evaluates macroeconomic variables and its impact on the asset classes in the asset allocation process. The Manager believes that given the increased interdependence among markets, a bird's eye view of global financial markets is also critical to successful investment.</p>	

No	Section	Previous Provision		New Provision		Remarks
			<p>In equity stock selection process, the Manager emphasizes strongly on internal research. Frequent company visits are made in order to obtain local knowledge and corporate information. Besides using traditional valuation yardsticks such as growth rate, price earnings (P/E) ratio, price-to-book (P/BV) ratio and price/ earnings to growth (PEG) ratio, the Manager focuses on capital structure, intrinsic value, cash flow, replacement costs, revised net asset value (RNAV), management and potential growth and income trend.</p> <p>The Fund seeks to invest in fixed income instruments such as sovereign bonds (including quasi-sovereign), corporate bonds and money market instruments. Fixed income instruments selected for investment undergo a credit evaluation process that entails an assessment of credit risk factors of the issuer and the structure of the instrument. The Manager will also perform duration management (i.e. taking into account the profit and time to maturity of the instrument), and select instruments that may deliver better returns by comparing parameters such as credit rating and duration. When selecting fixed income investments, the Manager seeks quality investment grade issues with a minimum BBB rating (or equivalent) for long-term fixed income instruments, or minimum short-term rating of P2 (or equivalent) by RAM or MARC-2 by MARC, and investment grade rating by a recognised credit rating agency for investments in local and foreign fixed income instruments.</p>		<p>In equity stock selection process, the Manager emphasizes strongly on internal research. Frequent company visits are made in order to obtain local knowledge and corporate information. Besides using traditional valuation yardsticks such as growth rate, price earnings (P/E) ratio, price-to-book (P/BV) ratio and price/ earnings to growth (PEG) ratio, the Manager focuses on capital structure, intrinsic value, cash flow, replacement costs, revised net asset value (RNAV), management and potential growth and income trend.</p> <p>The Fund seeks to invest in fixed income instruments such as sovereign bonds (including quasi-sovereign), corporate bonds and money market instruments. Fixed income instruments selected for investment undergo a credit evaluation process that entails an assessment of credit risk factors of the issuer and the structure of the instrument. The Manager will also perform duration management (i.e. taking into account the profit and time to maturity of the instrument), and select instruments that may deliver better returns by comparing parameters such as credit rating and duration. When selecting fixed income investments, the Manager seeks quality investment grade issues with a minimum BBB rating (or equivalent) (including gradation and subcategories) for long-term fixed income instruments, or minimum short-term rating (including gradation and subcategories) of P2 (or equivalent) by RAM or MARC-2 by MARC, and investment grade rating by a recognised credit rating agency for investments in local and foreign fixed income instruments.</p>	
		Asset Allocation	<ul style="list-style-type: none"> ▪ 40% to 60% of the Fund's NAV in equities; ▪ 40% to 60% of the Fund's NAV in fixed income instruments (including bonds, money market instruments and deposits (excluding structured deposits)); and ▪ Minimum 2% of the Fund's NAV in liquid assets. 	Asset Allocation	<ul style="list-style-type: none"> ▪ 40% to 60% of the Fund's NAV in equities; ▪ 40% to 60% of the Fund's NAV in fixed income instruments, including bonds, money market instruments and deposits; and ▪ Minimum 2% of the Fund's NAV in liquid assets. 	
		Distribution Policy	Semi-annually, if any. Subject to the availability of income, the Manager has the discretion to declare distribution at a higher frequency.	Distribution Policy	<p>Semi-annually, if any. Subject to the availability of income, the Manager has the discretion to declare distribution at a higher frequency.</p> <p>Any distribution of income can only be made from realised gains, realised income and/or capital*.</p> <p>* The Fund aims to achieve its investment objective by investing in a diversified portfolio of equities and fixed income instruments. The Fund is allowed to distribute out of capital to enable the Fund to provide income at regular interval as per the distribution policy of the Fund.</p>	Updated the Distribution Policy to allow the fund to declare distribution out of its capital (i.e. distributable income) pursuant to paragraph 9.10 of the GUTF and as permitted under the supplemental master deed.

No	Section	Previous Provision		New Provision		Remarks												
15.	Chapter 1: Fund Information	<p>1.1.4 Manulife Investment-ML Flexi Fund</p> <table border="1" data-bbox="353 181 1070 1437"> <tr> <td data-bbox="353 181 539 1118"> <p>Investment Policy and Strategy</p> </td> <td data-bbox="539 181 1070 1118"> <p><u>First, Second and Fifth Paragraph:</u> The Fund invests in a diversified portfolio of equities and/or equity-related instruments as well as fixed income instruments (which includes money market instruments). Liquid assets such as money market instruments and deposits (excluding structured deposits) are used to maintain liquidity position and as a short-term alternative should the equity or bond markets become extremely volatile. The Fund may invest in the investments directly or via CISs.</p> <p>The Fund may invest up to 98% of its NAV in a single asset class of equities and/or equity-related instruments or fixed income instruments. This allows the Fund the flexibility to switch to equities and/or equity-related instruments when the stock market is bullish and to switch to bonds and/or money market instruments when the stock market is bearish. At any one time, the asset mix may also comprise all asset classes. The Fund will maintain at least 2% of its NAV in liquid assets. In addition, any active and frequent trading strategy will depend on investment opportunities or valuations.</p> <p><u>Strategy on fixed income instruments:</u></p> <ul style="list-style-type: none"> ▪ Investment in liquid fixed income instruments such as listed/ unlisted debt instruments issued by the Malaysian Government, its agencies, BNM and Malaysian corporates as well as money market instruments. The liquidity of the instrument will depend on market demand and supply for a particular issuer and/or duration and/or credit rating which will be in turn dependent on prevailing market and economic conditions. ▪ The liquid nature of fixed income instruments allows the Manager to easily switch to equities during conducive stock market or bullish periods. </td> </tr> <tr> <td data-bbox="353 1118 539 1366"> <p>Performance Benchmark</p> </td> <td data-bbox="539 1118 1070 1366"> <p><u>Last Paragraph:</u> Note: The composite performance benchmark provides a balanced gauge on the asset allocation of the Fund which can invest up to 98% in equities and/or equity-related instruments or fixed income instruments. It is only used as a reference for performance gauge purpose as the risk profile of the Fund is not the same as its risk profile. The performance benchmark information is available on www.manulifeinvestment.com.my.</p> </td> </tr> <tr> <td data-bbox="353 1366 539 1437"> <p>Risk Management Strategies</p> </td> <td data-bbox="539 1366 1070 1437"> <p><u>Second Paragraph:</u> For fixed income and money market instruments, the Manager focuses on managing credit risk where</p> </td> </tr> </table>		<p>Investment Policy and Strategy</p>	<p><u>First, Second and Fifth Paragraph:</u> The Fund invests in a diversified portfolio of equities and/or equity-related instruments as well as fixed income instruments (which includes money market instruments). Liquid assets such as money market instruments and deposits (excluding structured deposits) are used to maintain liquidity position and as a short-term alternative should the equity or bond markets become extremely volatile. The Fund may invest in the investments directly or via CISs.</p> <p>The Fund may invest up to 98% of its NAV in a single asset class of equities and/or equity-related instruments or fixed income instruments. This allows the Fund the flexibility to switch to equities and/or equity-related instruments when the stock market is bullish and to switch to bonds and/or money market instruments when the stock market is bearish. At any one time, the asset mix may also comprise all asset classes. The Fund will maintain at least 2% of its NAV in liquid assets. In addition, any active and frequent trading strategy will depend on investment opportunities or valuations.</p> <p><u>Strategy on fixed income instruments:</u></p> <ul style="list-style-type: none"> ▪ Investment in liquid fixed income instruments such as listed/ unlisted debt instruments issued by the Malaysian Government, its agencies, BNM and Malaysian corporates as well as money market instruments. The liquidity of the instrument will depend on market demand and supply for a particular issuer and/or duration and/or credit rating which will be in turn dependent on prevailing market and economic conditions. ▪ The liquid nature of fixed income instruments allows the Manager to easily switch to equities during conducive stock market or bullish periods. 	<p>Performance Benchmark</p>	<p><u>Last Paragraph:</u> Note: The composite performance benchmark provides a balanced gauge on the asset allocation of the Fund which can invest up to 98% in equities and/or equity-related instruments or fixed income instruments. It is only used as a reference for performance gauge purpose as the risk profile of the Fund is not the same as its risk profile. The performance benchmark information is available on www.manulifeinvestment.com.my.</p>	<p>Risk Management Strategies</p>	<p><u>Second Paragraph:</u> For fixed income and money market instruments, the Manager focuses on managing credit risk where</p>	<table border="1" data-bbox="1108 181 1825 1437"> <tr> <td data-bbox="1108 181 1294 1118"> <p>Investment Policy and Strategy</p> </td> <td data-bbox="1294 181 1825 1118"> <p><u>First, Second and Fifth Paragraph:</u> The Fund invests in a diversified portfolio of equities and/or equity-related instruments as well as fixed income instruments (which include money market instruments). Liquid assets such as money market instruments and deposits are used to maintain liquidity position and as a short-term alternative should the equity or bond markets become extremely volatile. 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The performance benchmark information is available on www.manulifeim.com.my.</p>	<p>Risk Management Strategies</p>	<p><u>Second Paragraph:</u> For fixed income and money market instruments, the Manager focuses on managing credit risk where</p>	<p>Updated the disclosure of Investment Policy and Strategy:</p> <ul style="list-style-type: none"> - to remove structured deposits to be consistent with the supplemental master deed; - to remove disclosure on frequent trading of securities; and - for editorial amendments and better clarity, <p>however, there is no change to how the fund is being managed.</p> <p>Updated the disclosure of Performance Benchmark and Risk Management Strategies and Techniques for better clarity.</p>
<p>Investment Policy and Strategy</p>	<p><u>First, Second and Fifth Paragraph:</u> The Fund invests in a diversified portfolio of equities and/or equity-related instruments as well as fixed income instruments (which includes money market instruments). Liquid assets such as money market instruments and deposits (excluding structured deposits) are used to maintain liquidity position and as a short-term alternative should the equity or bond markets become extremely volatile. The Fund may invest in the investments directly or via CISs.</p> <p>The Fund may invest up to 98% of its NAV in a single asset class of equities and/or equity-related instruments or fixed income instruments. This allows the Fund the flexibility to switch to equities and/or equity-related instruments when the stock market is bullish and to switch to bonds and/or money market instruments when the stock market is bearish. At any one time, the asset mix may also comprise all asset classes. The Fund will maintain at least 2% of its NAV in liquid assets. In addition, any active and frequent trading strategy will depend on investment opportunities or valuations.</p> <p><u>Strategy on fixed income instruments:</u></p> <ul style="list-style-type: none"> ▪ Investment in liquid fixed income instruments such as listed/ unlisted debt instruments issued by the Malaysian Government, its agencies, BNM and Malaysian corporates as well as money market instruments. The liquidity of the instrument will depend on market demand and supply for a particular issuer and/or duration and/or credit rating which will be in turn dependent on prevailing market and economic conditions. ▪ The liquid nature of fixed income instruments allows the Manager to easily switch to equities during conducive stock market or bullish periods. 																	
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<p>Performance Benchmark</p>	<p><u>Last Paragraph:</u> Note: The composite performance benchmark provides a balanced gauge on the asset allocation of the Fund which can invest up to 98% of the Fund's NAV in equities and/or equity-related instruments or fixed income instruments. It is only used as a reference for performance gauge purpose as the risk profile of the Fund is not the same as its risk profile. The performance benchmark information is available on www.manulifeim.com.my.</p>																	
<p>Risk Management Strategies</p>	<p><u>Second Paragraph:</u> For fixed income and money market instruments, the Manager focuses on managing credit risk where</p>																	

No	Section	Previous Provision		New Provision		Remarks
		and Techniques	credit analysis will be conducted on the issuer(s) to determine its ability to service promised coupon/interest and principal payments. For foreign fixed income instruments, the ratings must be of at least BBB and above as rated by any one of the internationally recognised rating agencies such as Standard and Poor's, Moody's or Fitch. Should the fixed income instrument be downgraded below the minimum investment grade, the Manager will divest the fixed income instrument. However, to protect the best interest of the Fund, the Manager has the discretion to take into consideration all relevant factors that affect fair value of the investment via an internal credit assessment process before deciding on the manner and time frame of the sale.	and Techniques	credit analysis will be conducted on the issuer(s) to determine its ability to service promised coupon/interest and principal payments. For foreign fixed income instruments, the ratings (including gradation and subcategories) must be of at least BBB (or equivalent) and above as rated by any one of the internationally recognised rating agencies such as Standard and Poor's, Moody's or Fitch. Should the fixed income instrument be downgraded below the minimum investment grade, the Manager will divest the fixed income instrument. However, to protect the best interest of the Fund, the Manager has the discretion to take into consideration all relevant factors that affect fair value of the investment via an internal credit assessment process before deciding on the manner and time frame of the sale.	
16.	Chapter 1: Fund Information	1.1.5 Manulife Investment-CM Flexi Fund Investment Policy and Strategy	<p><u>First, Second & Fourth Paragraph:</u> The Fund invests in a diversified portfolio of equities and/or equity-related instruments as well as fixed income instruments (which includes money market instruments and deposits (excluding structured deposits) are used to maintain liquidity position and as a short-term alternative should the equity or bond markets become extremely volatile. The Fund may invest in the investments directly or via CISs.</p> <p>The Fund may invest up to 98% of its NAV in a single asset class of equities and/or equity-related instruments or fixed income instruments. This allows the Fund the flexibility to switch to equities and/or equity-related instruments when the stock market is bullish and to switch to bonds and/or money market instruments when the stock market is bearish. At any one time, the asset mix may also comprise all asset classes. The Fund will maintain at least 2% of its NAV in liquid assets. In addition, any active and frequent trading strategy will depend on investment opportunities or valuations.</p> <p><u>Strategy on fixed income instruments:</u></p> <ul style="list-style-type: none"> ▪ Predominantly in short-term bonds, money market instruments and deposits (excluding structured deposits). The short-term nature of these investments allows the Fund Manager to easily switch to equities during conducive stock market or bullish periods. ▪ For investment in bonds such as listed/ unlisted 	Investment Policy and Strategy	<p><u>First, Second & Fourth Paragraph:</u> The Fund invests in a diversified portfolio of equities and/or equity-related instruments as well as fixed income instruments (which include money market instruments and deposits are used to maintain liquidity position and as a short-term alternative should the equity or bond markets become extremely volatile. The Fund may invest in the investments directly or via CISs.</p> <p>The Fund may invest up to 98% of its NAV in a single asset class of equities and/or equity-related instruments or fixed income instruments. This allows the Fund the flexibility to switch to equities and/or equity-related instruments when the stock market is bullish and to switch to bonds and/or money market instruments when the stock market is bearish. At any one time, the asset mix may also comprise all asset classes. The Fund will maintain at least 2% of its NAV in liquid assets.</p> <p><u>Strategy on fixed income instruments:</u></p> <ul style="list-style-type: none"> ▪ Predominantly in short-term bonds, money market instruments and deposits. The short-term nature of these investments allows the Fund Manager to easily switch to equities during conducive stock market or bullish periods. ▪ For investment in bonds such as listed/ unlisted bonds issued by the Malaysian government, its 	Updated the disclosure of Investment Policy and Strategy: <ul style="list-style-type: none"> - to remove structured deposits to be consistent with the supplemental master deed; - to remove disclosure on frequent trading of securities; and - for editorial amendments and better clarity, <p>however, there is no change to how the fund is being managed.</p>

No	Section	Previous Provision		New Provision		Remarks
			<p>bonds issued by the Malaysian Government, its agencies, BNM and Malaysian corporates, the Fund Manager takes a top-down approach for asset allocation and a bottom-up approach for bond selection; looking for bonds with value, investing in bonds after thorough credit evaluation and identifying the relative market value.</p>		<p>agencies, BNM and Malaysian corporates, the Fund Manager takes a top-down approach for asset allocation and a bottom-up approach for bond selection; looking for bonds with value, investing in bonds after thorough credit evaluation and identifying the relative market value.</p>	<p>Updated the disclosure of Performance Benchmark and Risk Management Strategies and Techniques for better clarity.</p>
		<p>Asset Allocation</p>	<ul style="list-style-type: none"> ▪ Maximum 98% of the Fund's NAV in equities and equity-related instruments; ▪ Maximum 98% of the Fund's NAV in fixed income instruments; and ▪ Minimum 2% of the Fund's NAV in liquid assets. 	<p>Asset Allocation</p>	<ul style="list-style-type: none"> ▪ Maximum 98% of the Fund's NAV in equities and/or equity-related instruments; ▪ Maximum 98% of the Fund's NAV in fixed income instruments; and ▪ Minimum 2% of the Fund's NAV in liquid assets. 	
		<p>Performance Benchmark</p>	<p>Second Paragraph: Note: The composite performance benchmark provides a balanced gauge on the asset allocation of the Fund which can invest up to 98% in equities and/or equity-related instruments or fixed income instruments. It is only used as a reference for performance gauge purpose as the risk profile of the Fund is not the same as its risk profile. The performance benchmark information is available on www.manulifeinvestment.com.my.</p>	<p>Performance Benchmark</p>	<p>Second Paragraph: Note: The composite performance benchmark provides a balanced gauge on the asset allocation of the Fund which can invest up to 98% of the Fund's NAV in equities and/or equity-related instruments or fixed income instruments. It is only used as a reference for performance gauge purpose as the risk profile of the Fund is not the same as its risk profile. The performance benchmark information is available on www.manulifeim.com.my.</p>	
		<p>Risk Management Strategies and Techniques</p>	<p>First & Second Paragraph: The Fund Manager adopts an active and frequent trading strategy to manage the risks of equity investments of the Fund. The level of equity investments changes as the Fund Manager purchases and/or sells equities and/or equity-related instruments. If the investment climate is unfavorable and the prospect of equity investments is not promising, the Fund Manager may sell down equities position in the Fund and reduce the Fund's exposure in equity investments. This strategy will minimize the potential loss which may arise when equities and/or equity-related instruments prices decline. The Fund Manager also structures the investments of the Fund so that they are well diversified across a range of securities to minimize specific (unsystematic) risk exposure to any one company or group of companies. The investments of the Fund are also diversified across a range of sectors/ industries to reduce sector/ industry specific risk.</p> <p>For fixed income and money market instruments, the Fund Manager focuses on managing credit risk where credit analysis will be conducted on the issuer(s) to determine its ability to service promised coupon/interest and principal payments. For foreign fixed income instruments, the ratings must be of at least BBB and above as rated by Standard and</p>	<p>Risk Management Strategies and Techniques</p>	<p>First & Second Paragraph: The Fund Manager actively monitors the investments to manage the risks of equity investments of the Fund. The level of equity investments changes as the Fund Manager purchases and/or sells equities and/or equity-related instruments. If the investment climate is unfavorable and the prospect of equity investments is not promising, the Fund Manager may sell down equities position in the Fund and reduce the Fund's exposure in equity investments. This strategy will minimize the potential loss which may arise when equities and/or equity-related instruments prices decline. The Fund Manager also structures the investments of the Fund so that they are well diversified across a range of securities to minimize specific (unsystematic) risk exposure to any one company or group of companies. The investments of the Fund are also diversified across a range of sectors/ industries to reduce sector/ industry specific risk.</p> <p>For fixed income and money market instruments, the Fund Manager focuses on managing credit risk where credit analysis will be conducted on the issuer(s) to determine its ability to service promised coupon/interest and principal payments. For foreign fixed income instruments, the ratings (including gradation and subcategories) must be of at least</p>	

No	Section	Previous Provision		New Provision		Remarks
			<p>Poor's and Fitch or Baa and above by Moody's, or similar credit quality as rated by any other internationally recognised rating agencies. Should the fixed income instrument be downgraded below the minimum investment grade, the Fund Manager will divest the fixed income instrument. However, to protect the best interest of the Fund, the Fund Manager has the discretion to take into consideration all relevant factors that affect fair value of the investment via an internal credit assessment process before deciding on the manner and time frame of the sale.</p>		<p>BBB (or equivalent) and above as rated by Standard and Poor's and/or Fitch or Baa (or equivalent) and above by Moody's, and/or similar credit quality as rated by any other internationally recognised rating agencies. Should the fixed income instrument be downgraded below the minimum investment grade, the Fund Manager will divest the fixed income instrument. However, to protect the best interest of the Fund, the Fund Manager has the discretion to take into consideration all relevant factors that affect fair value of the investment via an internal credit assessment process before deciding on the manner and time frame of the sale.</p>	
17.	Chapter 1: Fund Information	1.1.6 Manulife Investment-HW Flexi Fund				<p>Updated the disclosure of Investment Policy and Strategy:</p> <ul style="list-style-type: none"> - to remove structured deposits to be consistent with the supplemental master deed; and - to remove disclosure on frequent trading of securities, <p>however, there is no change to how the fund is being managed.</p>
<p>Investment Policy and Strategy</p>	<p>First, Second and Fifth Paragraph: The Fund invests in a diversified portfolio of Malaysian equities as well as fixed income instruments (which includes money market instruments). Liquid assets such as money market instruments and deposits (excluding structured deposits) are used to maintain liquidity position and as a short-term alternative should the equity or bond markets become extremely volatile. The Fund may invest in the investments directly or via CISs.</p> <p>The Fund may invest up to 98% of its NAV in a single asset class of equities or fixed income instruments. This allows the Fund the flexibility to switch to equities when the stock market is bullish and to switch to bonds and/or money market instruments when the stock market is bearish. At any one time, the asset mix may also comprise all asset classes. The Fund will maintain at least 2% of its NAV in liquid assets. In addition, any active and frequent trading strategy will depend on investment opportunities or valuations.</p> <p><u>Strategy on individual fixed income securities investment broadly consists of the following considerations:</u></p> <ul style="list-style-type: none"> ▪ predominantly in short-term bonds, money market instruments and deposits (excluding structured deposits). The short-term nature of these investments allows the Fund Manager to easily switch to equities during conducive stock market or bullish periods. ▪ issuer's and/or guarantor's industry and business medium- to long-term outlook; ▪ issuer's and/or guarantor's financial strength and gearing levels; 	<p>Investment Policy and Strategy</p>	<p>First, Second and Fifth Paragraph: The Fund invests in a diversified portfolio of Malaysian equities as well as fixed income instruments (which include money market instruments). Liquid assets such as money market instruments and deposits are used to maintain liquidity position and as a short-term alternative should the equity or bond markets become extremely volatile. The Fund may invest in the investments directly or via CISs.</p> <p>The Fund may invest up to 98% of its NAV in a single asset class of equities or fixed income instruments. This allows the Fund the flexibility to switch to equities when the stock market is bullish and to switch to bonds and/or money market instruments when the stock market is bearish. At any one time, the asset mix may also comprise all asset classes. The Fund will maintain at least 2% of its NAV in liquid assets.</p> <p><u>Strategy on individual fixed income securities investment broadly consists of the following considerations:</u></p> <ul style="list-style-type: none"> ▪ predominantly in short-term bonds, money market instruments and deposits. The short-term nature of these investments allows the Fund Manager to easily switch to equities during conducive stock market or bullish periods. ▪ issuer's and/or guarantor's industry and business medium- to long-term outlook; ▪ issuer's and/or guarantor's financial strength and gearing levels; ▪ issuer's and/or guarantor's cash-flow quality and 			

No	Section	Previous Provision		New Provision		Remarks	
			<ul style="list-style-type: none"> ▪ issuer's and/or guarantor's cash-flow quality and volatility; ▪ issuer's and/or guarantor's expected future cash-flow and ability to pay interest and principal; ▪ issuer's and/or guarantor's ratings by RAM or MARC or a recognised global credit rating agency; ▪ duration and interest rate sensitivity; ▪ collateral type and value, and claims priority; and ▪ price and yield-to-maturity. 		volatility; <ul style="list-style-type: none"> ▪ issuer's and/or guarantor's expected future cash-flow and ability to pay interest and principal; ▪ issuer's and/or guarantor's ratings by RAM or MARC or a recognised global credit rating agency; ▪ duration and interest rate sensitivity; ▪ collateral type and value, and claims priority; and ▪ price and yield-to-maturity. 	Updated the disclosure of Performance Benchmark and Risk Management Strategies and Techniques for better clarity.	
	Performance Benchmark	Second Paragraph: Note: The composite performance benchmark provides a balanced gauge on the asset allocation of the Fund which can invest up to 98% in equities or fixed income instruments. It is only used as a reference for performance gauge purpose as the risk profile of the Fund is not the same as its risk profile. The performance benchmark information is available on www.manulifeinvestment.com.my .		Performance Benchmark	Second Paragraph: Note: The composite performance benchmark provides a balanced gauge on the asset allocation of the Fund which can invest up to 98% of the Fund's NAV in equities or fixed income instruments. It is only used as a reference for performance gauge purpose as the risk profile of the Fund is not the same as its risk profile. The performance benchmark information is available on www.manulifeim.com.my .		
	Risk Management Strategies and Techniques	First Paragraph: The Fund Manager adopts an active and frequent trading strategy to manage the risks of equity investments of the Fund. The level of equity investments changes as the Fund Manager purchases and/or sells equities. If the investment climate is unfavorable and the prospect of equity investments is not promising, the Fund Manager may sell down the equity position in the Fund and reduce the Fund's exposure in equity investments. This strategy will mitigate the potential loss which may arise when share prices decline. The Fund Manager also structures the investments of the Fund so that they are well diversified across a range of securities to mitigate specific (unsystematic) risk exposure to any one company or group of companies. The investments of the Fund are also diversified across a range of sectors/ industries to reduce sector/ industry specific risk.		Risk Management Strategies and Techniques	First Paragraph: The Fund Manager actively monitors the investments to manage the risks of equity investments of the Fund. The level of equity investments changes as the Fund Manager purchases and/or sells equities. If the investment climate is unfavorable and the prospect of equity investments is not promising, the Fund Manager may sell down the equity position in the Fund and reduce the Fund's exposure in equity investments. This strategy will mitigate the potential loss which may arise when share prices decline. The Fund Manager also structures the investments of the Fund so that they are well diversified across a range of securities to mitigate specific (unsystematic) risk exposure to any one company or group of companies. The investments of the Fund are also diversified across a range of sectors/ industries to reduce sector/ industry specific risk.		
18.	Chapter 1: Fund Information	1.1.7 Manulife Investment Dividend Fund				Updated the disclosure of Investment Policy and Strategy: <ul style="list-style-type: none"> - to remove structured deposits to be consistent with the supplemental master deed; and - to remove disclosure on frequent trading of securities, 	
	Investment Policy and Strategy		Second & Fourth Paragraph: The Fund adheres to a stringent investment process which encompasses mainly bottom-up analysis to ensure that only securities with strong fundamentals are considered. In identifying individual equity, the Manager relies on fundamental research where macroeconomic outlook, industry prospects, financial strength, past track records, expected earnings growth, expected dividend yield and relevant valuation methodologies are considered. In	Investment Policy and Strategy	Second & Fourth Paragraph: The Fund adheres to a stringent investment process which encompasses mainly bottom-up analysis to ensure that only securities with strong fundamentals are considered. In identifying individual equity, the Manager relies on fundamental research where macroeconomic outlook, industry prospects, financial strength, past track records, expected earnings growth, expected dividend yield and relevant valuation methodologies are considered.		

No	Section	Previous Provision		New Provision		Remarks
			<p>addition, any active and frequent trading strategy will depend on investment opportunities.</p> <p>Under adverse market conditions (due to economic, political or any other negative conditions for investments), the Manager may take temporary defensive positions that may be inconsistent with the Fund's principal strategy in attempting to respond to such conditions. Under such situations, a large proportion of the Fund may be temporarily invested in liquid assets such as money market instruments and deposits (excluding structured deposits).</p>		<p>Under adverse market conditions (due to economic, political or any other negative conditions for investments), the Manager may take temporary defensive positions that may be inconsistent with the Fund's principal strategy in attempting to respond to such conditions. Under such situations, a large proportion of the Fund may be temporarily invested in liquid assets such as money market instruments and deposits.</p>	<p>however, there is no change to how the fund is being managed.</p>
		Distribution Policy	Semi-annually, if any. Subject to the availability of income, the Manager has the discretion to declare distribution at a higher frequency.	Distribution Policy	<p>Semi-annually, if any. Subject to the availability of income, the Manager has the discretion to declare distribution at a higher frequency.</p> <p>Any distribution of income can only be made from realised gains, realised income and/or capital**.</p> <p>** The Fund aims to achieve its investment objective by investing in stocks which have good dividend payouts or have the potential to become dividend yielding stocks. The Fund is allowed to distribute out of capital to enable the Fund to provide income at regular interval as per the distribution policy of the Fund.</p>	<p>Updated the Distribution Policy to allow the fund to declare distribution out of its capital (i.e. distributable income) pursuant to paragraph 9.10 of the GUTF and as permitted under the supplemental master deed.</p>
19.	Chapter 1: Fund Information	1.1.8 Manulife Investment Regular Savings Fund				
		Investment Policy and Strategy	<p>First & Fourth Paragraph: The Fund invests mainly in a diversified portfolio of Malaysian equities and equity-related instruments, with emphasis on growth (i.e. companies with strong underlying growth potential and/or companies that are expected to grow above industry/ peers' average) and undervalued stocks relative to their assessed true value. Liquid assets such as money market instruments and deposits (excluding structured deposits) are only used to maintain liquidity position and as a short term alternative should the equity market become extremely volatile. The Fund may invest in the investments directly or via CISs.</p> <p>The investment strategy in relation to investment in equity-related instruments is the same as those applicable to conventional equity investments. It</p>	Investment Policy and Strategy	<p>First & Fourth Paragraph: The Fund invests mainly in a diversified portfolio of Malaysian equities and equity-related instruments, with emphasis on growth (i.e. companies with strong underlying growth potential and/or companies that are expected to grow above industry/ peers' average) and undervalued stocks relative to their assessed true value. Liquid assets such as money market instruments and deposits are only used to maintain liquidity position and as a short term alternative should the equity market become extremely volatile. The Fund may invest in the investments directly or via CISs.</p> <p>The investment strategy in relation to investment in equity-related instruments is the same as those applicable to conventional equity investments.</p>	<p>Updated the disclosure of Investment Policy and Strategy:</p> <ul style="list-style-type: none"> - to remove structured deposits to be consistent with the supplemental master deed; and - to remove disclosure on frequent trading of securities, <p>however, there is no change to how the fund is being managed.</p>

No	Section	Previous Provision		New Provision		Remarks
			<p>addition, any active and frequent trading strategy will depend on investment opportunities or valuations.</p>			
20.	Chapter 1: Fund Information	<p>1.1.9 Manulife Investment Growth Fund</p> <p>Investment Policy and Strategy</p> <p>First, Third & Fifth Paragraph: The Fund invests mainly in a diversified portfolio of Malaysian equities. Liquid assets such as money market instruments and deposits (excluding structured deposits) are only used to maintain liquidity position and as a short-term alternative should the equity market become extremely volatile. The Fund may invest in the investments directly or via CISs.</p> <p>The Manager emphasizes strongly on internal research. Frequent company visits are made in order to obtain local knowledge and corporate information. Besides using traditional valuation yardsticks such as growth rate, price earnings (P/E) ratio, price-to-book (P/BV) ratio and price/earnings to growth (PEG) ratio, the Manager focuses on the company's capital structure, intrinsic value, cash flow, replacement costs, revised net asset value (RNAV), management and potential growth trend. In addition, any active and frequent trading strategy will depend on investment opportunities or valuations.</p> <p>Under adverse market conditions (due to economic, political or any other negative conditions for investments), the Manager may take temporary defensive positions that may be inconsistent with the Fund's principal strategy in attempting to respond to such conditions. Under such situations, a large proportion of the Fund may be temporarily invested in liquid assets such as money market instruments and deposits (excluding structured deposits).</p>		<p>Investment Policy and Strategy</p> <p>First, Third & Fifth Paragraph: The Fund invests mainly in a diversified portfolio of Malaysian equities. Liquid assets such as money market instruments and deposits are only used to maintain liquidity position and as a short-term alternative should the equity market become extremely volatile. The Fund may invest in the investments directly or via CISs.</p> <p>The Manager emphasizes strongly on internal research. Frequent company visits are made in order to obtain local knowledge and corporate information. Besides using traditional valuation yardsticks such as growth rate, price earnings (P/E) ratio, price-to-book (P/BV) ratio and price/earnings to growth (PEG) ratio, the Manager focuses on the company's capital structure, intrinsic value, cash flow, replacement costs, revised net asset value (RNAV), management and potential growth trend.</p> <p>Under adverse market conditions (due to economic, political or any other negative conditions for investments), the Manager may take temporary defensive positions that may be inconsistent with the Fund's principal strategy in attempting to respond to such conditions. Under such situations, a large proportion of the Fund may be temporarily invested in liquid assets such as money market instruments and deposits.</p>		<p>Updated the disclosure of Investment Policy and Strategy:</p> <ul style="list-style-type: none"> - to remove structured deposits to be consistent with the supplemental master deed; - to remove disclosure on frequent trading of securities; <p>however, there is no change to how the fund is being managed.</p>
21.	Chapter 1: Fund Information	<p>1.1.10 Manulife Investment Progress Fund</p> <p>Investment Policy and Strategy</p> <p>The Fund invests mainly in a diversified portfolio of small-to medium-size equities of companies listed in Bursa Malaysia which are not part of the FBMKLCI constituents (at the point of purchase). Liquid assets such as money market instruments and deposits (excluding structured deposits) are only used to maintain liquidity position and as a short-term alternative should the equity market become extremely volatile. The Fund may invest in the investments directly or via CISs.</p>		<p>Investment Policy and Strategy</p> <p>The Fund invests mainly in a diversified portfolio of small-to medium-size equities of companies listed in Bursa Malaysia which are not part of the FBMKLCI constituents (at the point of purchase). Liquid assets such as money market instruments and deposits are only used to maintain liquidity position and as a short-term alternative should the equity market become extremely volatile. The Fund may invest in the investments directly or via CISs.</p>		<p>Updated the disclosure of Investment Policy and Strategy:</p> <ul style="list-style-type: none"> - to remove structured deposits to be consistent with the supplemental master deed; - to remove disclosure on frequent trading of securities; and - to allow the fund to invest up to 20% of its NAV in

No	Section	Previous Provision		New Provision		Remarks
			<p>The Manager adopts a bottom-up approach in identifying companies with exceptional growth and visible earnings prospects during the stock selection process. Its value-based approach, on the other hand, seeks out companies which the Fund Manager considers are undervalued relative to their assessed true value. The primary focus is on the underlying growth fundamental of the company and its valuation relative to its intrinsic value although other factors such as macroeconomic variables, liquidity conditions and political risk factors are also considered important.</p> <p>The Manager emphasizes strongly on internal research. Frequent company visits are made in order to obtain local knowledge and corporate information. Besides using traditional valuation yardsticks such as growth rate, price earnings (P/E) ratio, price to book (P/B) ratio and price/earnings to growth (PEG) ratio, the Manager focuses on the company's capital structure, intrinsic value, cash flow, replacement costs, revised net asset value (RNAV), management and potential growth trend. In addition, any active and frequent trading strategy will depend on investment opportunities or valuations.</p> <p>Under adverse market conditions (due to economic, political or any other negative conditions for investments), the Manager may take temporary defensive positions that may be inconsistent with the Fund's principal strategy in attempting to respond to such conditions. Under such situations, a large proportion of the Fund may be temporarily invested in liquid assets such as money market instruments and deposits (excluding structured deposits).</p>		<p>The Manager adopts a bottom-up approach in identifying companies with exceptional growth and visible earnings prospects during the stock selection process. Its value-based approach, on the other hand, seeks out companies which the Fund Manager considers are undervalued relative to their assessed true value. The primary focus is on the underlying growth fundamental of the company and its valuation relative to its intrinsic value although other factors such as macroeconomic variables, liquidity conditions and political risk factors are also considered important.</p> <p>The Manager emphasizes strongly on internal research. Frequent company visits are made in order to obtain local knowledge and corporate information. Besides using traditional valuation yardsticks such as growth rate, price earnings (P/E) ratio, price to book (P/B) ratio and price/earnings to growth (PEG) ratio, the Manager focuses on the company's capital structure, intrinsic value, cash flow, replacement costs, revised net asset value (RNAV), management and potential growth trend.</p> <p>Under adverse market conditions (due to economic, political or any other negative conditions for investments), the Manager may take temporary defensive positions that may be inconsistent with the Fund's principal strategy in attempting to respond to such conditions. Under such situations, a large proportion of the Fund may be temporarily invested in liquid assets such as money market instruments and deposits. Should there be a lack of liquidity or when the Manager deems necessary to reduce volatility of the Fund, the Fund may invest up to 20% of its NAV in companies which are part of the FBMKLCI constituents.</p>	<p>companies which are part of the FBMKLCI constituents as part of the defensive strategy.</p> <p>The effective date of change for item 3 of the above-mentioned amendment will be on 1 May 2023.</p>

No	Section	Previous Provision		New Provision		Remarks
22.	Chapter 1: Fund Information	1.1.11 Manulife Investment Equity Index Fund Investment Policy and Strategy The Manager employs an index sampling approach to track the performance of the FBMKLCI. The Fund typically invests up to 98% of its assets in the Index. The Fund holds a range of equities, predominantly FBMKLCI stocks that in aggregate, approximate the full FBMKLCI in terms of key characteristics including industry weightings and market capitalization. Liquid assets such as bankers' acceptance and deposits (excluding structured deposits) are only used to maintain liquidity position. The Fund's portfolio composition is rebalanced when necessary to take into account changes in weightings or corporate activities in order to minimize tracking errors.		Investment Policy and Strategy The Manager employs an index sampling approach to track the performance of the FBMKLCI. The Fund typically invests up to 98% of its assets in the index. The Fund holds a range of equities, predominantly FBMKLCI stocks that in aggregate, approximate the full FBMKLCI in terms of key characteristics including industry weightings and market capitalisation. Liquid assets such as bankers' acceptance and deposits are only used to maintain liquidity position. The Fund's portfolio composition is rebalanced when necessary to take into account changes in weightings or corporate activities in order to minimize tracking errors.		Updated the disclosure of Investment Policy and Strategy to remove structured deposits to be consistent with the supplemental master deed.
23.	Chapter 1: Fund Information	1.2.1 Manulife Investment Al-Ma'mun Investment Policy and Strategy The Fund is essentially managed to provide liquidity to meet the short-term cash flow requirements of its Unit Holders while providing a reasonable income return. The Fund's investments are largely confined to short-term Islamic money market instruments (such as Islamic Accepted Bills, Islamic Negotiable Instruments and repo), GIA, Islamic deposits and/or short-dated sukuk (such as government and government-sponsored sukuk (listed and unlisted) that are highly liquid), that mature within 365-days or 1-year. Nevertheless, the Fund is permitted to invest in Shariah-compliant instruments (such as sukuk) with maturity periods exceeding 365 days but no longer than 732 days, which is equivalent to approximately 2 years. These longer dated investments are subject to a cap of 10% of the NAV of the Fund. When selecting sukuk, the Manager seeks quality investment grade issues with a minimum BBB rating (or equivalent) or minimum short-term rating of P2		Investment Policy and Strategy The Fund is essentially managed to provide liquidity to meet the short-term cash flow requirements of its Unit Holders while providing a reasonable income return. The Fund's investments are largely confined to short-term Islamic money market instruments (such as Islamic Accepted Bills and Islamic Negotiable Instruments), GIA, Islamic deposits and/or short-term sukuk (such as government and government-sponsored sukuk (listed and unlisted) that are highly liquid), that mature within 397 days or less. Whereas for the short-term sukuk or short-term Islamic money market instruments which are issued by, or the issues are guaranteed by, either a government, government agency, central bank or supranational, the remaining maturity period must not be more than 2 years. Nevertheless, the Fund is permitted to invest in high quality sukuk with maturity periods exceeding 397 days but no longer than 732 days, which is equivalent to approximately 2 years. These longer dated investments are subject to a cap of 10% of the NAV of the Fund. The Fund's investment must be traded under the rules of an Eligible market and must not contain embedded Islamic derivative. When selecting high quality sukuk, the Manager seeks quality investment grade issues with a minimum top two short-term rating (including		Updated the disclosure of Investment Policy and Strategy and Asset Allocation to comply with the requirement in relation to permissible investments of the money market fund, Appendix I, Schedule B of the GUTF.

No	Section	Previous Provision		New Provision		Remarks
			<p>(or equivalent) by RAM and/or MARC, and/or investment grade rating from a recognised credit rating agency.</p> <p>The Manager adopts a prudent strategy in forming a portfolio of the Fund, which is in accordance with the Fund's investment objective and the Manager's assessment of investment prospects in line with the underlying interest rates and economic outlook. The Fund is actively managed to provide income while maintaining capital stability based on the liquidity management and interest rate outlook.</p>		<p>gradation and subcategories) of P2 (or equivalent) by RAM and/or of MARC-2 by MARC or minimum top three long-term rating (including gradation and subcategories) of A3 (or equivalent) by RAM and/or A- by MARC, and/or from a recognised credit rating agency.</p> <p>The Manager adopts a prudent strategy in forming a portfolio of the Fund, which is in accordance with the Fund's investment objective and the Manager's assessment of investment prospects in line with the underlying interest rates and economic outlook. The Fund is actively managed to provide income while maintaining capital stability based on the liquidity management and interest rate outlook.</p>	
		Asset Allocation	<p>At least 90% of the Fund's NAV will be invested in Islamic money market instruments, GIA, Islamic deposits and/or sukuk that mature within 365 days or 1 year, whilst up to 10% of its NAV in Shariah-compliant instruments with maturity periods exceeding 365 days but not longer than 732 days, which is equivalent to approximately 2 years.</p>	Asset Allocation	<ul style="list-style-type: none"> ▪ At least 90% of the Fund's NAV will be invested in short-term Islamic money market instruments, GIA, Islamic deposits and/or short-term sukuk that mature within 397 days or lesser and/or short-term sukuk or short-term Islamic money market instruments that have a maturity period of not more than 2 years if it is issued or guaranteed by, either a government, government agency, central bank or supranational; and ▪ Up to 10% of its NAV will be invested in high quality sukuk with maturity periods exceeding 397 days but not longer than 732 days, which is equivalent to approximately 2 years. 	
		Distribution Policy	<p>The Fund Manager will distribute income at least once a year (if any).</p>	Distribution Policy	<p>The Fund Manager will distribute income at least once a year (if any).</p> <p>Any distribution of income can only be made from realised gains, realised income and/or capital***.</p> <p>*** The Fund is allowed to distribute out of capital to achieve the investment objective of the Fund to provide income at regular interval as per the distribution policy of the Fund.</p>	<p>Updated the Distribution Policy to allow the fund to declare distribution out of its capital (i.e. distributable income) pursuant to paragraph 9.10 of the GUTF and as permitted under the supplemental master deed.</p>
		Risk Management Strategies and Techniques	<p>At least 90% of the NAV of the Fund must be invested in Islamic money market instruments, GIA, Islamic deposits and/or sukuk that mature within 365 days or 1 year. An allowance of up to 10% of the NAV of the Fund is given to the Fund to invest in Shariah-compliant instruments with maturity periods exceeding 365 days but no longer than 732 days.</p> <p>The credit risk assumed is limited to the extent that the instruments invested must have credit ratings of</p>	Risk Management Strategies and Techniques	<p>At least 90% of the NAV of the Fund must be invested in short-term Islamic money market instruments, GIA, Islamic deposits and/or short-term sukuk that are highly liquid. An allowance of up to 10% of the NAV of the Fund is given to the Fund to invest in high quality sukuk with maturity periods exceeding 397 days but no longer than 732 days.</p> <p>The credit risk assumed is limited to the extent that the high quality sukuk invested must have credit</p>	<p>Update the Risk Management Strategies and Techniques to be consistent with the requirement in relation to permissible investments of the money market fund, Appendix I, Schedule B of the GUTF.</p>

No	Section	Previous Provision		New Provision		Remarks
			<p>at least BBB rating by RAM and/or MARC, and/or investment grade rating from a recognised rating agency and/or minimum P2 (or equivalent) by RAM and/or MARC for the short term rating. If an instrument is placed under a negative outlook by any rating agency, the Manager will immediately assess its continued investability and take necessary steps to mitigate any negative impact to the Fund. Should the instrument be downgraded below the minimum investment grade, the Manager will divest the instrument. However, to protect the best interest of the Fund, the Manager has the discretion to take into consideration all relevant factors that affect fair value of the investment via an internal credit assessment process before deciding on the manner and time frame of the sale.</p>		<p>ratings as stipulated in the Investment Policy and Strategy section above. If a high quality sukuk is placed under a negative outlook by any rating agency, the Manager will immediately assess its continued investability and take necessary steps to mitigate any negative impact to the Fund. Should the high quality sukuk be downgraded below the credit rating requirements stated above, the Manager will divest the said sukuk.</p>	<p>Updated the disclosure of the statement to include "an Islamic" for the fund for accuracy purpose.</p>
24.	Chapter 1: Fund Information	1.2.2 Manulife Investment As-Saad				<p>Updated the disclosure of Investment Policy and Strategy:</p> <ul style="list-style-type: none"> - to remove disclosure on frequent trading of securities; and - for better clarity, however, there is no change to how the fund is being managed. <p>Updated the Distribution Policy to allow the fund to declare distribution out of its capital (i.e. distributable income) pursuant to paragraph 9.10 of the GUTF and as permitted under the supplemental master deed.</p>
<p>Investment Policy and Strategy</p>	<p>Second & Fourth Paragraph: The Fund is actively managed. The trading strategy will depend on market opportunities and interest rate expectations.</p> <p>When selecting sukuk, the Manager seeks quality investment grade issues with a minimum BBB rating (or equivalent) and above for long-term sukuk, or short-term rating of P2 (or equivalent) and above by RAM or MARC-2 by MARC, and/or investment grade rating by a recognised credit rating agency for investment in local and foreign sukuk.</p>	<p>Investment Policy and Strategy</p>	<p>When selecting sukuk, the Manager seeks quality investment grade issues with a minimum BBB₃ rating (or equivalent) (including gradation and subcategories) for long-term sukuk, or minimum short-term rating of P2 (or equivalent) (including gradation and subcategories) by RAM or MARC-2 by MARC, and/or investment grade rating by a recognised credit rating agency for investment in local and foreign sukuk.</p>			
<p>Distribution Policy</p>	<p>Income distribution (if any) is annually.</p>	<p>Distribution Policy</p>	<p>Income distribution (if any) is annually.</p> <p>Any distribution of income can only be made from realised gains, realised income and/or capital**.</p> <p>** The Fund is allowed to distribute out of capital to achieve the investment objective of the Fund to provide income at regular interval as per the distribution policy of the Fund.</p>			

No	Section	Previous Provision		New Provision		Remarks
25.	Chapter 1: Fund Information	1.2.3 Manulife Investment Al-Umran				<p>Updated the disclosure of Investment Policy and Strategy:</p> <ul style="list-style-type: none"> - to remove disclosure on frequent trading of securities; and - for better clarity, however, there is no change to how the fund is being managed. <p>Updated the Distribution Policy to allow the fund to declare distribution out of its capital (i.e. distributable income) pursuant to paragraph 9.10 of the GUTF and as permitted under the supplemental master deed.</p>
		<p>Investment Policy and Strategy</p>	<p>Second & Fourth Paragraph: The Manager uses a macroeconomic top-down approach to decide on strategic asset allocation. The Manager constantly monitors and assesses the investment environment to identify emerging investment trends and themes. More importantly, the Manager evaluates macroeconomic variables and its impact on the asset classes in the asset allocation process. In addition, any active and frequent trading strategy will depend on investment opportunities.</p> <p>The Fund seeks to invest in government sukuk (including quasi-sovereign), corporate sukuk and Islamic money market instruments. Sukuk selected for investment undergo a credit evaluation process that entails an assessment of credit risk factors of the issuer and also the structure of the sukuk. The Manager will also perform duration management (i.e. taking into account the profit and time to maturity of the sukuk), and select sukuk that may deliver better returns by comparing parameters such as credit rating and duration. When selecting sukuk, the Manager seeks quality investment grade issues with a minimum BBB rating (or equivalent) for long-term sukuk, or minimum short-term rating of P2 (or equivalent) by RAM or MARC-2 by MARC, and investment grade rating by a recognised credit rating agency for investments in local and foreign sukuk. The same strategy applies to Islamic money market instruments.</p>	<p>Investment Policy and Strategy</p>	<p>Second & Fourth Paragraph: The Manager uses a macroeconomic top-down approach to decide on strategic asset allocation. The Manager constantly monitors and assesses the investment environment to identify emerging investment trends and themes. More importantly, the Manager evaluates macroeconomic variables and its impact on the asset classes in the asset allocation process.</p> <p>The Fund seeks to invest in government sukuk (including quasi-sovereign), corporate sukuk and Islamic money market instruments. Sukuk selected for investment undergo a credit evaluation process that entails an assessment of credit risk factors of the issuer and also the structure of the sukuk. The Manager will also perform duration management (i.e. taking into account the profit and time to maturity of the sukuk), and select sukuk that may deliver better returns by comparing parameters such as credit rating and duration. When selecting sukuk, the Manager seeks quality investment grade issues with a minimum BBB rating (or equivalent) (including gradation and subcategories) for long-term sukuk, or minimum short-term rating (including gradation and subcategories) of P2 (or equivalent) by RAM or MARC-2 by MARC, and investment grade rating by a recognised credit rating agency for investments in local and foreign sukuk. The same strategy applies to Islamic money market instruments.</p>	
<p>Distribution Policy</p>	<p>Semi-annually, if any. Subject to the availability of income, the Manager has the discretion to declare distribution at a higher frequency.</p>	<p>Distribution Policy</p>	<p>Semi-annually, if any. Subject to the availability of income, the Manager has the discretion to declare distribution at a higher frequency.</p> <p>Any distribution of income can only be made from realised gains, realised income and/or capital**.</p> <p>** The Fund aims to achieve its investment objective by investing in a diversified portfolio of Shariah-compliant equities, sukuk, Islamic money market instruments and Islamic deposits. The Fund is allowed to distribute out of capital to enable the Fund to provide income at regular interval as per the distribution policy of the Fund.</p>			

No	Section	Previous Provision		New Provision		Remarks								
26.	Chapter 1: Fund Information	<p>1.2.4 Manulife Investment-ML Shariah Flexi Fund</p> <table border="1" data-bbox="353 180 1070 1145"> <tr> <td data-bbox="353 180 539 895"> Investment Policy and Strategy </td> <td data-bbox="539 180 1070 895"> <p>Second & Fifth Paragraph: The Fund may invest up to 98% of its NAV in a single asset class of Shariah-compliant equities or sukuk and/or Islamic money market instruments. This allows the Fund the flexibility to switch to Shariah-compliant equities when the stock market is bullish and to switch to sukuk and/or Islamic money market instruments when the stock market is bearish. At any one time, the asset mix may also comprise all asset classes. The Fund will maintain at least 2% of its NAV in Islamic liquid assets. In addition, any active and frequent trading strategy will depend on investment opportunities or valuations.</p> <p><u>Strategy on sukuk and Islamic money market investment:</u></p> <ul style="list-style-type: none"> ▪ Invest in liquid sukuk and Islamic money market instruments. The liquidity of the instruments will depend on market demand and supply for an issuer and/or tenure of the instruments and/or credit ratings which will be in turn dependent on prevailing economic and market conditions. ▪ The liquid nature of sukuk and Islamic money market instruments allows the Manager to easily switch to Shariah-compliant equities when the Manager sees such opportunities arise in the equity market. </td> </tr> <tr> <td data-bbox="353 895 539 1145"> Performance Benchmark </td> <td data-bbox="539 895 1070 1145"> <p>Second Paragraph: Note: The composite performance benchmark provides a balanced gauge on the asset allocation of the Fund which can invest up to 98% in Shariah-compliant equities or sukuk and Islamic money market instruments. It is only used as a reference for performance gauge purpose as the risk profile of the Fund is not the same as its risk profile. The performance benchmark information is available on www.manulifeinvestment.com.my.</p> </td> </tr> </table>		Investment Policy and Strategy	<p>Second & Fifth Paragraph: The Fund may invest up to 98% of its NAV in a single asset class of Shariah-compliant equities or sukuk and/or Islamic money market instruments. This allows the Fund the flexibility to switch to Shariah-compliant equities when the stock market is bullish and to switch to sukuk and/or Islamic money market instruments when the stock market is bearish. At any one time, the asset mix may also comprise all asset classes. The Fund will maintain at least 2% of its NAV in Islamic liquid assets. In addition, any active and frequent trading strategy will depend on investment opportunities or valuations.</p> <p><u>Strategy on sukuk and Islamic money market investment:</u></p> <ul style="list-style-type: none"> ▪ Invest in liquid sukuk and Islamic money market instruments. The liquidity of the instruments will depend on market demand and supply for an issuer and/or tenure of the instruments and/or credit ratings which will be in turn dependent on prevailing economic and market conditions. ▪ The liquid nature of sukuk and Islamic money market instruments allows the Manager to easily switch to Shariah-compliant equities when the Manager sees such opportunities arise in the equity market. 	Performance Benchmark	<p>Second Paragraph: Note: The composite performance benchmark provides a balanced gauge on the asset allocation of the Fund which can invest up to 98% in Shariah-compliant equities or sukuk and Islamic money market instruments. It is only used as a reference for performance gauge purpose as the risk profile of the Fund is not the same as its risk profile. The performance benchmark information is available on www.manulifeinvestment.com.my.</p>	<table border="1" data-bbox="1108 180 1825 1145"> <tr> <td data-bbox="1108 180 1294 895"> Investment Policy and Strategy </td> <td data-bbox="1294 180 1825 895"> <p>Second & Fifth Paragraph: The Fund may invest up to 98% of its NAV in a single asset class of Shariah-compliant equities or sukuk and/or Islamic money market instruments. This allows the Fund the flexibility to switch to Shariah-compliant equities when the stock market is bullish and to switch to sukuk and/or Islamic money market instruments when the stock market is bearish. At any one time, the asset mix may also comprise all asset classes. The Fund will maintain at least 2% of its NAV in Islamic liquid assets.</p> <p><u>Strategy on sukuk and Islamic money market investment:</u></p> <ul style="list-style-type: none"> ▪ Invest in liquid sukuk and Islamic money market instruments. The liquidity of the instruments will depend on market demand and supply for an issuer and/or tenure of the instruments and/or credit ratings which will in turn be dependent on prevailing economic and market conditions. ▪ The liquid nature of sukuk and Islamic money market instruments allows the Manager to easily switch to Shariah-compliant equities when the Manager sees such opportunities arise in the equity market. </td> </tr> <tr> <td data-bbox="1108 895 1294 1145"> Performance Benchmark </td> <td data-bbox="1294 895 1825 1145"> <p>Second Paragraph: Note: The composite performance benchmark provides a balanced gauge on the asset allocation of the Fund which can invest up to 98% of the Fund's NAV in Shariah-compliant equities or sukuk and Islamic money market instruments. It is only used as a reference for performance gauge purpose as the risk profile of the Fund is not the same as its risk profile. The performance benchmark information is available on www.manulifeim.com.my.</p> </td> </tr> </table>		Investment Policy and Strategy	<p>Second & Fifth Paragraph: The Fund may invest up to 98% of its NAV in a single asset class of Shariah-compliant equities or sukuk and/or Islamic money market instruments. This allows the Fund the flexibility to switch to Shariah-compliant equities when the stock market is bullish and to switch to sukuk and/or Islamic money market instruments when the stock market is bearish. At any one time, the asset mix may also comprise all asset classes. The Fund will maintain at least 2% of its NAV in Islamic liquid assets.</p> <p><u>Strategy on sukuk and Islamic money market investment:</u></p> <ul style="list-style-type: none"> ▪ Invest in liquid sukuk and Islamic money market instruments. The liquidity of the instruments will depend on market demand and supply for an issuer and/or tenure of the instruments and/or credit ratings which will in turn be dependent on prevailing economic and market conditions. ▪ The liquid nature of sukuk and Islamic money market instruments allows the Manager to easily switch to Shariah-compliant equities when the Manager sees such opportunities arise in the equity market. 	Performance Benchmark	<p>Second Paragraph: Note: The composite performance benchmark provides a balanced gauge on the asset allocation of the Fund which can invest up to 98% of the Fund's NAV in Shariah-compliant equities or sukuk and Islamic money market instruments. It is only used as a reference for performance gauge purpose as the risk profile of the Fund is not the same as its risk profile. The performance benchmark information is available on www.manulifeim.com.my.</p>	<p>Updated the disclosure of Investment Policy and Strategy and Performance Benchmark:</p> <ul style="list-style-type: none"> - to remove disclosure on frequent trading of securities; and - for better clarity, <p>however, there is no change to how the fund is being managed.</p>
Investment Policy and Strategy	<p>Second & Fifth Paragraph: The Fund may invest up to 98% of its NAV in a single asset class of Shariah-compliant equities or sukuk and/or Islamic money market instruments. This allows the Fund the flexibility to switch to Shariah-compliant equities when the stock market is bullish and to switch to sukuk and/or Islamic money market instruments when the stock market is bearish. At any one time, the asset mix may also comprise all asset classes. The Fund will maintain at least 2% of its NAV in Islamic liquid assets. In addition, any active and frequent trading strategy will depend on investment opportunities or valuations.</p> <p><u>Strategy on sukuk and Islamic money market investment:</u></p> <ul style="list-style-type: none"> ▪ Invest in liquid sukuk and Islamic money market instruments. The liquidity of the instruments will depend on market demand and supply for an issuer and/or tenure of the instruments and/or credit ratings which will be in turn dependent on prevailing economic and market conditions. ▪ The liquid nature of sukuk and Islamic money market instruments allows the Manager to easily switch to Shariah-compliant equities when the Manager sees such opportunities arise in the equity market. 													
Performance Benchmark	<p>Second Paragraph: Note: The composite performance benchmark provides a balanced gauge on the asset allocation of the Fund which can invest up to 98% in Shariah-compliant equities or sukuk and Islamic money market instruments. It is only used as a reference for performance gauge purpose as the risk profile of the Fund is not the same as its risk profile. The performance benchmark information is available on www.manulifeinvestment.com.my.</p>													
Investment Policy and Strategy	<p>Second & Fifth Paragraph: The Fund may invest up to 98% of its NAV in a single asset class of Shariah-compliant equities or sukuk and/or Islamic money market instruments. This allows the Fund the flexibility to switch to Shariah-compliant equities when the stock market is bullish and to switch to sukuk and/or Islamic money market instruments when the stock market is bearish. At any one time, the asset mix may also comprise all asset classes. The Fund will maintain at least 2% of its NAV in Islamic liquid assets.</p> <p><u>Strategy on sukuk and Islamic money market investment:</u></p> <ul style="list-style-type: none"> ▪ Invest in liquid sukuk and Islamic money market instruments. The liquidity of the instruments will depend on market demand and supply for an issuer and/or tenure of the instruments and/or credit ratings which will in turn be dependent on prevailing economic and market conditions. ▪ The liquid nature of sukuk and Islamic money market instruments allows the Manager to easily switch to Shariah-compliant equities when the Manager sees such opportunities arise in the equity market. 													
Performance Benchmark	<p>Second Paragraph: Note: The composite performance benchmark provides a balanced gauge on the asset allocation of the Fund which can invest up to 98% of the Fund's NAV in Shariah-compliant equities or sukuk and Islamic money market instruments. It is only used as a reference for performance gauge purpose as the risk profile of the Fund is not the same as its risk profile. The performance benchmark information is available on www.manulifeim.com.my.</p>													
27.	Chapter 1: Fund Information	<p>1.2.5 Manulife Investment-CM Shariah Flexi Fund</p> <table border="1" data-bbox="353 1197 1070 1442"> <tr> <td data-bbox="353 1197 539 1442"> Investment Policy and Strategy </td> <td data-bbox="539 1197 1070 1442"> <p>Second Paragraph: The Fund may invest up to 98% of its NAV in a single asset class of Shariah-compliant equities and/or Shariah-compliant equity-related instruments or sukuk and/or Islamic money market instruments. This allows the Fund the flexibility to switch to Shariah-compliant equities and/or Shariah-compliant equity-related instruments when the stock market is bullish and to switch to sukuk and/or Islamic money market instruments when the stock</p> </td> </tr> </table>		Investment Policy and Strategy	<p>Second Paragraph: The Fund may invest up to 98% of its NAV in a single asset class of Shariah-compliant equities and/or Shariah-compliant equity-related instruments or sukuk and/or Islamic money market instruments. This allows the Fund the flexibility to switch to Shariah-compliant equities and/or Shariah-compliant equity-related instruments when the stock market is bullish and to switch to sukuk and/or Islamic money market instruments when the stock</p>	<table border="1" data-bbox="1108 1197 1825 1442"> <tr> <td data-bbox="1108 1197 1294 1442"> Investment Policy and Strategy </td> <td data-bbox="1294 1197 1825 1442"> <p>Second Paragraph: The Fund may invest up to 98% of its NAV in a single asset class of Shariah-compliant equities and/or Shariah-compliant equity-related instruments or sukuk and/or Islamic money market instruments. This allows the Fund the flexibility to switch to Shariah-compliant equities and/or Shariah-compliant equity-related instruments when the stock market is bullish and to switch to sukuk and/or Islamic money market instruments when the stock</p> </td> </tr> </table>		Investment Policy and Strategy	<p>Second Paragraph: The Fund may invest up to 98% of its NAV in a single asset class of Shariah-compliant equities and/or Shariah-compliant equity-related instruments or sukuk and/or Islamic money market instruments. This allows the Fund the flexibility to switch to Shariah-compliant equities and/or Shariah-compliant equity-related instruments when the stock market is bullish and to switch to sukuk and/or Islamic money market instruments when the stock</p>	<p>Updated the disclosure of Investment Policy and Strategy, Asset Allocation, Performance Benchmark and Risk Management Strategies and Techniques:</p> <ul style="list-style-type: none"> - to remove disclosure on frequent trading of securities; and - for better clarity, 				
Investment Policy and Strategy	<p>Second Paragraph: The Fund may invest up to 98% of its NAV in a single asset class of Shariah-compliant equities and/or Shariah-compliant equity-related instruments or sukuk and/or Islamic money market instruments. This allows the Fund the flexibility to switch to Shariah-compliant equities and/or Shariah-compliant equity-related instruments when the stock market is bullish and to switch to sukuk and/or Islamic money market instruments when the stock</p>													
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No	Section	Previous Provision		New Provision		Remarks
			<p>market is bearish. At any one time, the asset mix may also comprise all asset classes. The Fund will maintain at least 2% of its NAV in Islamic liquid assets. In addition, any active and frequent trading strategy will depend on investment opportunities or valuations.</p>		<p>market is bearish. At any one time, the asset mix may also comprise all asset classes. The Fund will maintain at least 2% of its NAV in Islamic liquid assets.</p>	<p>however, there is no change to how the fund is being managed.</p>
		<p>Asset Allocation</p>	<ul style="list-style-type: none"> ▪ Maximum 98% of the Fund's NAV in Shariah-compliant equities and Shariah-compliant equity-related instruments; ▪ Maximum 98% of the Fund's NAV in sukuk and Islamic money market instruments; and ▪ Minimum 2% of the Fund's NAV in Islamic liquid assets. 	<p>Asset Allocation</p>	<ul style="list-style-type: none"> ▪ Maximum 98% of the Fund's NAV in Shariah-compliant equities and/or Shariah-compliant equity-related instruments; ▪ Maximum 98% of the Fund's NAV in sukuk and/or Islamic money market instruments; and ▪ Minimum 2% of the Fund's NAV in Islamic liquid assets. 	
		<p>Performance Benchmark</p>	<p>Second Paragraph: Note: The composite performance benchmark provides a balanced gauge on the asset allocation of the Fund which can invest up to 98% in Shariah-compliant equities and/or Shariah-compliant equity-related instruments or sukuk and Islamic money market instruments. It is only used as a reference for performance gauge purpose as the risk profile of the Fund is not the same as its risk profile. The performance benchmark information is available on www.manulifeinvestment.com.my.</p>	<p>Performance Benchmark</p>	<p>Second Paragraph: Note: The composite performance benchmark provides a balanced gauge on the asset allocation of the Fund which can invest up to 98% of the Fund's NAV in Shariah-compliant equities and/or Shariah-compliant equity-related instruments or sukuk and/or Islamic money market instruments. It is only used as a reference for performance gauge purpose as the risk profile of the Fund is not the same as its risk profile. The performance benchmark information is available on www.manulifeim.com.my.</p>	
		<p>Risk Management Strategies and Techniques</p>	<p>The Fund Manager adopts an active and frequent trading strategy to manage the risks of Shariah-compliant equity investments of the Fund. Although the Fund invests in Malaysian Shariah-compliant equities and/or Shariah-compliant equity-related instruments, the level of equity investments changes as the Fund Manager purchases and/or sells Shariah-compliant equities and/or Shariah-compliant equity-related instruments. If the investment climate is unfavorable and the prospect of Shariah-compliant equity investments is not promising, the Fund Manager may sell down Shariah-compliant equities position in the Fund and reduce the Fund's exposure in Shariah-compliant equity investments. This strategy will minimize the potential loss which may arise when Shariah-compliant equities and/or Shariah-compliant equity-related instruments prices decline. The Fund Manager also structures the investments of the Fund so that they are well diversified across a range of Shariah-compliant equities to minimize specific (unsystematic) risk exposure to any one company or group of companies. The investments of the Fund are also diversified across a range of sectors/ industries to reduce sector/ industry specific risk. For sukuk and Islamic money market instruments, the Fund Manager focuses on managing credit/ default risk where credit analysis</p>	<p>Risk Management Strategies and Techniques</p>	<p>The Fund Manager actively monitors the investments to manage the risks of Shariah-compliant equity investments of the Fund. Although the Fund invests in Malaysian Shariah-compliant equities and/or Shariah-compliant equity-related instruments, the level of equity investments changes as the Fund Manager purchases and/or sells Shariah-compliant equities and/or Shariah-compliant equity-related instruments. If the investment climate is unfavorable and the prospect of Shariah-compliant equity investments is not promising, the Fund Manager may sell down Shariah-compliant equities position in the Fund and reduce the Fund's exposure in Shariah-compliant equity investments. This strategy will minimize the potential loss which may arise when Shariah-compliant equities and/or Shariah-compliant equity-related instruments prices decline. The Fund Manager also structures the investments of the Fund so that they are well diversified across a range of Shariah-compliant equities to minimize specific (unsystematic) risk exposure to any one company or group of companies. The investments of the Fund are also diversified across a range of sectors/ industries to reduce sector/ industry specific risk. For sukuk and Islamic money market instruments, the Fund Manager focuses on managing credit/ default risk where credit analysis</p>	

No	Section	Previous Provision		New Provision		Remarks
			will be conducted on the issuer(s) to determine its ability to service promised profit payments and principal payments.		will be conducted on the issuer(s) to determine its ability to service promised profit payments and principal payments.	
28.	Chapter 1: Fund Information	1.2.6 Manulife Investment-HW Shariah Flexi Fund				Updated the disclosure of Investment Policy and Strategy, Asset Allocation, Performance Benchmark and Risk Management Strategies and Techniques: - to remove disclosure on frequent trading of securities; and - for better clarity, however, there is no change to how the fund is being managed.
Investment Policy and Strategy	<p>Second & Last Paragraph: The Fund may invest up to 98% of its NAV in a single asset class of Shariah-compliant equities and/or Shariah-compliant equity-related instruments or sukuk and/or Islamic money market instruments. This allows the Fund the flexibility to switch to Shariah-compliant equities and/or Shariah-compliant equity-related instruments when the stock market is bullish and to switch to sukuk and/or Islamic money market instruments when the stock market is bearish. At any one time, the asset mix may also comprise all asset classes. The Fund will maintain at least 2% of its NAV in Islamic liquid assets. In addition, any active and frequent trading strategy will depend on investment opportunities or valuations.</p> <p>The Fund invests in both the Shariah-compliant equity and sukuk of corporations in Malaysia that practices good corporate governance, a key driver in the selection of securities. Some of the criteria chosen are transparency, accountability and integrity. These include having independent directors on the board, transparent business procedures and financial information, accessibility of the management team to investors and the protection of minority shareholders' rights.</p>	Investment Policy and Strategy	<p>Second & Last Paragraph: The Fund may invest up to 98% of its NAV in a single asset class of Shariah-compliant equities and/or Shariah-compliant equity-related instruments or sukuk and/or Islamic money market instruments. This allows the Fund the flexibility to switch to Shariah-compliant equities and/or Shariah-compliant equity-related instruments when the stock market is bullish and to switch to sukuk and/or Islamic money market instruments when the stock market is bearish. At any one time, the asset mix may also comprise all asset classes. The Fund will maintain at least 2% of its NAV in Islamic liquid assets.</p> <p>The Fund invests in both the Shariah-compliant equity and sukuk of corporations in Malaysia that practice good corporate governance, which is a key driver in the selection of securities. Some of the criteria chosen are transparency, accountability and integrity. These include having independent directors on the board, transparent business procedures and financial information, accessibility of the management team to investors and the protection of minority shareholders' rights.</p>			
Asset Allocation	<ul style="list-style-type: none"> ▪ Maximum 98% of the Fund's NAV in Shariah-compliant equities and Shariah-compliant equity-related instruments; ▪ Maximum 98% of the Fund's NAV in sukuk and Islamic money market instruments; and ▪ Minimum 2% of the Fund's NAV in Islamic liquid assets. 	Asset Allocation	<ul style="list-style-type: none"> ▪ Maximum 98% of the Fund's NAV in Shariah-compliant equities and/or Shariah-compliant equity-related instruments; ▪ Maximum 98% of the Fund's NAV in sukuk and/or Islamic money market instruments; and ▪ Minimum 2% of the Fund's NAV in Islamic liquid assets. 			
Performance Benchmark	<p>Second Paragraph: Note: The composite performance benchmark provides a balanced gauge on the asset allocation of the Fund which can invest up to 98% in Shariah-compliant equities and/or Shariah-compliant equity-related instruments or sukuk and Islamic money market instruments. It is only used as a reference for performance gauge purpose as the risk profile of the Fund is not the same as its risk profile. The performance benchmark information is available on www.manulifeinvestment.com.my.</p>	Performance Benchmark	<p>Second Paragraph: Note: The composite performance benchmark provides a balanced gauge on the asset allocation of the Fund which can invest up to 98% of the Fund's NAV in Shariah-compliant equities and/or Shariah-compliant equity-related instruments or sukuk and/or Islamic money market instruments. It is only used as a reference for performance gauge purpose as the risk profile of the Fund is not the same as its risk profile. The performance benchmark information is available on www.manulifeim.com.my.</p>			
Risk Management	The Fund Manager adopts an active and frequent trading strategy to manage the risks of Shariah-	Risk Management	The Fund Manager actively monitors the investments to manage the risks of Shariah-			

No	Section	Previous Provision		New Provision		Remarks
		Strategies and Techniques	compliant equity investments of the Fund. Although the Fund may invest up to 98% in Shariah-compliant equities and/or Shariah-compliant equity-related instruments, the level of equity investments change as the Fund Manager purchases and/or sells Shariah-compliant equities and/or Shariah-compliant equity-related instruments. If the investment climate and the prospect of Shariah-compliant equity investments are unfavorable, the Fund Manager may sell down the Shariah-compliant equities position in the Fund and reduce the Fund's exposure in Shariah-compliant equity investments. This strategy will mitigate the potential loss which may arise when Shariah-compliant equities and/or Shariah-compliant equity-related instruments' prices decline. The Fund Manager also structures the investments of the Fund so that they are well diversified across a range of Shariah-compliant equities to reduce specific (unsystematic) risk exposure to any one company or group of companies. The investments of the Fund are also diversified across a range of sectors/ industries to reduce sector/ industry specific risk. For sukuk and Islamic money market instruments, the Fund Manager focuses on managing credit/ default risk where credit analysis will be conducted on the issuer(s) to determine its ability to service promised profit payments and principal payments.	Strategies and Techniques	compliant equity investments of the Fund. Although the Fund may invest up to 98% of its NAV in Shariah-compliant equities and/or Shariah-compliant equity-related instruments, the level of equity investments change as the Fund Manager purchases and/or sells Shariah-compliant equities and/or Shariah-compliant equity-related instruments. If the investment climate and the prospect of Shariah-compliant equity investments are unfavorable, the Fund Manager may sell down the Shariah-compliant equities position in the Fund and reduce the Fund's exposure in Shariah-compliant equity investments. This strategy will mitigate the potential loss which may arise when Shariah-compliant equities and/or Shariah-compliant equity-related instruments' prices decline. The Fund Manager also structures the investments of the Fund so that they are well diversified across a range of Shariah-compliant equities to reduce specific (unsystematic) risk exposure to any one company or group of companies. The investments of the Fund are also diversified across a range of sectors/ industries to reduce sector/ industry specific risk. For sukuk and Islamic money market instruments, the Fund Manager focuses on managing credit/ default risk where credit analysis will be conducted on the issuer(s) to determine its ability to service promised profit payments and principal payments.	
29.	Chapter 1: Fund Information	1.2.7 Manulife Investment Al-Fauzan				Updated the disclosure of Investment Policy and Strategy to remove disclosure on frequent trading of securities. There is no change to how the fund is being managed. Updated the Distribution Policy to allow the fund to declare distribution out of its capital (i.e. distributable income) pursuant to paragraph 9.10 of the GUTF and as permitted under the supplemental master deed.
Investment Policy and Strategy	Second Paragraph: The Fund adheres to a stringent investment process which encompasses mainly bottom-up analysis to ensure that only Shariah-compliant securities with strong fundamentals are considered. In identifying individual Shariah-compliant equity, the Fund Manager relies on fundamental research where macro-economic outlook, industry prospects, financial strength, past track records, expected earnings growth, expected dividend yield and relevant valuation methodologies are considered. In addition, any active and frequent trading strategy will depend on investment opportunities.	Investment Policy and Strategy	Second Paragraph: The Fund adheres to a stringent investment process which encompasses mainly bottom-up analysis to ensure that only Shariah-compliant securities with strong fundamentals are considered. In identifying individual Shariah-compliant equity, the Fund Manager relies on fundamental research where macro-economic outlook, industry prospects, financial strength, past track records, expected earnings growth, expected dividend yield and relevant valuation methodologies are considered.			
Distribution Policy	Semi-annually, if any. Subject to the availability of income, the Fund Manager has the discretion to declare distribution at a higher frequency.	Distribution Policy	Semi-annually, if any. Subject to the availability of income, the Fund Manager has the discretion to declare distribution at a higher frequency. Any distribution of income can only be made from realised gains, realised income and/or capital**.			

No	Section	Previous Provision	New Provision	Remarks								
			<p>** The Fund aims to achieve its investment objective by investing in Shariah-compliant stocks which have good dividend payouts or have the potential to become dividend yielding stocks. The Fund is allowed to distribute out of capital to enable the Fund to provide income at regular interval as per the distribution policy of the Fund.</p>									
30.	Chapter 1: Fund Information	<p>1.2.8 Manulife Investment Al-Faid</p> <table border="1" data-bbox="353 379 1070 730"> <tr> <td data-bbox="353 379 539 730">Investment Policy and Strategy</td> <td data-bbox="539 379 1070 730"> <p>Third Paragraph: The Fund Manager emphasizes strongly on internal research. Frequent company visits are made in order to obtain local knowledge and corporate information. Besides using traditional valuation yardsticks such as price earnings (P/E) ratio, price to book (P/BV) ratio and price/earnings to growth (PEG) ratio, the Fund Manager focuses on the company's capital structure, intrinsic value, cash flow, replacement costs, revised net asset value (RNAV), management and potential growth trend. In addition, any active and frequent trading strategy will depend on investment opportunities or valuations.</p> </td> </tr> </table>	Investment Policy and Strategy	<p>Third Paragraph: The Fund Manager emphasizes strongly on internal research. Frequent company visits are made in order to obtain local knowledge and corporate information. Besides using traditional valuation yardsticks such as price earnings (P/E) ratio, price to book (P/BV) ratio and price/earnings to growth (PEG) ratio, the Fund Manager focuses on the company's capital structure, intrinsic value, cash flow, replacement costs, revised net asset value (RNAV), management and potential growth trend. In addition, any active and frequent trading strategy will depend on investment opportunities or valuations.</p>	<table border="1" data-bbox="1108 379 1825 730"> <tr> <td data-bbox="1108 379 1294 730">Investment Policy and Strategy</td> <td data-bbox="1294 379 1825 730"> <p>Third Paragraph: The Fund Manager emphasizes strongly on internal research. Frequent company visits are made in order to obtain local knowledge and corporate information. Besides using traditional valuation yardsticks such as price earnings (P/E) ratio, price to book (P/BV) ratio and price/earnings to growth (PEG) ratio, the Fund Manager focuses on the company's capital structure, intrinsic value, cash flow, replacement costs, revised net asset value (RNAV), management and potential growth trend.</p> </td> </tr> </table>	Investment Policy and Strategy	<p>Third Paragraph: The Fund Manager emphasizes strongly on internal research. Frequent company visits are made in order to obtain local knowledge and corporate information. Besides using traditional valuation yardsticks such as price earnings (P/E) ratio, price to book (P/BV) ratio and price/earnings to growth (PEG) ratio, the Fund Manager focuses on the company's capital structure, intrinsic value, cash flow, replacement costs, revised net asset value (RNAV), management and potential growth trend.</p>	Updated the disclosure of Investment Policy and Strategy to remove disclosure on frequent trading of securities. There is no change to how the fund is being managed.				
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31.	Chapter 1: Fund Information	<p>1.2.9 Manulife Investment Shariah Progress Fund</p> <table border="1" data-bbox="353 775 1070 1445"> <tr> <td data-bbox="353 775 517 975">Investment Policy and Strategy</td> <td data-bbox="517 775 1070 975"> <p>Seventh Paragraph: While the investment process is driven by key investment and sectorial themes prevailing in the market at any period of time, the guiding principle to the selection of investments is premised on compliance with the Shariah requirements. In addition, any active and frequent trading strategy will depend on investment opportunities or valuations.</p> </td> </tr> <tr> <td data-bbox="353 975 517 1445">Risk Management Strategies and Techniques</td> <td data-bbox="517 975 1070 1445"> <p>The Fund Manager adopts an active and frequent trading strategy to manage the risks of Shariah-compliant equity investment of the Fund. 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The investments of the Fund are</p> </td> </tr> </table>	Investment Policy and Strategy	<p>Seventh Paragraph: While the investment process is driven by key investment and sectorial themes prevailing in the market at any period of time, the guiding principle to the selection of investments is premised on compliance with the Shariah requirements. In addition, any active and frequent trading strategy will depend on investment opportunities or valuations.</p>	Risk Management Strategies and Techniques	<p>The Fund Manager adopts an active and frequent trading strategy to manage the risks of Shariah-compliant equity investment of the Fund. Although the Fund invests in Malaysian Shariah-compliant equities, the level of Shariah-compliant equity investments changes as the Fund Manager purchases and/or sells Shariah-compliant equities. If the investment climate is unfavorable and the prospect of Shariah-compliant equity investments is not promising, the Fund Manager may sell down the Shariah-compliant equities position in the Fund and reduce the Fund's exposure in Shariah-compliant equity investments. This strategy will mitigate the potential loss which may arise when Shariah-compliant equity prices decline. The Fund Manager also structures the investments of the Fund so that they are well diversified across a range of Shariah-compliant equities to mitigate specific (unsystematic) risk exposure to any one company or group of companies. The investments of the Fund are</p>	<table border="1" data-bbox="1108 775 1825 1445"> <tr> <td data-bbox="1108 775 1294 975">Investment Policy and Strategy</td> <td data-bbox="1294 775 1825 975"> <p>Seventh Paragraph: While the investment process is driven by key investment and sectorial themes prevailing in the market at any period of time, the guiding principle to the selection of investments is premised on compliance with the Shariah requirements.</p> </td> </tr> <tr> <td data-bbox="1108 975 1294 1445">Risk Management Strategies and Techniques</td> <td data-bbox="1294 975 1825 1445"> <p>The Fund Manager actively monitors the investments to manage the risks of Shariah-compliant equity investment of the Fund. Although the Fund invests in Malaysian Shariah-compliant equities, the level of Shariah-compliant equity investments changes as the Fund Manager purchases and/or sells Shariah-compliant equities. 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Investment Policy and Strategy	<p>Seventh Paragraph: While the investment process is driven by key investment and sectorial themes prevailing in the market at any period of time, the guiding principle to the selection of investments is premised on compliance with the Shariah requirements. In addition, any active and frequent trading strategy will depend on investment opportunities or valuations.</p>											
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No	Section	Previous Provision		New Provision		Remarks
			also diversified across a range of sectors/ industries to reduce sector/ industry specific risk.		company or group of companies. The investments of the Fund are also diversified across a range of sectors/ industries to reduce sector/ industry specific risk.	
32.	Chapter 1: Fund Information	1.2.10 Manulife Investment Shariah Progress Plus Fund Investment Policy and Strategy Seventh & Eighth Paragraph: Emphasis is also given to portfolio diversification and using proper risk management to maximize long term risk-adjusted returns. The Fund is actively managed. However, the frequency of its trading activities will depend on investment opportunities and the assessment of the Fund Manager. Under adverse market conditions (due to economic, political or any other negative conditions for investments), the Fund Manager may take temporary defensive positions that may be inconsistent with the Fund's principal strategy in attempting to respond to such conditions. Under such situations, a large proportion of the Fund may be temporarily invested in Islamic liquid assets such as Islamic money market instruments and Islamic deposits.		Investment Policy and Strategy Seventh & Eighth Paragraph: Emphasis is also given to portfolio diversification and using proper risk management to maximize long term risk-adjusted returns. Under adverse market conditions (due to economic, political or any other negative conditions for investments), the Fund Manager may take temporary defensive positions that may be inconsistent with the Fund's principal strategy in attempting to respond to such conditions. Under such situations, a large proportion of the Fund may be temporarily invested in Islamic liquid assets such as Islamic money market instruments and Islamic deposits. Should there be a lack of liquidity or when the Manager deems necessary to reduce volatility of the Fund, the Fund may invest up to 20% of its NAV in companies which are part of the FBMKLCI constituents.		Updated the disclosure of Investment Policy and Strategy: <ul style="list-style-type: none"> - to remove disclosure on frequent trading of securities; and - to allow the fund to invest up to 20% of its NAV in companies which are part of the FBMKLCI constituents as part of the defensive strategy.
33.	Chapter 1: Fund Information	Note: All investments made by Funds qualified under EPF-MIS in this Master Prospectus will comply with EPF's requirements.		Notes: (i) All investments made by Funds qualified under EPF-MIS in this Master Prospectus will comply with EPF's requirements. (ii) The Funds/ Classes may be terminated without obtaining Unit Holders' approval in the event the Fund/ Class size is small, i.e. NAV is less than RM20 million or such other amount as the Manager and the Trustee may jointly deem it to be uneconomical for the Manager to continue managing the Funds/ Classes, provided that it is also in the best interests of the Unit Holders to terminate the Funds/ Classes. (iii) Capital distributions have a risk to erode capital. It may reduce the Funds' capital available for future investment and lead to a decline in potential for future income generation. Investors should be aware that distribution out of capital is achieved by foregoing the potential for future capital growth and this cycle may continue until all capital is depleted. As a result, the value of future returns would also be diminished.		Updated note (ii) pursuant to paragraph 9.25 of the GUTF and to be consistent with the supplemental master deeds. Updated the statement for capital distribution in accordance to Part II, 2.03(b) of the Prospectus Guidelines for Collective Investment Schemes ("Prospectus Guidelines").
34.	Chapter 1: Fund Information	1.3 Risk Factors 1.3.1 General Risks <u>Liquidity Risk</u> Liquidity risk refers to the ease of liquidating an asset depending on the		<u>Liquidity Risk</u> Liquidity risk refers to the ease of liquidating an asset depending on the		Updated the disclosure of Liquidity Risk to describe the

No	Section	Previous Provision	New Provision	Remarks
		<p>asset's volume traded in the market. If the Fund holds assets that are illiquid, or are difficult to dispose of, the value of the Fund will be negatively affected when it has to sell such assets at unfavourable prices.</p> <p>Nil</p>	<p>asset's volume traded in the market. If the Fund holds assets that are illiquid, or are difficult to dispose of, the value of the Fund and investments of the Unit Holders will be negatively affected when it has to sell such assets at unfavourable prices</p> <p>Suspension/Deferment of Redemption Risk The Manager may, in consultation with the Trustees and having considered the interests of investors, suspend the dealings in Units of the Funds due to exceptional circumstances such as when the market value or fair value of a material portion of the Funds' assets cannot be determined. No application will be dealt with when suspension of dealing in Units are triggered and this will limit the Unit Holder's right to freely redeem their Units in the Funds.</p> <p>For the purpose of liquidity risk management, the Funds may defer redemption to the next Business Day if the total net redemption received is more than 10% of the NAV of the Funds on a particular Business Day. When such redemption limit is triggered, it may jeopardise the Funds' ability to meet Unit Holders' redemption request and may lead to a delay in repayment of redemption proceeds to investors.</p>	<p>associated impact of liquidity risk on the unit holders..</p> <p>Added the risks associated with suspension/deferment of redemption due to inclusion of liquidity risk management tools for the funds.</p>
35.	Chapter 1: Fund Information	<p>1.3.2 Specific Risks</p> <p>Credit and Default Risk Credit risk relates to the creditworthiness of the issuers of the fixed income instruments and their expected ability to make timely payment of interest/ profit and/or principal. Any adverse situations faced by the issuer may impact the value as well as liquidity of the fixed income instrument. In the case of rated debt instruments, this may lead to a credit downgrade.</p> <p>Default risk relates to the risk that an issuer of a fixed income instrument either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the fixed income instruments. This could adversely affect the value of the Funds. Such risk could be mitigated through credit analysis and having regular updates on the business profile and the financial position of the issuer or counterparty of the fixed income instruments.</p> <p>Stock Specific Risk Prices of a particular stock may fluctuate in response to the circumstances affecting individual companies such as adverse financial performance, news of a possible merger or loss of key personnel of a company. Any adverse price movements of such stock will adversely affect the Funds' NAV.</p> <p>Small- to Medium-Size Companies Risk The Funds may be exposed to the risk of investing in small and medium market capitalisation companies. Generally, the smaller the market capitalisation of a company, the less liquid are its shares being traded. Such companies' stocks are also usually more volatile than their larger counterparts, and hence more risky. The risk is managed through carefully selecting and diversifying investments within the Funds' portfolio.</p>	<p>Credit and Default Risk Credit risk relates to the creditworthiness of the issuers of the fixed income instruments/sukuk and their expected ability to make timely payment of interest/ profit and/or principal. Any adverse situations faced by the issuer may impact the value as well as liquidity of the fixed income instrument/sukuk. In the case of rated fixed income instruments/sukuk, this may lead to a credit downgrade.</p> <p>Default risk relates to the risk that an issuer of a fixed income instrument/sukuk either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the fixed income instruments/sukuk. This could adversely affect the value of the Funds. Such risk could be mitigated through credit analysis and having regular updates on the business profile and the financial position of the issuer or counterparty of the fixed income instruments/sukuk.</p> <p>Stock Specific Risk Prices of a particular stock/Shariah-compliant stock may fluctuate in response to the circumstances affecting individual companies such as adverse financial performance, news of a possible merger or loss of key personnel of a company. Any adverse price movements of such stock/Shariah-compliant stock will adversely affect the Funds' NAV.</p> <p>Small- to Medium-Size Companies Risk The Funds may be exposed to the risk of investing in small and medium market capitalisation companies. Generally, the smaller the market capitalisation of a company, the less liquid are its shares being traded. Such companies' stocks are also usually more volatile than their larger counterparts, and hence riskier. The risk is managed through carefully selecting and diversifying investments within the Funds' portfolio.</p>	<p>Updated the disclosure of risk to include "sukuk", substitution of "debt" with "fixed income", inclusion of "Islamic" and "Shariah-compliant" and etc for better clarity and accuracy purpose.</p>

No	Section	Previous Provision	New Provision	Remarks
		<p><u>Risk associated with investing in CIS</u> The management company of the CIS, which the Funds may invest into, has absolute discretion over the CIS's investment technique, operational controls and management. In the event of mismanagement of the CIS and/or the management company, the Funds' NAV would be affected negatively. Should such a situation arise, the Manager will seek for another CIS.</p> <p><u>Risk considerations for investing in Derivatives/ Islamic Hedging Instruments and Warrants/ Shariah-compliant Warrants</u> The Manager may use derivatives such as futures and options/ Islamic hedging instruments such as Islamic swap, Islamic forward and Islamic futures, to hedge against adverse movements in currency exchange rates. This involves special risks, including but not limited to:</p> <ul style="list-style-type: none"> ▪ the risk of loss from default by the counterparty, typically as a consequence of insolvency or failed settlement; and ▪ the risk of the supply and demand factors in the derivatives/ Islamic hedging instruments market and in other related markets impacting the liquidity of the derivatives/ Islamic hedging instruments market adversely, which in turn would adversely affect the derivative's/ Islamic hedging instrument's pricing and the Fund. <p>The Manager will only enter into hedging transactions where the counterparty is a financial institution with a minimum long-term credit rating by any domestic or global rating agency which indicates strong capacity for timely payment of financial obligations. In the event where the counterparty or issuer's rating falls below the minimum required or it ceases to be rated, the Manager will liquidate its position within 6 months or sooner, unless the Trustee considers it to be in the best interest of investors to do otherwise.</p> <p>Subject to the permitted investments of the respective Funds, the Funds may purchase warrants/ Shariah-compliant warrants. The Funds may also hold warrants/ Shariah-compliant warrants which arise from the Fund's holdings in equities/ Shariah-compliant equities and such warrants/ Shariah-compliant warrants are limited to those which can be converted into new shares. A warrant/ Shariah-compliant warrant gives the investor the right but not the obligation to subscribe to the underlying securities of the issuing company at a pre-determined price (exercise price), quantity and expiry period. It will expire and its value diminishes if it is not exercised by the expiration date or it is out-of-the-money (the exercise price is higher than the current market price of the underlying securities). Prices of warrants/ Shariah-compliant warrants are extremely volatile and it may not always be possible to dispose all in a short period of time.</p> <p>To mitigate these risks, all investment in derivatives/ Islamic hedging instruments will be closely monitored or efforts will be taken to unwind such positions if there is material adverse change to an issuer.</p>	<p><u>Risk Associated with Investing in CIS/ Islamic CIS</u> The management company of the CIS/ Islamic CIS, which the Funds may invest into, has absolute discretion over the CIS/ Islamic CIS's investment technique, operational controls and management. In the event of mismanagement of the CIS/ Islamic CIS and/or the management company of the CIS/ Islamic CIS, the Funds' NAV would be affected negatively. Should such a situation arise, the Manager will seek for another CIS/ Islamic CIS.</p> <p><u>Risk Considerations for Investing in Derivatives/ Islamic Hedging Instruments and Warrants/ Shariah-compliant Warrants</u> The Manager may use derivatives such as futures and options/ Islamic hedging instruments such as Islamic swap, Islamic forward and Islamic futures, to hedge against certain risks such as adverse movements in currency exchange rates. This involves special risks, including but not limited to the risk of loss from default by the counterparty, typically as a consequence of insolvency or failed settlement.</p> <p>The Manager will only enter into hedging transactions where the counterparty is a financial institution with a minimum long-term credit rating of investment grade (including gradation and subcategories) rated by any domestic or global rating agency. In the event where the counterparty's or issuer's rating falls below the minimum required or it ceases to be rated, the Manager will liquidate its position within 6 months or sooner, unless the Trustee considers it to be in the best interest of Unit Holders to do otherwise.</p> <p>Subject to the permitted investments of the respective Funds, the Funds may purchase warrants/ Shariah-compliant warrants. The Funds may also hold warrants/ Shariah-compliant warrants which arise from the Fund's holdings in equities/ Shariah-compliant equities and such warrants/ Shariah-compliant warrants are limited to those which can be converted into new shares. A warrant/ Shariah-compliant warrant gives the Funds the right but not the obligation to subscribe to the underlying securities of the issuing company at a pre-determined price (exercise price), quantity and expiry period. It will expire and its value diminishes if it is not exercised by the expiration date or it is out-of-the-money (the exercise price is higher than the current market price of the underlying securities). Prices of warrants/ Shariah-compliant warrants are extremely volatile and it may not always be possible to dispose all in a short period of time.</p> <p>To mitigate these risks, all investment in derivatives/ Islamic hedging instruments will be closely monitored or efforts will be taken to unwind such positions if there is material adverse change to the counterparty or issuer.</p>	<p>For "risk considerations for investing in derivatives / Islamic hedging instruments and warrants/ Shariah-compliant warrants", the 2nd bullet point under first paragraph is removed as it is not relevant to the funds which invests in derivatives for hedging purpose only.</p>

No	Section	Previous Provision	New Provision	Remarks
36.	Chapter 1: Fund Information	<p>1.4 Shariah Investment Guidelines, Cleansing Process and Zakat (tithe) for the Funds Shariah-compliant equities The Funds' investments in unlisted Shariah-compliant equities in the domestic and foreign markets will be selected in accordance with the equities classified as Shariah-compliant by the Shariah Adviser. For Shariah-compliant equities to be reviewed by the Shariah Adviser, the fund manager will first identify the Shariah-compliant equities which fulfil their investment criteria. All the relevant documents with the latest information pertaining to the business activities, financial statements and other related information will be submitted to the Shariah Adviser for Shariah stock screening process which involves both quantitative and qualitative analysis.</p> <p>For domestic Shariah-compliant listed equities, reference is made to the list of Shariah-compliant equities issued by SACSC on a half-yearly basis. For domestic Shariah-compliant unlisted equities (including Initial Public Offering which the Shariah status was unknown), the Shariah Adviser applies the 2-tier quantitative approach based on the business activity and financial ratio benchmarks in determining the Shariah status of the equities.</p> <p>For business activity benchmarks, the contribution of the following Shariah non-compliant activities to the group revenue or group profit before taxation of the company must be less than 5%:</p> <ul style="list-style-type: none"> ▪ conventional banking; ▪ conventional insurance; ▪ gambling; ▪ liquor and liquor-related activities; ▪ pork and pork-related activities; ▪ non-halal food and beverage; ▪ tobacco and tobacco-related activities; ▪ interest income from conventional accounts and instruments (including interest income awarded arising from a court judgement or arbitrator); ▪ dividends from Shariah non-compliant investments; ▪ Shariah non-compliant entertainments; and ▪ other activities deemed non-compliant according to Shariah. <p>The contribution of the following activities to the group revenue or group profit before taxation of the company must be less than 20%:</p> <ul style="list-style-type: none"> ▪ share trading; ▪ stockbroking business; ▪ rental received from Shariah non-compliant activities; and other activities deemed non-compliant according to Shariah. <p>For financial ratio benchmark, the Shariah Adviser will determine if the financial ratios (i.e. debt and cash ratio against the total assets is less than 33%) of the Shariah-compliant equities, comply with the financial thresholds. The debt will only include interest-bearing debt and the cash include those placed in conventional accounts and instruments.</p> <p>In addition to the above 2-tier quantitative criteria, the Shariah Adviser also takes into account the qualitative aspect which involves public perception or</p>	<p>Shariah-compliant equities The Funds' investments in unlisted Shariah-compliant equities in the domestic and foreign markets will be selected in accordance with the equities classified as Shariah-compliant by the Shariah Adviser. For Shariah-compliant equities to be reviewed by the Shariah Adviser, the fund manager will first identify the Shariah-compliant equities which fulfil their investment criteria. All the relevant documents with the latest information pertaining to the business activities, financial statements and other related information will be submitted to the Shariah Adviser for Shariah stock screening process which involves both quantitative and qualitative analysis.</p> <p>For domestic Shariah-compliant listed equities, reference is made to the <i>List of Shariah-compliant Securities issued by the SACSC</i> on a half-yearly basis. For domestic Shariah-compliant unlisted equities (including Initial Public Offering which the Shariah status was unknown), the Shariah Adviser applies the 2-tier quantitative approach based on the business activity and financial ratio benchmarks in determining the Shariah status of the equities.</p> <p>For business activity benchmarks, the contribution of the following Shariah non-compliant activities to the group revenue or group profit before taxation of the company must be less than 5%:</p> <ul style="list-style-type: none"> ▪ conventional banking and lending; ▪ conventional insurance; ▪ gambling; ▪ liquor and liquor-related activities; ▪ pork and pork-related activities; ▪ non-halal food and beverage; ▪ tobacco and tobacco-related activities; ▪ interest income from conventional accounts and instruments (including interest income awarded arising from a court judgement or arbitrator); ▪ dividends from Shariah non-compliant investments; ▪ Shariah non-compliant entertainments; and ▪ other activities deemed non-compliant according to Shariah principles as determined by the SACSC. <p>The contribution of the following activities to the group revenue or group profit before taxation of the company must be less than 20%:</p> <ul style="list-style-type: none"> ▪ share trading; ▪ stockbroking business; ▪ rental received from Shariah non-compliant activities; and ▪ other activities deemed non-compliant according to Shariah principles as determined by the SACSC. <p>For financial ratio benchmark, the Shariah Adviser will determine if the financial ratios (i.e. debt and cash ratio against the total assets is less than 33%) of the Shariah-compliant equities, comply with the financial thresholds. The debt will only include interest-bearing debt and the cash include those placed in conventional accounts and instruments.</p> <p>In addition to the above 2-tier quantitative criteria, the Shariah Adviser also takes into account the qualitative aspect which involves public perception or</p>	Updated the Shariah Investment Guidelines, Cleansing Process and Zakat (tithe) for the Funds for better clarity and accuracy purpose.

No	Section	Previous Provision	New Provision	Remarks
		<p>image of the company's activities from the perspective of Islamic teaching.</p> <p>For foreign Shariah-compliant listed equities, reference is made to the list of the approved Islamic indices. For the Funds' investments in listed and unlisted equities in the foreign markets which are not within the list of approved Islamic indices, the Shariah Adviser applies the 2-tier approach which applies the sector-based and accounting-based screens, in determining the Shariah status of the equities.</p> <p>For sector-based screens, core business activities related to the following will not be appropriate for Islamic investment purpose:</p> <ul style="list-style-type: none"> ▪ advertising and media; ▪ alcohol; ▪ cloning; ▪ conventional banking and insurance; ▪ gambling; ▪ pork; ▪ pornography; ▪ tobacco; and ▪ trading of gold and silver as cash on deferred basis. <p>For accounting-based screen, the Shariah Adviser will determine if the conventional debt ratio, conventional cash ratio, accounts receivable ratio and non-permissible income ratio of the company's financial position comply with the financial thresholds as approved by the Islamic indices. These benchmarks may vary in accordance with the development of Islamic capital markets and the jurisdiction of the Islamic indices providers that are being referred to. Should any of the calculation fail to satisfy the financial benchmark, the Shariah Adviser will not accord Shariah-compliant status for the equities. To ensure strict compliance with Shariah requirements, foreign Shariah-compliant equities which are approved by the Shariah Adviser will be reviewed twice yearly.</p> <p>Sukuk and Islamic Money Market</p> <p>The Funds' investment in domestic sukuk will be selected from the list of sukuk approved or authorised by, or lodged with, the SC.</p> <p>The Funds' investments in foreign sukuk will be selected after consultation with the Shariah Adviser. To ensure strict compliance with Shariah requirements, the Shariah Adviser will review the information memorandum or the prospectus of the foreign sukuk for details regarding the Shariah approvals and fatwa certifying such sukuk. The Shariah Adviser will review the structure, contracts, assets and terms for the foreign sukuk issuance to ascertain if they comply with Shariah principles.</p> <p>Shariah Adviser will verify Islamic money market instruments, cash</p>	<p>image of the company's activities from the perspective of Islamic teaching.</p> <p>For foreign Shariah-compliant listed equities, reference is made to the list of the approved Islamic indices. For the Funds' investments in listed and unlisted equities in the foreign markets which are not within the list of approved Islamic indices, the Shariah Adviser applies the 2-tier approach which applies the sector-based and accounting-based screens, in determining the Shariah status of the equities.</p> <p>For sector-based screens, core business activities related to the following will not be appropriate for Islamic investment purpose:</p> <ul style="list-style-type: none"> ▪ advertising and media; ▪ alcohol; ▪ defense; ▪ firearms; ▪ Shariah non-compliant entertainment; ▪ Shariah non-compliant mortgage, lease and REIT; ▪ non-slaughtered animals according to Shariah; ▪ stem cells; ▪ cloning; ▪ conventional banking and insurance; ▪ gambling; ▪ pork; ▪ pornography; ▪ tobacco; and ▪ trading of gold and silver as cash on deferred basis. <p>For accounting-based screen, the Shariah Adviser will determine if the conventional debt and cash ratios, account receivable ratio and non-permissible income ratio of the company's financial position comply with the financial thresholds as approved by the Islamic indices subscribed by the Funds and any other approved Islamic indices. These benchmarks may vary in accordance with the development of Islamic capital markets and the jurisdiction of the Islamic indices providers that are being referred to. Should any of the calculation fail to satisfy the financial benchmark, the Shariah Adviser will not accord Shariah-compliant status for the equities. To ensure strict compliance with Shariah requirements, foreign Shariah-compliant equities which are approved by the Shariah Adviser will be reviewed twice yearly.</p> <p>Sukuk and Islamic Money Market Instruments</p> <p>The Funds' investment in domestic sukuk will be selected from the list of sukuk approved or authorised by, or lodged with, the SC and/or BNM.</p> <p>The Funds' investments in foreign sukuk will be selected after consultation with the Shariah Adviser. To ensure strict compliance with Shariah requirements, the Shariah Adviser will review the information memorandum or the prospectus of the foreign sukuk for details regarding the Shariah approval and fatwa certifying such sukuk. The Shariah Adviser will review the structure, contracts, assets and terms for the foreign sukuk issuance to ascertain if they comply with Shariah principles.</p> <p>The Funds can invest in Islamic money market instruments, GIA, Islamic</p>	

No	Section	Previous Provision	New Provision	Remarks
		<p>placements and Islamic liquid assets which are placed with the financial institutions.</p> <p>Nil</p> <p>Wrong Investment This refers to Shariah non-compliant investment made by the Fund Manager. The said investment will be disposed of/withdraw with immediate effect or within one month of knowing the status of the investment. In the event that the investment resulted in gain (through capital gain and/or dividend), the gain is to be channelled to baitulmal and/or any other charitable bodies as advised by the Shariah Adviser. If the disposal of the investment resulted in losses to the Funds, the losses are to be borne by the Fund Manager.</p> <p>Reclassification of Shariah Status of the Funds' Investment Shariah-compliant equities which are reclassified to be Shariah non-compliant upon review of the equities by the SACSC, relevant Shariah Adviser of Islamic indices and the Shariah Adviser, will result in the Shariah non-compliant equities being disposed-off. For the purpose of purification, any dividend received and capital gain arising from the disposal of the Shariah non-compliant equities made at a market price/ valuation, at the time of the announcement/ review day can be kept. However, any dividends received and gains derived from the disposal of the Shariah non-compliant equities after the announcement/ review day at a market price/valuation that is above the closing price/valuation on the announcement/ review day should be deposited into a separate account which is segregated from the Funds' account.</p> <p>The Funds may channel tainted income to baitulmal and/or charitable bodies as may be advised by the Shariah Adviser.</p>	<p>deposits, cash placements and Islamic liquid assets which are placed with the financial institutions or those that have been approved by the SAC of BNM.</p> <p>Islamic Derivatives The Funds may only use Islamic derivatives approved by the Shariah Adviser for hedging purposes. However, if Islamic derivatives are not available or are not commercially viable, the Funds may use conventional derivatives subject to prior approval from the Shariah Adviser being obtained.</p> <p>Shariah non-compliant Investment The said investment will be disposed of/withdrawn with immediate effect or within one month of knowing the status of the investment. In the event that the investment resulted in gain (through capital gain and/or dividend), the gain is to be channelled to baitulmal and/or any other charitable bodies as advised by the Shariah Adviser. If the disposal of the investment resulted in losses to the Funds, the losses are to be borne by the Fund Manager.</p> <p>Reclassification of Shariah Status of the Funds' Investment Shariah-compliant equities which are reclassified to be Shariah non-compliant upon review of the equities by the SACSC, relevant Shariah adviser of Islamic indices or the Shariah Adviser, will result in the Shariah non-compliant equities being disposed-off. If on the effective date of the reclassification, the respective market price of Shariah non-compliant equities exceeds or is equal to the investment cost, such equities must be disposed of. Any dividends received and capital gains arising from their disposal on the effective date, may be kept. However, any dividends received and excess capital gains derived from the disposal of the Shariah non-compliant equities after the effective date should be deposited into a separate account which is segregated from the Funds' account, for the purpose of purification.</p> <p>The Funds may channel tainted income to baitulmal and/or charitable bodies as advised by the Shariah Adviser.</p> <p>On the other hand, the Funds are allowed to hold its investment in the Shariah non-compliant equities if the market price of the said equities is below the investment cost. It is also permissible for the Funds to keep the dividends received during the holding period until such time when the total amount of dividends received and the market value of the Shariah non-compliant equities held equal the investment cost. At this stage, such holding must be disposed of.</p>	
37.	Chapter 1: Fund Information	<p>1.5.1 Permitted Investments Conventional funds Manulife Investment Balanced Fund and Manulife Investment-ML Flexi Fund The Funds are authorised by its Deed to invest in the following:</p> <ul style="list-style-type: none"> ▪ Securities of companies listed on Bursa Malaysia; ▪ Securities listed or traded on foreign markets where the regulatory authority is an ordinary or associate member of the IOSCO; 	<p>Manulife Investment Balanced Fund and Manulife Investment-ML Flexi Fund The Funds are authorised by its Deed to invest in the following:</p> <ul style="list-style-type: none"> ▪ Securities of companies listed on Bursa Malaysia; ▪ Foreign securities listed or traded under the rules of an Eligible Market; 	Updated disclosure of Permitted Investments to consistent with the disclosure of supplemental master deeds.

No	Section	Previous Provision	New Provision	Remarks
		<ul style="list-style-type: none"> ▪ ETF listed on Bursa Malaysia and any other stock exchanges; ▪ Deposits and structured deposits; ▪ Foreign currency balances and money market instruments which includes bankers' acceptance placed with local and foreign commercial banks, investment banks and any other approved financial institutions; ▪ Unlisted securities including, without limitation, securities that have been approved by the relevant regulatory authorities for the listing of and quotation for such securities; ▪ Unlisted fixed income securities of a Malaysian issuer; ▪ MGS, treasury bills, BNM certificates and government investment certificates; ▪ Cagamas bonds, sukuk, bankers' acceptances, Islamic acceptance bills, unlisted loan stocks and corporate bonds that are either bank-guaranteed or carrying at least a BBB rating by RAM and/or MARC and/or investment grade rating from a recognised rating agency; ▪ Futures and option contracts traded in futures and option market of an exchange approved under the Act; ▪ Warrants; ▪ Units/ shares in CISs; and ▪ Any other form of investments as may be permitted by the SC and/or agreed upon by the Manager and/or Trustee from time to time. 	<ul style="list-style-type: none"> ▪ Deposits; ▪ Foreign currency balances and money market instruments which include bankers' acceptance placed with financial institutions; ▪ Unlisted shares including, without limitation, securities that have been approved by the relevant regulatory authorities for the listing of and quotation for such securities; ▪ Unlisted fixed income securities of a Malaysian issuer; ▪ MGS, treasury bills, BNM certificates and government investment certificates; ▪ Cagamas bonds, sukuk, bankers' acceptances, Islamic acceptance bills, unlisted loan stocks and corporate bonds that are either bank-guaranteed or carrying at least a BBB rating by RAM and/or MARC and/or investment grade rating from a recognised rating agency; ▪ Futures and option contracts traded in futures and option market of an exchange approved under the Act; ▪ Warrants; ▪ Units/ shares in CISs, including but not limited to ETFs; and ▪ Any other form of investments as may be permitted by the SC and/or agreed upon by the Manager and/or Trustee from time to time. 	
38.	Chapter 1: Fund Information	<p>1.5.1 Permitted Investments <u>Conventional funds</u> Manulife Investment-CM Flexi Fund The Fund is authorised by its Deed to invest in the following:</p> <ul style="list-style-type: none"> ▪ Securities of companies listed on Bursa Malaysia; ▪ Securities listed or traded on foreign markets where the regulatory authority is an ordinary or associate member of the IOSCO; ▪ Malaysian/ foreign currency balances, and deposits placed with local and foreign commercial banks, investment banks and any other approved financial institutions; ▪ Money market instruments placed with local commercial banks, investment banks and any other approved financial institutions; ▪ Unlisted securities including, without limitation, securities that have been approved by the relevant regulatory authorities for the listing of and quotation for such securities; ▪ Unlisted fixed income securities of a Malaysian issuer; ▪ MGS, treasury bills, BNM certificates and government investment certificates; ▪ Cagamas bonds, sukuk, bankers acceptances, Islamic acceptance bills, unlisted loan stocks and corporate bonds that are either bank-guaranteed or carrying at least a BBB rating by RAM and/or MARC and/or investment grade rating from a recognised rating agency; ▪ Futures and option contracts traded in futures and option market of an exchange approved under the Act; ▪ Units/shares in CISs; and ▪ Any other form of investments as may be permitted by the SC and/or agreed upon by the Manager and/or Trustee from time to time. 	<p>Manulife Investment-CM Flexi Fund The Fund is authorised by its Deed to invest in the following:</p> <ul style="list-style-type: none"> ▪ Securities of companies listed on Bursa Malaysia; ▪ Foreign securities listed or traded under the rules of an Eligible Market; ▪ Malaysian/ foreign currency balances, and deposits placed with financial institutions; ▪ Money market instruments placed with financial institutions; ▪ Unlisted shares including, without limitation, securities that have been approved by the relevant regulatory authorities for the listing of and quotation for such securities; ▪ Unlisted fixed income securities of a Malaysian issuer; ▪ MGS, treasury bills, BNM certificates and government investment certificates; ▪ Cagamas bonds, sukuk, bankers' acceptances, Islamic acceptance bills, unlisted loan stocks and corporate bonds that are either bank-guaranteed or carrying at least a BBB rating by RAM and/or MARC and/or investment grade rating from a recognised rating agency; ▪ Futures and option contracts traded in futures and option market of an exchange approved under the Act; ▪ Units/shares in CISs; and ▪ Any other form of investments as may be permitted by the SC and/or agreed upon by the Manager and/or Trustee from time to time. 	Updated disclosure of Permitted Investments to consistent with the disclosure of supplemental master deeds.
39.	Chapter 1: Fund Information	<p>1.5.1 Permitted Investments <u>Conventional funds</u> Manulife Investment-HW Flexi Fund</p>	Manulife Investment-HW Flexi Fund	Updated disclosure of Permitted

No	Section	Previous Provision	New Provision	Remarks
		<p>The Fund is authorised by its Deed to invest in the following:</p> <ul style="list-style-type: none"> ▪ Securities of companies listed on Bursa Securities; ▪ Securities listed or traded on foreign markets where the regulatory authority is a member of the IOSCO; ▪ Local and foreign currency balances, deposits and money market instruments placed with local and foreign commercial banks, investment banks and/or any other approved financial institutions; ▪ MGS, treasury bills, BNM certificates and Government investment certificates; ▪ Cagamas bonds, sukuk, bankers' acceptances, Islamic acceptance bills, unlisted loan stocks, Islamic debt securities and corporate bonds that are either bank guaranteed or carrying at least a BBB rating by RAM and/or an equivalent rating by MARC; ▪ Unlisted securities including, without limitation, securities that have been approved by the relevant regulatory authorities for the listing of and quotation for such securities; ▪ Units/ shares in CISs; ▪ Derivative such as warrants, futures and option contracts which are traded in approved exchanges; ▪ Any other forms of investment as may be agreed upon by the Manager and the Trustee from time to time and permitted by the SC. 	<p>The Fund is authorised by its Deed to invest in the following:</p> <ul style="list-style-type: none"> ▪ Securities of companies listed on Bursa Securities; ▪ Foreign securities listed or traded under the rules of an Eligible Market; ▪ Local and foreign currency balances, deposits and money market instruments placed with financial institutions; ▪ MGS, treasury bills, BNM certificates and Government investment certificates; ▪ Cagamas bonds, sukuk, bankers' acceptances, Islamic acceptance bills, unlisted loan stocks, Islamic debt securities and corporate bonds that are either bank guaranteed or carrying at least a BBB rating by RAM and/or an equivalent rating by MARC; ▪ Unlisted shares including, without limitation, securities that have been approved by the relevant regulatory authorities for the listing of and quotation for such securities; ▪ Units/ shares in CISSs; ▪ Derivative such as warrants, futures and option contracts which are traded in approved exchanges; ▪ Any other forms of investment as may be permitted by the SC and/or agreed upon by the Manager and the Trustee from time to time. 	<p>Investments to be consistent with the disclosure of supplemental master deeds.</p>
40.	Chapter 1: Fund Information	<p>1.5.1 Permitted Investments Conventional funds Manulife Investment Dividend Fund The Fund is authorised by its Deed to invest in the following:</p> <ul style="list-style-type: none"> ▪ Securities of companies listed on Bursa Malaysia; ▪ Securities listed or traded on foreign markets where the regulatory authority is an ordinary and associate member of the IOSCO; ▪ ETF listed on Bursa Malaysia and any other stock exchanges; ▪ Deposits and structured deposits; ▪ Foreign currency balances and money market instruments which includes bankers' acceptance placed with local and foreign commercial banks, investment banks and any other approved financial institutions; ▪ Unlisted securities including, without limitation, securities that have been approved by the relevant regulatory authorities for the listing of and quotation for such securities; ▪ MGS, treasury bills, BNM certificates and government investment certificates; ▪ Cagamas bonds, sukuk, bankers' acceptances, Islamic acceptance bills, unlisted loan stocks and corporate bonds that are either bank-guaranteed or carrying at least a BBB rating by RAM and/or MARC and/or investment grade rating from a recognised rating agency; ▪ Futures and option contracts traded in futures and option market of an exchange approved under the Act; ▪ Warrants; ▪ Debentures including corporate bonds and convertible debt securities; ▪ Units/ shares in CISs; and ▪ Any other form of investments as may be permitted by the SC and/or agreed upon by the Manager and/or Trustee from time to time. 	<p>Manulife Investment Dividend Fund The Fund is authorised by its Deed to invest in the following:</p> <ul style="list-style-type: none"> ▪ Securities of companies listed on Bursa Malaysia; ▪ Foreign securities listed or traded under the rules of an Eligible Market; ▪ Deposits; ▪ Foreign currency balances and money market instruments which include bankers' acceptance placed with financial institutions; ▪ Unlisted shares including, without limitation, securities that have been approved by the relevant regulatory authorities for the listing of and quotation for such securities; ▪ MGS, treasury bills, BNM certificates and government investment certificates; ▪ Cagamas bonds, sukuk, bankers' acceptances, Islamic acceptance bills, unlisted loan stocks and corporate bonds that are either bank-guaranteed or carrying at least a BBB rating by RAM and/or MARC and/or investment grade rating from a recognised rating agency; ▪ Futures and option contracts traded in futures and option market of an exchange approved under the Act; ▪ Warrants; ▪ Debt Securities including corporate bonds; ▪ Units/ shares in CISSs, including but not limited to ETFs; and ▪ Any other form of investments as may be permitted by the SC and/or agreed upon by the Manager and/or Trustee from time to time. 	<p>Updated disclosure of Permitted Investments to be consistent with the disclosure of supplemental master deeds.</p>

No	Section	Previous Provision	New Provision	Remarks
41.	Chapter 1: Fund Information	<p>1.5.1 Permitted Investments <u>Conventional funds</u> Manulife Investment Regular Savings Fund and Manulife Investment Value Fund The Funds are authorised by its Deed to invest in the following:</p> <ul style="list-style-type: none"> ▪ Securities of companies listed on Bursa Malaysia; ▪ Securities listed or traded on foreign markets where the regulatory authority is an ordinary or associate member of the IOSCO; ▪ ETF listed on Bursa Malaysia and any other stock exchanges; ▪ Deposits and structured deposits; ▪ Foreign currency balances and money market instruments which includes bankers' acceptance placed with local and foreign commercial banks, investment banks and any other approved financial institutions; ▪ Unlisted securities including, without limitation, securities that have been approved by the relevant regulatory authorities for the listing of and quotation for such securities; ▪ MGS, treasury bills, BNM certificates and government investment certificates; ▪ Cagamas bonds, sukuk, bankers' acceptances, Islamic acceptance bills, unlisted loan stocks and corporate bonds that are either bank-guaranteed or carrying at least a BBB rating by RAM and/or MARC and/or investment grade rating from a recognised rating agency; ▪ Futures and option contracts traded in futures and option market of an exchange approved under the Act; ▪ Warrants; ▪ Units/shares in CISs; and ▪ Any other form of investments as may be permitted by the SC and/or agreed upon by the Manager and/or Trustee from time to time. 	<p>Manulife Investment Regular Savings Fund The Fund is authorised by its Deed to invest in the following:</p> <ul style="list-style-type: none"> ▪ Securities of companies listed on Bursa Malaysia; ▪ Foreign securities listed or traded under the rules of an Eligible Market; ▪ Deposits; ▪ Foreign currency balances and money market instruments which include bankers' acceptance placed with financial institutions; ▪ Unlisted shares including, without limitation, securities that have been approved by the relevant regulatory authorities for the listing of and quotation for such securities; ▪ MGS, treasury bills, BNM certificates and government investment certificates; ▪ Cagamas bonds, sukuk, bankers' acceptances, Islamic acceptance bills, unlisted loan stocks and corporate bonds that are either bank-guaranteed or carrying at least a BBB rating by RAM and/or MARC and/or investment grade rating from a recognised rating agency; ▪ Futures and option contracts traded in futures and option market of an exchange approved under the Act; ▪ Warrants; ▪ Units/shares in CISs, including but not limited to ETFs; and ▪ Any other form of investments as may be permitted by the SC and/or agreed upon by the Manager and/or Trustee from time to time. 	Updated disclosure of Permitted Investments to be consistent with the disclosure of supplemental master deeds.
42.	Chapter 1: Fund Information	<p>1.5.1 Permitted Investments <u>Conventional funds</u> Manulife Investment Growth Fund The Fund is authorised by its Deed to invest in the following:</p> <ul style="list-style-type: none"> ▪ Securities of companies listed on Bursa Malaysia; ▪ Securities listed or traded on foreign markets where the regulatory authority is an ordinary or associate member of the IOSCO; ▪ ETF listed on Bursa Malaysia and any other stock exchanges; ▪ Deposits and structured deposits in local currency; ▪ Deposits and money market instruments placed with local and foreign financial institutions in foreign currency; ▪ Unlisted securities including, without limitation, securities that have been approved by the relevant regulatory authorities for the listing of and quotation for such securities; ▪ MGS, treasury bills, BNM certificates and government investment certificates; ▪ Cagamas bonds, sukuk, bankers' acceptance, Islamic acceptance bills, unlisted loan stocks and corporate bonds that are either bank-guaranteed or carrying at least BBB rating by RAM and/or MARC and/or investment grade rating from a recognised rating agency; ▪ Futures and option contracts traded in futures and option market of an exchange approved under the Act; ▪ Warrants; ▪ Units/ shares in CISs; and 	<p>Manulife Investment Growth Fund The Fund is authorised by its Deed to invest in the following:</p> <ul style="list-style-type: none"> ▪ Securities of companies listed on Bursa Malaysia; ▪ Foreign securities listed or traded under the rules of an Eligible Market; ▪ Deposits in local currency; ▪ Deposits and money market instruments placed with financial institutions in foreign currency; ▪ Unlisted shares including, without limitation, securities that have been approved by the relevant regulatory authorities for the listing of and quotation for such securities; ▪ MGS, treasury bills, BNM certificates and government investment certificates; ▪ Cagamas bonds, sukuk, bankers' acceptance, Islamic acceptance bills, unlisted loan stocks and corporate bonds that are either bank-guaranteed or carrying at least BBB rating by RAM and/or MARC and/or investment grade rating from a recognised rating agency; ▪ Futures and option contracts traded in futures and option market of an exchange approved under the Act; ▪ Warrants; ▪ Units/ shares in CISs, including but not limited to ETFs; and 	Updated disclosure of Permitted Investments to be consistent with the disclosure of supplemental master deeds.

No	Section	Previous Provision	New Provision	Remarks
		<ul style="list-style-type: none"> Any other form of investments as may be permitted by the SC and/or agreed by the Manager and/or the Trustee from time to time. 	<ul style="list-style-type: none"> Any other form of investments as may be permitted by the SC and/or agreed by the Manager and/or the Trustee from time to time. 	
43.	Chapter 1: Fund Information	<p>1.5.1 Permitted Investments <u>Conventional funds</u> Manulife Investment Progress Fund The Fund is authorised by its Deed to invest in the following:</p> <ul style="list-style-type: none"> Securities of companies listed on Bursa Malaysia; ETF listed on Bursa Malaysia and any other stock exchanges; Deposits, structured deposits and bankers' acceptance; Unlisted securities including, without limitation, securities that have been approved by the relevant regulatory authorities for the listing of and quotation for such securities; MGS, treasury bills, BNM certificates and government investment certificates; Cagamas bonds, sukuk, bankers' acceptance, Islamic acceptance bills, unlisted loan stocks and corporate bonds that are either bank-guaranteed or carrying at least BBB rating by RAM and/or MARC and/or investment grade rating from a recognised rating agency; Futures and option contracts traded in futures and option market of an exchange approved under the Act; Warrants; Units/ shares in CISs; and Any other form of investments as may be permitted by the SC and/or agreed by the Manager and/or the Trustee from time to time. 	<p>Manulife Investment Progress Fund The Fund is authorised by its Deed to invest in the following:</p> <ul style="list-style-type: none"> Securities of companies listed on Bursa Malaysia; Deposits and bankers' acceptance; Unlisted shares including, without limitation, securities that have been approved by the relevant regulatory authorities for the listing of and quotation for such securities; MGS, treasury bills, BNM certificates and government investment certificates; Cagamas bonds, sukuk, bankers' acceptance, Islamic acceptance bills, unlisted loan stocks and corporate bonds that are either bank-guaranteed or carrying at least BBB rating by RAM and/or MARC and/or investment grade rating from a recognised rating agency; Futures and option contracts traded in futures and option market of an exchange approved under the Act; Warrants; Units/ shares in CISs, including but not limited to ETFs; and Any other form of investments as may be permitted by the SC and/or agreed by the Manager and/or the Trustee from time to time. 	Updated disclosure of Permitted Investments to be consistent with the disclosure of supplemental master deeds.
44.	Chapter 1: Fund Information	<p>1.5.1 Permitted Investments <u>Conventional funds</u> Manulife Investment Equity Index Fund The Fund is authorised by its Deed to invest in the following:</p> <ul style="list-style-type: none"> Securities of companies listed on Bursa Malaysia; Deposits, structured deposits and bankers' acceptance; Futures and option contracts traded in futures and option market of an exchange approved under the Act; Warrants; Any other form of investments as may be permitted by the SC and/or agreed by the Manager and/or the Trustee from time to time. 	<p>Manulife Investment Equity Index Fund The Fund is authorised by its Deed to invest in the following:</p> <ul style="list-style-type: none"> Securities of companies listed on Bursa Malaysia; Deposits and bankers' acceptance; Futures and option contracts traded in futures and option market of an exchange approved under the Act; Warrants; Any other form of investments as may be permitted by the SC and/or agreed by the Manager and/or the Trustee from time to time. 	Updated disclosure of Permitted Investments to be consistent with the disclosure of supplemental master deeds.
45.	Chapter 1: Fund Information	<p>1.5.1 Permitted Investments <u>Islamic funds</u> Manulife Investment Al-Ma'mun The Fund is authorised by its Deed to invest in the following:</p> <ul style="list-style-type: none"> GIA and Islamic money market instruments; Unlisted sukuk of a Malaysian issuer; Islamic treasury products; GII, Bank Negara Monetary Notes-i and any other government Islamic paper; Islamic futures and option contracts traded in futures and option market of an exchange approved under the Act; Sukuk of Malaysian companies listed on approved stock exchange(s); Islamic CISs in the form of units/shares of other Islamic money market funds; and Any other forms of Shariah-compliant investments as may be permitted by 	<p>Manulife Investment Al-Ma'mun The Fund is authorised by its Deed to invest in the following:</p> <ul style="list-style-type: none"> GIA and Islamic money market instruments; Unlisted sukuk of a Malaysian issuer; Islamic treasury products; GII, Bank Negara monetary notes-i and any other government Islamic paper; Islamic futures and option contracts traded in futures and option market of an exchange approved under the Act; Sukuk of Malaysian companies listed on approved stock exchange(s); Islamic CISs in the form of units/shares of other Islamic money market funds; and Any other forms of Shariah-compliant investments as may be permitted by 	Updated disclosure of Permitted Investments to be consistent with the disclosure of supplemental master deeds.

No	Section	Previous Provision	New Provision	Remarks
		the SC or SACSC and in accordance with Shariah requirements from time to time.	the SC and/or agreed upon by the Manager, the Trustee, the SACSC and/or the Shariah Adviser and in accordance to Shariah requirements from time to time.	
46.	Chapter 1: Fund Information	<p>1.5.1 Permitted Investments <u>Islamic funds</u> Manulife Investment As-Saad The Fund is authorised by its Deed to invest in the following:</p> <ul style="list-style-type: none"> ▪ GIA and Islamic money market instruments; ▪ Unlisted sukuk of a Malaysian issuer; ▪ Cagamas sukuk, sukuk and Islamic acceptance bills; ▪ GII, Bank Negara Monetary Notes-i and any other government Islamic paper; ▪ Sukuk of Malaysian companies listed on approved stock exchange(s); ▪ Foreign sukuk; ▪ Units or shares in Islamic CISs; and ▪ Any other forms of Shariah-compliant investments as may be permitted by the SC or SACSC and in accordance with Shariah requirements from time to time. 	<p>Manulife Investment As-Saad The Fund is authorised by its Deed to invest in the following:</p> <ul style="list-style-type: none"> ▪ GIA and Islamic money market instruments; ▪ Unlisted sukuk of a Malaysian issuer; ▪ Cagamas sukuk, sukuk and Islamic acceptance bills; ▪ GII, Bank Negara monetary notes-i and any other government Islamic paper; ▪ Sukuk of Malaysian companies listed on approved stock exchange(s); ▪ Foreign sukuk; ▪ Units or shares in Islamic CISs; and ▪ Any other forms of Shariah-compliant investments as may be permitted by the SC and/or agreed upon by the Manager, the Trustee, the SACSC and/or the Shariah Adviser and in accordance to Shariah requirements from time to time. 	Updated disclosure of Permitted Investments to be consistent with the disclosure of supplemental master deeds.
47.	Chapter 1: Fund Information	<p>1.5.1 Permitted Investments <u>Islamic funds</u> Manulife Investment AI-Umran The Fund is authorised by its Deed to invest in the following:</p> <ul style="list-style-type: none"> ▪ Shariah-compliant securities of companies listed on Bursa Malaysia; ▪ GIA and Islamic money market instruments; ▪ Unlisted Shariah-compliant securities including, without limitation, Shariah-compliant securities that have been approved by the relevant regulatory authorities for the listing of and quotation for such securities; ▪ Unlisted sukuk of a Malaysian issuer; ▪ Cagamas sukuk, sukuk and Islamic acceptance bills; ▪ GII, Bank Negara Monetary Notes-i and any other government Islamic paper; ▪ Islamic futures and option contracts traded in futures and option market of an exchange approved under the Act; ▪ Sukuk of Malaysian companies listed on approved stock exchange(s); ▪ Units/shares in Islamic CISs which include other Islamic money market funds; and ▪ Any other forms of Shariah-compliant investments as may be permitted by the SC and/or agreed upon by the Manager, the Trustee, the SACSC and/or the Shariah Adviser and in accordance to Shariah requirements from time to time. 	<p>Manulife Investment AI-Umran The Fund is authorised by its Deed to invest in the following:</p> <ul style="list-style-type: none"> ▪ Shariah-compliant securities of companies listed on Bursa Malaysia; ▪ GIA and Islamic money market instruments; ▪ Unlisted Shariah-compliant shares including, without limitation, Shariah-compliant securities that have been approved by the relevant regulatory authorities for the listing of and quotation for such securities; ▪ Unlisted sukuk of a Malaysian issuer; ▪ Cagamas sukuk, sukuk and Islamic acceptance bills; ▪ GII, Bank Negara monetary notes-i and any other government Islamic paper; ▪ Islamic futures and option contracts traded in futures and option market of an exchange approved under the Act; ▪ Sukuk of Malaysian companies listed on approved stock exchange(s); ▪ Units/shares in Islamic CISs which include other Islamic money market funds; and ▪ Any other forms of Shariah-compliant investments as may be permitted by the SC and/or agreed upon by the Manager, the Trustee, the SACSC and/or the Shariah Adviser and in accordance to Shariah requirements from time to time. 	Updated disclosure of Permitted Investments to be consistent with the disclosure of supplemental master deeds.
48.	Chapter 1: Fund Information	<p>1.5.1 Permitted Investments <u>Islamic funds</u> Manulife Investment-ML Shariah Flexi Fund The Fund is authorised by its Deed to invest in the following:</p> <ul style="list-style-type: none"> ▪ Shariah-compliant securities of companies listed on Bursa Malaysia; ▪ Foreign sukuk and Shariah-compliant securities listed or traded on foreign markets where the regulatory authority is an ordinary or associate member of the IOSCO; ▪ Unlisted Shariah-compliant securities including, without limitation, Shariah- 	<p>Manulife Investment-ML Shariah Flexi Fund The Fund is authorised by its Deed to invest in the following:</p> <ul style="list-style-type: none"> ▪ Shariah-compliant securities of companies listed on Bursa Malaysia; ▪ Foreign sukuk and Shariah-compliant securities listed or traded under the rules of an Eligible Market; ▪ Unlisted Shariah-compliant shares including, without limitation, Shariah- 	Updated disclosure of Permitted Investments to be consistent with the disclosure of supplemental master deeds.

No	Section	Previous Provision	New Provision	Remarks
		<p>compliant securities that have been approved by the relevant regulatory authorities for listing and quotation;</p> <ul style="list-style-type: none"> ▪ Islamic money market instruments and Islamic deposits which includes GIA; ▪ Unlisted sukuk, Cagamas sukuk and Islamic accepted bills that are either bank-guaranteed or carrying at least a BBB3 rating by RAM or BBB- by MARC; ▪ GII, Bank Negara Monetary Notes-i and any other government Islamic paper; ▪ Islamic negotiable instrument of deposits, negotiable Islamic debt certificate and any other Islamic negotiable instruments; ▪ Islamic futures and option contracts traded in futures and option market of an exchange approved under the Act; ▪ Sukuk of Malaysian companies listed on approved stock exchange(s); ▪ Units or shares in Islamic CISs; and ▪ Any other forms of Shariah-compliant investments as may be permitted by the SC or SACSC and/or agreed upon by the Manager, the Trustee and/or the Shariah Adviser and in accordance with Shariah requirements from time to time. 	<p>compliant securities that have been approved by the relevant regulatory authorities for listing and quotation;</p> <ul style="list-style-type: none"> ▪ Islamic money market instruments and Islamic deposits which include GIA; ▪ Unlisted sukuk, Cagamas sukuk and Islamic accepted bills that are either bank-guaranteed or carrying at least a BBB3 rating by RAM or BBB- by MARC; ▪ GII, Bank Negara monetary notes-i and any other government Islamic paper; ▪ Islamic negotiable instrument of deposits, negotiable Islamic debt certificate and any other Islamic negotiable instruments; ▪ Islamic futures and option contracts traded in futures and option market of an exchange approved under the Act; ▪ Sukuk of Malaysian companies listed on approved stock exchange(s); ▪ Units or shares in Islamic CISs; and ▪ Any other forms of Shariah-compliant investments as may be permitted by the SC and/or agreed upon by the Manager, the Trustee, SACSC and/or the Shariah Adviser and in accordance to Shariah requirements from time to time. 	
49.	Chapter 1: Fund Information	<p>1.5.1 Permitted Investments <u>Islamic funds</u> Manulife Investment-CM Shariah Flexi Fund and Manulife Investment-HW Shariah Flexi Fund The Funds are authorised by its Deed to invest in the following:</p> <ul style="list-style-type: none"> ▪ Shariah-compliant securities of companies listed on Bursa Malaysia; ▪ GIA and Islamic money market instruments; ▪ Unlisted Shariah-compliant securities including, without limitation, Shariah-compliant securities that have been approved by the relevant regulatory authorities for the listing of and quotation for such securities; ▪ Unlisted sukuk of a Malaysian issuer; ▪ Cagamas sukuk, sukuk and Islamic acceptance bills that are either bank-guaranteed or carrying at least a BBB rating by RAM and/or MARC and/or investment grade rating from a recognised rating agency; ▪ GII, Bank Negara Monetary Notes-i and any other government Islamic paper; ▪ Islamic futures and option contracts traded in futures and option market of an exchange approved under the Act; ▪ Sukuk of Malaysian companies listed on approved stock exchange(s); ▪ Units/shares in Islamic CISs which include other Islamic money market funds; and ▪ Any other forms of Shariah-compliant investments as may be permitted by the SC and/or agreed upon by the Manager, the Trustee, the SACSC and/or the Shariah Adviser and in accordance to Shariah requirements from time to time. 	<p>Manulife Investment-CM Shariah Flexi Fund and Manulife Investment-HW Shariah Flexi Fund The Funds are authorised by its Deed to invest in the following:</p> <ul style="list-style-type: none"> ▪ Shariah-compliant securities of companies listed on Bursa Malaysia; ▪ GIA and Islamic money market instruments; ▪ Unlisted Shariah-compliant shares including, without limitation, Shariah-compliant securities that have been approved by the relevant regulatory authorities for the listing of and quotation for such securities; ▪ Unlisted sukuk of a Malaysian issuer; ▪ Cagamas sukuk, sukuk and Islamic acceptance bills that are either bank-guaranteed or carrying at least a BBB rating by RAM and/or MARC and/or investment grade rating from a recognised rating agency; ▪ GII, Bank Negara monetary notes-i and any other government Islamic paper; ▪ Islamic futures and option contracts traded in futures and option market of an exchange approved under the Act; ▪ Sukuk of Malaysian companies listed on approved stock exchange(s); ▪ Units/shares in Islamic CISs which include other Islamic money market funds; and ▪ Any other forms of Shariah-compliant investments as may be permitted by the SC and/or agreed upon by the Manager, the Trustee, the SACSC and/or the Shariah Adviser and in accordance to Shariah requirements from time to time. 	Updated disclosure of Permitted Investments to be consistent with the disclosure of supplemental master deeds.
50.	Chapter 1: Fund Information	<p>1.5.1 Permitted Investments <u>Islamic funds</u> Manulife Investment Al-Fauzan The Fund is authorised by its Deed to invest in the following:</p> <ul style="list-style-type: none"> ▪ Shariah-compliant securities of companies listed on Bursa Malaysia; ▪ Shariah-compliant securities listed or traded on foreign markets where the regulatory authority is an ordinary or associate member of the IOSCO; 	<p>Manulife Investment Al-Fauzan The Fund is authorised by its Deed to invest in the following:</p> <ul style="list-style-type: none"> ▪ Shariah-compliant securities of companies listed on Bursa Malaysia; ▪ Foreign Shariah-compliant securities listed or traded under the rules of an Eligible Market; 	Updated disclosure of Permitted Investments to be consistent with the disclosure of supplemental master deeds.

No	Section	Previous Provision	New Provision	Remarks
		<ul style="list-style-type: none"> ▪ Sukuk listed or traded on the Bursa Malaysia and on the foreign markets where the regulatory authority is an ordinary or associate member of the IQSCC; ▪ Islamic deposits and Islamic money market instruments in local currency; ▪ Islamic deposits and Islamic money market instruments placed with local and foreign financial institutions in foreign currency; ▪ Unlisted Shariah-compliant securities including, without limitation, Shariah-compliant securities that have been approved by the relevant regulatory authorities for the listing of and quotation of such securities; ▪ Malaysia government sukuk, Islamic treasury bills, BNM certificates and government investment certificates; ▪ Cagamas sukuk, sukuk, Islamic acceptance bills and corporate sukuk that are either bank-guaranteed or carrying on at least BBB rating by RAM and/or MARC and/or investment grade rating from a recognised rating agency; ▪ GII, Bank Negara Monetary Notes-i and any other government Islamic paper; ▪ Islamic futures and option contracts traded in futures and option market of an exchange approved under the Act; ▪ Units or shares in Islamic CISs; and ▪ Any other form of Shariah-compliant investments as may be permitted by the SACSC and/or the Shariah Adviser in accordance with the Shariah requirements and agreed by the Manager and/or the Trustee from time to time. 	<ul style="list-style-type: none"> ▪ Sukuk listed or traded on the Bursa Malaysia or under the rules of an Eligible Market; ▪ Islamic deposits and Islamic money market instruments in local currency; ▪ Islamic deposits and Islamic money market instruments placed with financial institutions in foreign currency; ▪ Unlisted Shariah-compliant shares including, without limitation, Shariah-compliant securities that have been approved by the relevant regulatory authorities for the listing of and quotation of such securities; ▪ Malaysia government sukuk, Islamic treasury bills, BNM certificates and government investment certificates; ▪ Cagamas sukuk, sukuk, Islamic acceptance bills and corporate sukuk that are either bank-guaranteed or carrying on at least BBB rating by RAM and/or MARC and/or investment grade rating from a recognised rating agency; ▪ GII, Bank Negara monetary notes-i and any other government Islamic paper; ▪ Islamic futures and option contracts traded in futures and option market of an exchange approved under the Act; ▪ Units or shares in Islamic CISs; and ▪ Any other form of Shariah-compliant investments as may be permitted by the SC and/or agreed upon by the Manager, the Trustee, the SACSC and/or the Shariah Adviser and in accordance to the Shariah requirements from time to time. 	
51.	Chapter 1: Fund Information	<p>1.5.1 Permitted Investments <u>Islamic funds</u> Manulife Investment Al-Faid</p> <p>The Fund is authorised by its Deed to invest in the following:</p> <ul style="list-style-type: none"> ▪ Shariah-compliant securities of companies listed on Bursa Malaysia; ▪ GIA and Islamic money market instruments; ▪ Unlisted Shariah-compliant securities including, without limitation, Shariah-compliant securities that have been approved by the relevant regulatory authorities for the listing of and quotation for such securities; ▪ Cagamas sukuk, sukuk and Islamic acceptance bills that are either bank-guaranteed or carrying at least a BBB rating by RAM and/or MARC and/or investment grade rating from a recognised rating agency; ▪ GII, Bank Negara Monetary Notes-i and any other government Islamic paper; ▪ Islamic futures and option contracts traded in futures and option market of an exchange approved under the Act; ▪ Units/shares in Islamic CISs which include other Islamic money market funds; and ▪ Any other forms of Shariah-compliant investments as may be agreed upon by the Manager, the Trustee, the SACSC and/or the Shariah Adviser and in accordance to Shariah requirements from time to time. 	<p>Manulife Investment Al-Faid</p> <p>The Fund is authorised by its Deed to invest in the following:</p> <ul style="list-style-type: none"> ▪ Shariah-compliant securities of companies listed on Bursa Malaysia; ▪ GIA and Islamic money market instruments; ▪ Unlisted Shariah-compliant shares including, without limitation, Shariah-compliant securities that have been approved by the relevant regulatory authorities for the listing of and quotation for such securities; ▪ Cagamas sukuk, sukuk and Islamic acceptance bills that are either bank-guaranteed or carrying at least a BBB rating by RAM and/or MARC and/or investment grade rating from a recognised rating agency; ▪ GII, Bank Negara monetary notes-i and any other government Islamic paper; ▪ Islamic futures and option contracts traded in futures and option market of an exchange approved under the Act; ▪ Units/shares in Islamic CISs which include other Islamic money market funds; and ▪ Any other forms of Shariah-compliant investments as may be permitted by the SC and/or agreed upon by the Manager, the Trustee, the SACSC and/or the Shariah Adviser and in accordance to Shariah requirements from time to time. 	Updated disclosure of Permitted Investments to be consistent with the disclosure of supplemental master deeds.
52.	Chapter 1: Fund Information	<p>1.5.1 Permitted Investments <u>Islamic funds</u> Manulife Investment Shariah Progress Fund</p> <p>The Fund is authorised by its Deed to invest in the following:</p> <ul style="list-style-type: none"> ▪ Shariah-compliant securities of companies listed on Bursa Malaysia; ▪ GIA and Islamic money market instruments; 	<p>Manulife Investment Shariah Progress Fund</p> <p>The Fund is authorised by its Deed to invest in the following:</p> <ul style="list-style-type: none"> ▪ Shariah-compliant securities of companies listed on Bursa Malaysia; ▪ GIA and Islamic money market instruments; 	Updated disclosure of Permitted Investments to be consistent with the disclosure of supplemental master deeds.

No	Section	Previous Provision	New Provision	Remarks
		<ul style="list-style-type: none"> ▪ Islamic ETF listed on Bursa Malaysia and any other stock exchanges; ▪ Unlisted Shariah-compliant securities including, without limitation, Shariah-compliant securities that have been approved by the relevant regulatory authorities for the listing of and quotation for such securities; ▪ Shariah-compliant warrants; ▪ Islamic futures and option contracts traded in futures and option market of an exchange approved under the Act; ▪ Units/shares in Islamic CISs; and ▪ Any other forms of Shariah-compliant investments as may be permitted by the SC and/or agreed upon by the Manager, the Trustee, the SACSC and/or the Shariah Adviser and in accordance to Shariah requirements from time to time. 	<ul style="list-style-type: none"> ▪ Unlisted Shariah-compliant shares including, without limitation, Shariah-compliant securities that have been approved by the relevant regulatory authorities for the listing of and quotation for such securities; ▪ Shariah-compliant warrants; ▪ Islamic futures and option contracts traded in futures and option market of an exchange approved under the Act; ▪ Units/shares in Islamic CISs, including but not limited to Islamic ETFs; and ▪ Any other forms of Shariah-compliant investments as may be permitted by the SC and/or agreed upon by the Manager, the Trustee, the SACSC and/or the Shariah Adviser and in accordance to Shariah requirements from time to time. 	
53.	Chapter 1: Fund Information	<p>1.5.1 Permitted Investments <u>Islamic funds</u> Manulife Investment Shariah Progress Plus Fund The Fund is authorised by its Deed to invest in the following:</p> <ul style="list-style-type: none"> ▪ Shariah-compliant equities of companies listed on markets where the regulatory authority is an ordinary or associate member of the IOSCO; ▪ Unlisted Shariah-compliant securities including, without limitation, Shariah-compliant securities that have been approved by the relevant regulatory authorities for listing and quotation for such Shariah-compliant securities; ▪ Shariah-compliant warrants arising from the Fund's holdings in Shariah-compliant equities; ▪ Islamic money market instruments and Islamic deposits; ▪ Units/ shares in Islamic CISs; ▪ Islamic hedging instruments; and ▪ Any other forms of Shariah-compliant investments as may be agreed upon by the Manager and the Trustee from time to time that is in line with the Fund's objective. 	<p>Manulife Investment Shariah Progress Plus Fund The Fund is authorised by its Deed to invest in the following:</p> <ul style="list-style-type: none"> ▪ Shariah-compliant equities of companies listed under Eligible Market; ▪ Unlisted Shariah-compliant shares including, without limitation, Shariah-compliant securities that have been approved by the relevant regulatory authorities for listing and quotation for such Shariah-compliant securities; ▪ Shariah-compliant warrants arising from the Fund's holdings in Shariah-compliant equities; ▪ Islamic money market instruments and Islamic deposits; ▪ Units/ shares in Islamic CISs; ▪ Islamic hedging instruments; and ▪ Any other forms of Shariah-compliant investments as may be agreed upon by the Manager and the Trustee from time to time that is in line with the Fund's objective 	Updated disclosure of Permitted Investments to be consistent with the disclosure of supplemental master deeds.
54.	Chapter 1: Fund Information	<p>1.5.1 Permitted Investments <u>Islamic funds</u> Manulife Investment Syariah Index Fund The Fund is authorised by its Deed to invest in the following:</p> <ul style="list-style-type: none"> ▪ Shariah-compliant securities of companies listed on Bursa Malaysia; ▪ GIA and Islamic money market instruments; ▪ Unlisted Shariah-compliant securities including, without limitation, Shariah-compliant securities that have been approved by the relevant regulatory authorities for the listing of and quotation for such securities; and ▪ Any other forms of Shariah-compliant investments as may be agreed upon by the Manager, the Trustee, the SACSC and/or the Shariah Adviser and in accordance to Shariah requirements from time to time. 	<p><u>Islamic funds</u> Manulife Investment Syariah Index Fund The Fund is authorised by its Deed to invest in the following:</p> <ul style="list-style-type: none"> ▪ Shariah-compliant securities of companies listed on Bursa Malaysia; ▪ GIA and Islamic money market instruments; ▪ Unlisted Shariah-compliant shares including, without limitation, Shariah-compliant securities that have been approved by the relevant regulatory authorities for the listing of and quotation for such securities; and ▪ Any other forms of Shariah-compliant investments as may be permitted by the SC and/or agreed upon by the Manager, the Trustee, the SACSC and/or the Shariah Adviser and in accordance to Shariah requirements from time to time. 	Updated disclosure of Permitted Investments to be consistent with the disclosure of supplemental master deeds.
55.	Chapter 1: Fund Information	<p>1.5.2 Investment Limits and Restrictions The investments shall be subject to the following limits or any other limit as may be prescribed by SC from time to time.</p> <p>The investment limits and restrictions must be complied with at all times based on the most up-to-date value of the Fund's investment. However, a five percent (5%) allowance in excess of the restriction is permitted where the restriction is breached through an appreciation or depreciation of the</p>	<p>The investments shall be subject to the following limits or any other limit as may be prescribed by SC from time to time.</p> <p>The investment limits and restrictions must be complied with at all times based on the most up-to-date value of the Funds' investment. The Manager must notify the SC, within seven (7) Business Days, of any breach of investment limits and restrictions stated below with the steps taken to</p>	Streamlined the disclosure of Breach of Investment Limits and Restrictions to comply with the paragraphs 6.47 - 6.49 of GUTF.

No	Section	Previous Provision	New Provision	Remarks
		NAV of the Fund (whether as a result of an appreciation or depreciation of the investment or as a result of payment made for redemption of Units from the Fund). The Manager will not make any further acquisitions to which the relevant limit is breached and will within a reasonable period of not more than three (3) months from the date of the breach take all necessary steps and actions to rectify the breach.	rectify and prevent such breach from recurring. However, any breach as a result of any appreciation or depreciation of the NAV of the Funds, redemption of Units or payment made out of the Funds, change in capital of a corporation in which the Funds have invested in or downgrade in or cessation of a credit rating of the investments, need not be reported to the SC but must be rectified as soon as practicable within three (3) months from the date of the breach unless otherwise specified in the Guidelines. The three (3) months period may be extended if it is in the best interest of Unit Holders and Trustee's consent is obtained. Such extension must be subject to at least a monthly review by the Trustee.	
56.	Chapter 1: Fund Information	<p>1.5.2 Investment Limits and Restrictions</p> <p><u>Conventional funds</u></p> <p>Manulife Investment Money Market Fund</p> <ul style="list-style-type: none"> ▪ The value of the Fund's investments in permitted investments* must not be less than 90% of the Fund's NAV. ▪ The value of the Fund's investments in permitted investments* which have a remaining maturity period of not more than 365 days must not be less than 90% of the Fund's NAV. <ul style="list-style-type: none"> ▪ The value of the Fund's investments in permitted investments* which have a remaining maturity period of more than 365 days but fewer than 732 days must not exceed 10% of the Fund's NAV. <ul style="list-style-type: none"> ▪ The value of the Fund's investments in debentures and money market instruments issued by any single issuer must not exceed 20% of the Fund's NAV. However, this single issuer limit may be increased to 30% if the debentures are rated by any domestic or global rating agency to be of the best quality and offer highest safety for timely payment of interest and principal. ▪ The value of the Fund's placement in deposits with any single financial institution must not exceed 20% of the Fund's NAV. 	<ul style="list-style-type: none"> (a) The Fund must invest at least 90% of its NAV in short-term debt securities and short-term money market instruments and placement in short-term deposits provided that the short-term debt securities and short-term money market instruments must: <ul style="list-style-type: none"> (i) meet either one of the following requirements: <ul style="list-style-type: none"> ▪ it has a legal maturity at issuance of 397 days or less; ▪ it has a remaining term of maturity of not more than 397 days; or ▪ where a debt security or a money market instrument is issued by, or the issue is guaranteed by, either a government, government agency, central bank or supranational, the remaining maturity period must not be more than 2 years; (ii) be traded or dealt in under the rules of an Eligible Market; and (iii) not contain an embedded derivative. (b) The Fund may invest up to 10% of its NAV in- <ul style="list-style-type: none"> (i) high quality debt securities which have a remaining maturity period of more than 397 days but fewer than 732 days, provided that the high quality debt securities is one with an issuer credit rating that has- <ul style="list-style-type: none"> ▪ minimum top two short-term rating (including gradation and subcategories); or ▪ minimum top three long-term rating (including gradation and subcategories), as rated by any Malaysian or global rating agency; and (ii) units or shares in other money market funds and derivatives for hedging purposes. (c) The value of the Fund's investments in debt securities and money market instruments issued by any single issuer must not exceed 20% of the Fund's NAV. However, this single issuer limit may be increased to 30% if the debt securities are rated by any Malaysia or global rating agency to have highest long-term credit rating. (d) The value of the Fund's placement in deposits with any single financial institution must not exceed 20% of the Fund's NAV. This limit does not apply to placements of deposits arising from: <ul style="list-style-type: none"> ▪ liquidation of investments prior to the termination of the Fund, where the placement of deposits with various financial institutions would not be in the best interests of Unit Holders; or ▪ monies held for the settlement of redemption or other payment obligations, where the placement of deposits with various financial 	Streamlined the Investment Limits and Restrictions to comply with the Schedule B of GUTF.

No	Section	Previous Provision	New Provision	Remarks
		<ul style="list-style-type: none"> ▪ The value of the Fund's investments in debentures and money market instruments issued by any group of companies must not exceed 30% of the Fund's NAV. ▪ The aggregate value of the Fund's investments in transferable securities (i.e. debentures), money market instruments, deposits and OTC derivatives issued by or placed with, as the case may be, any single issuer/ institution must not exceed 25% of the Fund's NAV. ▪ The value of the Fund's investments in units/ shares of any CIS must not exceed 20% of the Fund's NAV. ▪ The Fund's investments in debentures must not exceed 20% of the securities issued by any single issuer. ▪ The Fund's investments in money market instruments must not exceed 20% of the instruments issued by any single issuer. ▪ The Fund's investments in CIS must not exceed 25% of the units/shares in any CIS. *Permitted investments refer to debentures, money market instruments and placement in deposits. 	<p>institutions would not be in the best interests of Unit Holders.</p> <ul style="list-style-type: none"> (e) The value of the Fund's investments in debt securities and money market instruments issued by any group of companies must not exceed 30% of the Fund's NAV. (f) The aggregate value of the Fund's investments in, or exposure to a single issuer through transferable securities (i.e. debt securities), money market instruments and deposits, must not exceed 25% of the Fund's NAV. (g) The value of the Fund's investments in units/ shares of any CIS (other than CIS that invests in real estate) must not exceed 20% of the Fund's NAV, provided that the CIS comply with the relevant requirements as stipulated in the Guidelines. (h) The Fund's investments in debt securities must not exceed 20% of the debt securities issued by any single issuer. This limit may be disregarded at the time of acquisition if at that time of acquisition the gross amount of debt securities in issue cannot be determined. (i) The Fund's investments in money market instruments must not exceed 20% of the instruments issued by any single issuer. (j) The Fund's investments in CIS must not exceed 25% of the units/shares in the CIS. 	
57.	Chapter 1: Fund Information	<p>1.5.2 Investment Limits and Restrictions <u>Conventional funds</u> Manulife Investment Bond Fund</p> <ul style="list-style-type: none"> (a) The value of the Fund's investments in debentures issued by any single issuer must not exceed 20% of the Fund's NAV. (b) The single issuer limit in (a) above may be increased to 30% if the debentures are rated by any domestic or global rating agency to be of the best quality and offer highest safety for timely payment of interest and principal. (c) The value of the Fund's investments in debentures issued by any one group of companies must not exceed 30% of the Fund's NAV. (d) The aggregate value of the Fund's investments in transferable securities, money market instruments, deposits and OTC derivatives issued by or placed with, as the case may be, any single issuer/ institution must not exceed 25% of the Fund's NAV. For this purpose, where the single issuer limit is increased to 30% pursuant to (b), the aggregate value of the Fund's investment must not exceed 30%. 	<p>Manulife Investment Bond Fund</p> <ul style="list-style-type: none"> (a) The value of the Fund's investments in transferable securities (i.e. debt securities) and money market instruments issued by any single issuer must not exceed 20% of the Fund's NAV. (b) The aggregate value of the Fund's investments in, or exposure to a single issuer through transferable securities, money market instruments, deposits, underlying assets of OTC derivatives and counterparty exposure arising from the use of OTC derivative must not exceed 25% of the Fund's NAV. (c) The single issuer limit in (a) may be increased to 30% if the debt securities are rated by any Malaysia or global rating agency to have highest long-term credit rating. (d) When the single issuer limit is increased to 30% pursuant to (c), the single issuer aggregate limit of 25% in (b) may be raised to 30% of the Fund's NAV. (e) The value of the Fund's investments in transferable securities and money market instruments issued by any one group of companies must not exceed 30% of the Fund's NAV. (f) The single issuer limit in (a) may be raised to 35% of the Fund's NAV if the issuing entity is, or the issue is guaranteed by, either a foreign government, foreign government agency, foreign central bank or supranational, that has a minimum long-term credit rating of investment grade (including gradation and subcategories) by an international rating agency. (g) Where the single issuer limit is increased to 35% of the Fund's NAV pursuant to (h), the single issuer aggregate limit in (b) may be raised, subject to the group limit in (e) not exceeding 35% of the Fund's NAV. 	Streamlined the Investment Limits and Restrictions to be consistent with the Schedule B of GUTF.

No	Section	Previous Provision	New Provision	Remarks
		<p>(e) The value of the Fund's placement in deposits with any single financial institution must not exceed 20% of the Fund's NAV.</p> <p>(f) For investments in derivatives –</p> <ul style="list-style-type: none"> ▪ the exposure to the underlying assets must not exceed the investment spread limits stipulated in the Guidelines; ▪ the value of the Fund's OTC derivative transaction with any single counter party must not exceed 10% of the Fund's NAV; and ▪ the Fund's exposure from derivatives position should not exceed the Fund's NAV at all times. <p>(g) The value of the Fund's investments in units/shares of any CIS must not exceed 20% of the Fund's NAV.</p> <p>(h) The Fund's investments in debentures must not exceed 20% of the debentures issued by any single issuer.</p> <p>(i) The Fund's investments in money market instruments must not exceed 10% of the instruments issued by any single issuer. This limit does not apply to money market instruments that do not have a pre-determined issue size.</p> <p>(j) The Fund's investments in CIS must not exceed 25% of the units/shares in any CIS.</p>	<p>(h) The value of the Fund's placement in deposits with any single financial institution must not exceed 20% of the Fund's NAV. This limit does not apply to placements of deposits arising from:</p> <ul style="list-style-type: none"> ▪ liquidation of investments prior to the termination of the Fund, where the placement of deposits with various financial institutions would not be in the best interests of Unit Holders; or ▪ monies held for the settlement of redemption or other payment obligations, where the placement of deposits with various financial institutions would not be in the best interests of Unit Holders. <p>(i) For investments in derivatives –</p> <ul style="list-style-type: none"> ▪ the exposure to the underlying assets of the derivatives must not exceed the investment restrictions or limitations applicable to such underlying assets and investments stipulated in the Guidelines; ▪ the Fund's global exposure* from derivatives position must not exceed the Fund's NAV at all times; and ▪ subject to the aggregate limit as stipulated in this section, the maximum exposure of the Fund to the counterparty of the Fund's OTC derivative, calculated based on the method as described in the Guidelines must not exceed 10% of the Fund's NAV. <p>(j) The value of the Fund's investments in units/shares of any CIS (other than CIS that invests in real estate) must not exceed 20% of the Fund's NAV, provided that the CIS complies with the relevant requirements as stipulated in the Guidelines.</p> <p>(k) The Fund's investments in debt securities must not exceed 20% of the debt securities issued by any single issuer. This limit may be disregarded at the time of acquisition if at that time of acquisition the gross amount of debt securities in issue cannot be determined.</p> <p>(l) The Fund's investments in money market instruments must not exceed 10% of the instruments issued by any single issuer. This limit does not apply to money market instruments that do not have a pre-determined issue size.</p> <p>(m) The Fund's investments in CIS must not exceed 25% of the units/shares in the CIS.</p> <p>* The global exposure is calculated using the commitment approach methodology. The global exposure of the Funds using commitment approach are calculated as the sum of the –</p> <ol style="list-style-type: none"> i. absolute value of the exposure of each individual derivative not involved in netting or hedging arrangements; ii. absolute value of the net exposure of each individual derivative after netting or hedging arrangements; and iii. the values of cash collateral received pursuant to the reduction of exposure to counterparties of OTC derivatives. 	
58.	Chapter 1: Fund Information	<p>1.5.2 Investment Limits and Restrictions <u>Conventional funds</u> Manulife Investment Balanced Fund, Manulife Investment Dividend Fund, Manulife Investment Growth Fund, Manulife Investment Progress Fund, Manulife Investment Regular Savings Fund, Manulife Investment Value Fund, Manulife Investment-CM Flexi Fund, Manulife Investment-HW Flexi Fund and Manulife Investment-ML Flexi Fund</p> <ul style="list-style-type: none"> ▪ The value of the Fund's investments in unlisted securities must not exceed 10% of the Fund's NAV. 	<p>Manulife Investment Balanced Fund, Manulife Investment Dividend Fund, Manulife Investment Growth Fund, Manulife Investment Progress Fund, Manulife Investment Regular Savings Fund, Manulife Investment-CM Flexi Fund, Manulife Investment-HW Flexi Fund and Manulife Investment-ML Flexi Fund</p> <p>(a) The aggregate value of the Fund's investments in transferable securities that are not traded or dealt in or under the rules of an Eligible Market</p>	Streamlined the Investment Limits and Restrictions to be consistent with the Schedule B of GUTF.

No	Section	Previous Provision	New Provision	Remarks
		<ul style="list-style-type: none"> ▪ The value of the Fund's investments in ordinary shares issued by any single issuer must not exceed 10% of the Fund's NAV. ▪ The value of the Fund's investments in transferable securities and money market instruments issued by any single issuer must not exceed 15% of the Fund's NAV. ▪ The value of the Fund's placement in deposits with any single financial institution must not exceed 20% of the Fund's NAV. ▪ For investments in derivatives: <ul style="list-style-type: none"> ▪ the exposure to the underlying assets must not exceed the investment spread limits stipulated in the Guidelines; ▪ the value of the Fund's OTC derivative transaction with any single counter-party must not exceed 10% of the Fund's NAV; and ▪ the Fund's exposure from derivatives position should not exceed the Fund's NAV at all times. ▪ The aggregate value of the Fund's investments in transferable securities, money market instruments, deposits and OTC derivatives issued by or placed with (as the case may be) any single issuer/ institution must not exceed 25% of the Fund's NAV. ▪ The value of the Fund's investments in units/shares of any CIS must not exceed 20% of the Fund's NAV. ▪ The value of the Fund's investments in transferable securities and money market instruments issued by any group of companies must not exceed 20% of the Fund's NAV. ▪ The Fund's investments in transferable securities (other than debentures) must not exceed 10% of the securities issued by any single issuer. ▪ The Fund's investments in debentures must not exceed 20% of the debentures issued by any single issuer. 	<p>must not exceed 15% of the Fund's NAV, subject to a maximum limit of 10% of the Fund's NAV in a single issuer.</p> <ul style="list-style-type: none"> (b) The value of the Fund's investments in ordinary shares issued by any single issuer must not exceed 10% of the Fund's NAV. (c) The value of the Fund's investments in transferable securities and money market instruments issued by any single issuer must not exceed 15% of the Fund's NAV ("single issuer limit"). In determining the single issuer limit, the value of the Fund's investments in instruments in (a) issued by the same issuer must be included in the calculation. (d) The value of the Fund's placement in deposits with any single financial institution must not exceed 20% of the Fund's NAV. This limit does not apply to placements of deposits arising from: <ul style="list-style-type: none"> ▪ liquidation of investments prior to the termination of the Fund, where the placement of deposits with various financial institutions would not be in the best interests of Unit Holders; or ▪ monies held for the settlement of redemption or other payment obligations, where the placement of deposits with various financial institutions would not be in the best interests of Unit Holders. (e) For investments in derivatives: <ul style="list-style-type: none"> ▪ the exposure to the underlying assets of the derivatives must not exceed the investment restrictions or limitations applicable to such underlying assets and investments stipulated in the Guidelines; ▪ the Fund's global exposure* from derivatives position must not exceed the Fund's NAV at all times; and ▪ subject to the aggregate limit as stipulated in this section, the maximum exposure of the Fund to the counterparty of the Fund's OTC derivative, calculated based on the method as described in the Guidelines must not exceed 10% of the Fund's NAV. (f) The aggregate value of the Fund's investments in, or exposure to a single issuer through transferable securities, money market instruments, deposits, underlying assets of derivatives and counterparty exposure arising from the use of OTC derivatives must not exceed 25% of the Fund's NAV ("single issuer aggregate limit"). In determining the single issuer aggregate limit, the value of the Fund's investments in instruments in (a) issued by the same issuer must be included in the calculation. (g) The value of the Fund's investments in units/shares of any CIS (other than CIS that invests in real estate) must not exceed 20% of the Fund's NAV, provided that the CIS complies with the relevant requirements as stipulated in the Guidelines. (h) The value of the Fund's investments in units or shares of any CIS that invests in real estate pursuant to the requirements as stipulated in the Guidelines must not exceed 15% of the Fund's NAV. (i) The value of the Fund's investments in transferable securities and money market instruments issued by any group of companies must not exceed 20% of the Fund's NAV ("group limit"). In determining the group limit, the value of the Fund's investments, the value of the Fund's investments in instruments in (a) issued by the issuers within the same group of companies must be included in the calculation. (j) The Fund's investments in shares or securities equivalent to shares must not exceed 10% of the shares or securities equivalent to shares, as the case may be, issued by any single issuer. (k) The Fund's investments in debt securities must not exceed 20% of the debt securities issued by a single issuer. This limit may be disregarded 	

No	Section	Previous Provision	New Provision	Remarks
		<ul style="list-style-type: none"> ▪ The Fund's investments in money market instruments must not exceed 10% of the instruments issued by any single issuer. This limit does not apply to money market instruments that do not have a pre-determined issue size. ▪ The Fund's investments in CISs must not exceed 25% of the units/shares in any CIS. 	<p>at the time of acquisition if at that time of acquisition the gross amount of debt securities in issue cannot be determined.</p> <p>(l) The Fund's investments in money market instruments must not exceed 10% of the instruments issued by any single issuer. This limit does not apply to money market instruments that do not have a pre-determined issue size.</p> <p>(m) The Fund's investments in CIS must not exceed 25% of the units/shares in the CIS.</p> <p>* The global exposure is calculated using the commitment approach methodology. The global exposure of the Funds using commitment approach are calculated as the sum of the –</p> <ul style="list-style-type: none"> i. absolute value of the exposure of each individual derivative not involved in netting or hedging arrangements; ii. absolute value of the net exposure of each individual derivative after netting or hedging arrangements; and iii. the values of cash collateral received pursuant to the reduction of exposure to counterparties of OTC derivatives. 	
59.	Chapter 1: Fund Information	<p>1.5.2 Investment Limits and Restrictions <u>Conventional funds</u></p> <p>Manulife Investment Equity Index Fund</p> <ul style="list-style-type: none"> ▪ The value of the Fund's investments in unlisted securities must not exceed 10% of the Fund's NAV. ▪ The value of the Fund's investments in ordinary shares issued by any single issuer may exceed 10% of the Fund's NAV provided that the investment in any component securities does not exceed its respective weightings in the underlying index. ▪ The value of the Fund's investments in transferable securities and money market instruments issued by any single issuer must not exceed 15% of the Fund's NAV. ▪ The value of the Fund's placement in deposits with any single financial institution must not exceed 20% of the Fund's NAV. <p>▪ For investments in derivatives:</p> <ul style="list-style-type: none"> ▪ the exposure to the underlying assets must not exceed the investment spread limits stipulated in the Guidelines; ▪ the value of the Fund's OTC derivative transaction with any single counter-party must not exceed 10% of the Fund's NAV; and ▪ the Fund's exposure from derivatives position should not exceed the Fund's NAV at all times. <p>▪ The aggregate value of the Fund's investments in transferable securities, money market instruments, deposits and OTC derivatives issued by or</p>	<p>Manulife Investment Equity Index Fund</p> <p>(a) The value of the Fund's investments in ordinary shares issued by any single issuer may exceed 10% of the Fund's NAV provided that the investment in any component securities does not exceed its respective weightings in the underlying index.</p> <p>(b) The value of the Fund's investments in transferable securities and money market instruments issued by any single issuer must not exceed 15% of the Fund's NAV.</p> <p>(c) The value of the Fund's placement in deposits with any single financial institution must not exceed 20% of the Fund's NAV. This limit does not apply to placements of deposits arising from:</p> <ul style="list-style-type: none"> ▪ liquidation of investments prior to the termination of the Fund, where the placement of deposits with various financial institutions would not be in the best interests of Unit Holders; or ▪ monies held for the settlement of redemption or other payment obligations, where the placement of deposits with various financial institutions would not be in the best interests of Unit Holders. <p>(d) For investments in derivatives:</p> <ul style="list-style-type: none"> ▪ the exposure to the underlying assets of the derivatives must not exceed the investment restrictions or limitations applicable to such underlying assets and investments limits stipulated in the Guidelines; ▪ the Fund's global exposure* from derivatives position should not exceed the Fund's NAV at all times; and ▪ subject to the aggregate limit as stipulated in this section, the maximum exposure of the Fund to the counterparty of the Fund's OTC derivative, calculated based on the method as described in the Guidelines must not exceed 10% of the Fund's NAV. <p>(e) The aggregate value of the Fund's investments in, or exposure to a single issuer through transferable securities, money market instruments,</p>	Streamlined the Investment Limits and Restrictions to be consistent with the Schedule B of GUTF.

No	Section	Previous Provision	New Provision	Remarks
		<p>placed with (as the case may be) any single issuer/ institution must not exceed 25% of the Fund's NAV.</p> <ul style="list-style-type: none"> ▪ The value of the Fund's investments in transferable securities and money market instruments issued by any group of companies may exceed 20% of the Fund's NAV provided that the investment in any component securities does not exceed its respective weightings in the underlying index. ▪ The Fund's investments in transferable securities (other than debentures) must not exceed 10% of the securities issued by any single issuer. ▪ The Fund's investments in money market instruments must not exceed 10% of the instruments issued by any single issuer. This limit does not apply to money market instruments that do not have a pre-determined issue size. 	<p>deposits, underlying assets of derivatives and counterparty exposure arising from the use of OTC derivatives must not exceed 25% of the Fund's NAV.</p> <p>(f) The value of the Fund's investments in transferable securities and money market instruments issued by any group of companies may exceed 20% of the Fund's NAV provided that the investment in any component securities does not exceed its respective weightings in the underlying index.</p> <p>(g) The Fund's investments in shares or securities equivalent to shares must not exceed 10% of the shares or securities equivalent to shares, as the case may be, issued by any single issuer.</p> <p>(h) The Fund's investments in money market instruments must not exceed 10% of the instruments issued by any single issuer. This limit does not apply to money market instruments that do not have a pre-determined issue size.</p> <p>* The global exposure is calculated using the commitment approach methodology. The global exposure of the Funds using commitment approach are calculated as the sum of the –</p> <ol style="list-style-type: none"> i. absolute value of the exposure of each individual derivative not involved in netting or hedging arrangements; ii. absolute value of the net exposure of each individual derivative after netting or hedging arrangements; and iii. the values of cash collateral received pursuant to the reduction of exposure to counterparties of OTC derivatives. 	
60.	Chapter 1: Fund Information	<p>1.5.2 Investment Limits and Restrictions <u>Islamic funds</u> Manulife Investment Al-Ma'mun</p> <ul style="list-style-type: none"> ▪ The value of the Fund's investments in Shariah-compliant permitted investments* must not be less than 90% of the Fund's NAV. ▪ The value of the Fund's investments in Shariah-compliant permitted investments* which have a remaining maturity period of not more than 365 days must not be less than 90% of the Fund's NAV. <p>▪ The value of the Fund's investments in Shariah-compliant permitted investments* which have a remaining maturity period of more than 365 days but fewer than 732 days must not exceed 10% of the Fund's NAV.</p> <p>▪ The value of the Fund's investments in sukuk and Islamic money market</p>	<p>Manulife Investment Al-Ma'mun</p> <p>(a) The Fund must invest at least 90% of its NAV in short-term sukuk and short-term Islamic money market instruments and placement in Islamic short-term deposits provided that the short-term sukuk and short-term Islamic money market instruments must:</p> <ol style="list-style-type: none"> (i) meet either one of the following requirements: <ul style="list-style-type: none"> ▪ it has a legal maturity at issuance of 397 days or less; ▪ it has a remaining term of maturity of not more than 397 days; or ▪ where a sukuk or an Islamic money market instrument is issued by, or the issue is guaranteed by, either a government, government agency, central bank or supranational, the remaining maturity period must not be more than 2 years; (ii) be traded or dealt in under the rules of an Eligible Market; and (iii) not contain an embedded Islamic derivative. <p>(b) The Fund may invest up to 10% of its NAV in-</p> <ol style="list-style-type: none"> (i) high quality sukuk which have a remaining maturity period of more than 397 days but fewer than 732 days, provided that the high quality sukuk is one with an issuer credit rating that has- <ul style="list-style-type: none"> ▪ minimum top two short-term rating (including gradation and subcategories); or ▪ minimum top three long-term rating (including gradation and subcategories), as rated by any Malaysian or global rating agency; and (ii) units or shares in other Islamic money market funds. <p>(c) The value of the Fund's investments in sukuk and Islamic money market</p>	Streamlined the Investment Limits and Restrictions to be consistent with the Schedule B of GUTF.

No	Section	Previous Provision	New Provision	Remarks
		<p>instruments issued by any single issuer must not exceed 20% of the Fund's NAV. However, this single issuer limit may be increased to 30% if the sukuk are rated by any domestic or global rating agency to be of the best quality and offer highest safety for timely payment of profit and principal.</p> <ul style="list-style-type: none"> ▪ The value of the Fund's placement in Islamic deposits with any single financial institution must not exceed 20% of the Fund's NAV. <ul style="list-style-type: none"> ▪ The value of the Fund's investments in sukuk and Islamic money market instruments issued by any group of companies must not exceed 30% of the Fund's NAV. ▪ The aggregate value of the Fund's investments in Shariah-compliant transferable securities (i.e. sukuk), Islamic money market instruments, Islamic deposits and Islamic hedging instruments issued by or placed with, as the case may be, any single issuer/ institution must not exceed 25% of the Fund's NAV. ▪ The value of the Fund's investments in units/ shares of any Islamic CIS must not exceed 20% of the Fund's NAV. <ul style="list-style-type: none"> ▪ The Fund's investments in sukuk must not exceed 20% of the sukuk issued by any single issuer. <ul style="list-style-type: none"> ▪ The Fund's investments in Islamic money market instruments must not exceed 20% of the instruments issued by any single issuer. ▪ The Fund's investments in Islamic CISs must not exceed 25% of the units/ shares in any CIS. <p>*Shariah compliant permitted investments refer to sukuk, Islamic money market instruments and placement in Islamic deposits.</p>	<p>instruments issued by any single issuer must not exceed 20% of the Fund's NAV. However, this single issuer limit may be increased to 30% if the sukuk are rated by any Malaysian or global rating agency to have highest long-term credit rating.</p> <p>(d) The value of the Fund's placement in Islamic deposits with any single financial institution must not exceed 20% of the Fund's NAV. This limit does not apply to placements of Islamic deposits arising from:</p> <ul style="list-style-type: none"> ▪ liquidation of investments prior to the termination of the Fund, where the placement of Islamic deposits with various financial institutions would not be in the best interests of Unit Holders; or ▪ monies held for the settlement of redemption or other payment obligations, where the placement of Islamic deposits with various financial institutions would not be in the best interests of Unit Holders. <p>(e) The value of the Fund's investments in sukuk and Islamic money market instruments issued by any group of companies must not exceed 30% of the Fund's NAV.</p> <p>(f) The aggregate value of the Fund's investments in, or exposure to a single issuer through Shariah-compliant transferable securities (i.e. sukuk), Islamic money market instruments and Islamic deposits, must not exceed 25% of the Fund's NAV.</p> <p>(g) The value of the Fund's investments in units/ shares of any Islamic CIS must not exceed 20% of the Fund's NAV, provided that the Islamic CIS comply with the relevant requirements as stipulated in the Guidelines.</p> <p>(h) The Fund's investments in sukuk must not exceed 20% of the sukuk issued by any single issuer. This limit may be disregarded at the time of acquisition if at that time of acquisition the gross amount of sukuk in issue cannot be determined.</p> <p>(i) The Fund's investments in Islamic money market instruments must not exceed 20% of the instruments issued by any single issuer.</p> <p>(j) The Fund's investments in Islamic CIS must not exceed 25% of the units/ shares in the Islamic CIS.</p>	
61.	Chapter 1: Fund Information	<p>1.5.2 Investment Limits and Restrictions Islamic funds Manulife Investment As-Saad</p> <p>(a) The value of the Fund's investments in sukuk issued by any single issuer must not exceed 20% of the Fund's NAV.</p> <p>(b) The single issuer limit in (a) above may be increased to 30% if the sukuk are rated by any domestic or global rating agency to be of the best quality and offer highest safety for timely payment of profit and principal.</p> <p>(c) The value of the Fund's investments in sukuk issued by any one group of companies must not exceed 30% of the Fund's NAV.</p>	<p>Manulife Investment As-Saad</p> <p>(a) The value of the Fund's investments in Shariah-compliant transferable securities (i.e. sukuk) and Islamic money market instruments issued by any single issuer must not exceed 20% of the Fund's NAV.</p> <p>(b) The aggregate value of the Fund's investments in, or exposure to a single issuer through Shariah-compliant transferable securities, Islamic money market instruments, and Islamic deposits must not exceed 25% of the Fund's NAV.</p> <p>(c) The single issuer limit in (a) may be increased to 30% if the sukuk are rated by any Malaysian or global rating agency to have the highest long-term credit rating.</p> <p>(d) When the single issuer limit is increased to 30% pursuant to (c), the single issuer aggregate limit of 25% in (b) may be raised to 30% of the Fund's NAV.</p> <p>(e) The value of the Fund's investments in Shariah-compliant transferable securities (i.e. sukuk) and Islamic money market instruments issued by</p>	Streamlined the Investment Limits and Restrictions to be consistent with the Schedule B of GUTF.

No	Section	Previous Provision	New Provision	Remarks
		<p>(d) The aggregate value of the Fund's investments in Shariah-compliant transferable securities (i.e. sukuk), Islamic money market instruments and Islamic deposits issued by or placed with, as the case may be, any single issuer/institution must not exceed 25% of the Fund's NAV. For this purpose, where the single issuer limit is increased to 30% pursuant to (b), the aggregate value of the Fund's investment must not exceed 30%.</p> <p>(e) The value of the Fund's placement in Islamic deposits with any single financial institution must not exceed 20% of the Fund's NAV.</p> <p>(f) The value of the Fund's investments in units/shares of any Islamic CIS must not exceed 20% of the Fund's NAV.</p> <p>(g) The Fund's investments in sukuk must not exceed 20% of the sukuk issued by any single issuer.</p> <p>(h) The Fund's investments in Islamic money market instruments must not exceed 10% of the instruments issued by any single issuer. This limit does not apply to money market instruments that do not have a pre-determined issue size.</p> <p>(i) The Fund's investments in Islamic CISs must not exceed 25% of the units/shares in any CIS.</p>	<p>any one group of companies must not exceed 30% of the Fund's NAV.</p> <p>(f) The single issuer limit in (a) may be raised to 35% of the Fund's NAV if the issuing entity is, or the issue is guaranteed by, either a foreign government, foreign government agency, foreign central bank or supranational, that has a minimum long-term credit rating of investment grade (including gradation and subcategories) by an international rating agency.</p> <p>(g) Where the single issuer limit is increased to 35% of the Fund's NAV, the single issuer aggregate limit in (b) may be raised, subject to the group limit in (e) not exceeding 35% of the Fund's NAV.</p> <p>(h) The value of the Fund's placement in Islamic deposits with any single financial institution must not exceed 20% of the Fund's NAV. This limit does not apply to placements of Islamic deposits arising from:</p> <ul style="list-style-type: none"> ▪ liquidation of investments prior to the termination of the Fund, where the placement of Islamic deposits with various financial institutions would not be in the best interests of Unit Holders; or ▪ monies held for the settlement of redemption or other payment obligations, where the placement of Islamic deposits with various financial institutions would not be in the best interests of Unit Holders. <p>(i) The value of the Fund's investments in units/shares of any Islamic CIS (other than Islamic CIS that invests in real estate) must not exceed 20% of the Fund's NAV, provided that the Islamic CIS complies with the relevant requirements as stipulated in the Guidelines.</p> <p>(j) The Fund's investments in sukuk must not exceed 20% of the sukuk issued by any single issuer. This limit may be disregarded at the time of acquisition if at that time of acquisition the gross amount of sukuk in issue cannot be determined.</p> <p>(k) The Fund's investments in Islamic money market instruments must not exceed 10% of the instruments issued by any single issuer. This limit does not apply to Islamic money market instruments that do not have a pre-determined issue size.</p> <p>(l) The Fund's investments in Islamic CIS must not exceed 25% of the units/shares in the Islamic CIS.</p>	
62.	Chapter 1: Fund Information	<p>1.5.2 Investment Limits and Restrictions <u>Islamic funds</u> Manulife Investment Al-Faid, Manulife Investment Al-Fauzan, Manulife Investment Al-Umran, Manulife Investment-CM Shariah Flexi Fund, Manulife Investment-HW Shariah Flexi Fund and Manulife Investment-ML Shariah Flexi Fund</p> <ul style="list-style-type: none"> ▪ The value of the Fund's investments in unlisted Shariah-compliant securities must not exceed 10% of the Fund's NAV. ▪ The value of the Fund's investments in ordinary Shariah-compliant shares issued by any single issuer must not exceed 10% of the Fund's NAV. ▪ The value of the Fund's investments in Shariah-compliant transferable securities and Islamic money market instruments issued by any single issuer must not exceed 15% of the Fund's NAV. 	<p>Manulife Investment Al-Faid, Manulife Investment Al-Fauzan, Manulife Investment Al-Umran, Manulife Investment-CM Shariah Flexi Fund, Manulife Investment-HW Shariah Flexi Fund, Manulife Investment-ML Shariah Flexi Fund, Manulife Investment Shariah Progress Fund and Manulife Investment Shariah Progress Plus Fund</p> <p>(a) The aggregate value of the Fund's investments in Shariah-compliant transferable securities that are not traded or dealt in or under the rules of an Eligible Market must not exceed 15% of the Fund's NAV, subject to a maximum limit of 10% of the Fund's NAV in a single issuer.</p> <p>(b) The value of the Fund's investments in Shariah-compliant ordinary shares issued by any single issuer must not exceed 10% of the Fund's NAV.</p> <p>(c) The value of the Fund's investments in Shariah-compliant transferable securities and Islamic money market instruments issued by any single issuer must not exceed 15% of the Fund's NAV ("single issuer limit"). In determining the single issuer limit, the value of the Fund's investments in instruments in (a) issued by the same issuer must be included in the</p>	<p>Included the Investment Limits and Restrictions of Manulife Investment Shariah Progress Fund and Manulife Investment Shariah Plus Fund.</p> <p>Streamlined the Investment Limits and Restrictions to be consistent with the Schedule B of GUTF.</p>

No	Section	Previous Provision	New Provision	Remarks
		<ul style="list-style-type: none"> ▪ The value of the Fund's placement in Islamic deposits with any single financial institution must not exceed 20% of the Fund's NAV. ▪ For investments in Islamic hedging instruments: <ul style="list-style-type: none"> ▪ the exposure to the underlying assets must not exceed the investment spread limits stipulated in the Guidelines; ▪ the value of the Fund's OTC Islamic hedging transaction with any single counter-party must not exceed 10% of the Fund's NAV; and ▪ the Fund's exposure from Islamic hedging position should not exceed the Fund's NAV at all times. ▪ The aggregate value of the Fund's investments in Shariah-compliant transferable securities, Islamic money market instruments, Islamic deposits and OTC Islamic hedging instrument issued by or placed with (as the case may be) any single issuer/ institution must not exceed 25% of the Fund's NAV. ▪ The value of the Fund's investments in units/shares of any Islamic CIS must not exceed 20% of the Fund's NAV. ▪ The value of the Fund's investments in Shariah-compliant transferable securities and Islamic money market instruments issued by any group of companies must not exceed 20% of the Fund's NAV. ▪ The Fund's investments in Shariah-compliant transferable securities (other than sukuk) must not exceed 10% of the securities issued by any single issuer. ▪ The Fund's investments in sukuk must not exceed 20% of the sukuk issued by any single issuer. ▪ The Fund's investments in Islamic money market instruments must not exceed 10% of the instruments issued by any single issuer. This limit does not apply to Islamic money market instruments that do not have a pre- 	<p>calculation.</p> <ul style="list-style-type: none"> (d) The value of the Fund's placement in Islamic deposits with any single financial institution must not exceed 20% of the Fund's NAV. This limit does not apply to placements of Islamic deposits arising from: <ul style="list-style-type: none"> ▪ liquidation of investments prior to the termination of the Fund, where the placement of Islamic deposits with various financial institutions would not be in the best interests of Unit Holders; or ▪ monies held for the settlement of redemption or other payment obligations, where the placement of Islamic deposits with various financial institutions would not be in the best interests of Unit Holders. (e) For investments in Islamic hedging instruments: <ul style="list-style-type: none"> ▪ the exposure to the underlying assets of the Islamic hedging instruments must not exceed the investment restrictions or limitations applicable to such underlying assets and investments stipulated in the Guidelines; ▪ the Fund's global exposure from Islamic hedging position must not exceed the Fund's NAV at all times; and ▪ subject to the aggregate limit as stipulated in this section, the maximum exposure of the Fund to the counterparty of the Fund's Islamic hedging instruments, calculated based on the method as described in the Guidelines, must not exceed 10% of the Fund's NAV. (f) The aggregate value of the Fund's investments in, or exposure to a single issuer through Shariah-compliant transferable securities, Islamic money market instruments, Islamic deposits, underlying assets of Islamic hedging instrument and counterparty exposure arising from the use of Islamic hedging instruments must not exceed 25% of the Fund's NAV ("single issuer aggregate limit") In determining the single issuer aggregate limit, the value of the Fund's investments in instruments in (a) issued by the same issuer must be included in the calculation. (g) The value of the Fund's investments in units/shares of any Islamic CIS (other than Islamic CIS that invests in real estate) must not exceed 20% of the Fund's NAV, provided that the Islamic CIS complies with the relevant requirements as stipulated in the Guidelines. (h) The value of the Fund's investments in units or shares of any Islamic CIS that invests in real estate pursuant to the requirements stipulated in the Guidelines must not exceed 15% of the Fund's NAV. (i) The value of the Fund's investments in Shariah-compliant transferable securities and Islamic money market instruments issued by any group of companies must not exceed 20% of the Fund's NAV ("group limit"). In determining the group limit, the value of the Fund's investments in Islamic instruments in (a) issued by the issuers within the same group of companies must be included in the calculation. (j) The Fund's investments in Shariah-compliant shares or Shariah-compliant securities equivalent to shares must not exceed 10% of the Shariah-compliant shares or Shariah-compliant securities equivalent to shares, as the case may be, issued by any single issuer. (k) Where applicable, the Fund's investments in sukuk must not exceed 20% of the sukuk issued by any single issuer. This limit may be disregarded at the time of acquisition if at that time of acquisition the gross amount of sukuk in issue cannot be determined. (l) The Fund's investments in Islamic money market instruments must not exceed 10% of the instruments issued by any single issuer. This limit does not apply to Islamic money market instruments that do not have a 	

No	Section	Previous Provision	New Provision	Remarks
		<p>determined issue size.</p> <ul style="list-style-type: none"> ▪ The Fund's investments in Islamic CISs must not exceed 25% of the units/shares in any CIS. 	<p>pre-determined issue size.</p> <p>(m) The Fund's investments in Islamic CIS must not exceed 25% of the units/shares in the Islamic CIS.</p> <p>* The global exposure is calculated using the commitment approach methodology. The global exposure of the Funds using commitment approach are calculated as the sum of the –</p> <ul style="list-style-type: none"> i. absolute value of the exposure of each individual Islamic derivative not involved in netting or hedging arrangements; ii. absolute value of the net exposure of each individual Islamic derivative after netting or hedging arrangements; and iii. the values of cash collateral received pursuant to the reduction of exposure to counterparties of OTC derivatives. 	
63.	Chapter 1: Fund Information	<p><u>1.5.2 Investment Limits and Restrictions</u></p> <p><u>Islamic funds</u></p> <p>Manulife Investment Shariah Progress Fund and Manulife Investment Shariah Progress Plus Fund</p> <ul style="list-style-type: none"> ▪ The value of the Fund's investments in unlisted Shariah-compliant securities must not exceed 10% of the Fund's NAV. ▪ The value of the Fund's investments in ordinary Shariah-compliant shares issued by any single issuer must not exceed 10% of the Fund's NAV. ▪ The value of the Fund's investments in Shariah-compliant transferable securities and Islamic money market instruments issued by any single issuer must not exceed 15% of the Fund's NAV. ▪ The value of the Fund's placement in Islamic deposits with any single financial institution must not exceed 20% of the Fund's NAV. ▪ For investments in Islamic hedging instruments: <ul style="list-style-type: none"> ▪ the exposure to the underlying assets must not exceed the investment spread limits stipulated in the Guidelines; ▪ the value of the Fund's OTC Islamic hedging instruments with any single counter-party must not exceed 10% of the Fund's NAV; and ▪ the Fund's exposure from Islamic hedging position should not exceed the Fund's NAV at all times. ▪ The aggregate value of the Fund's investments in Shariah-compliant transferable securities, Islamic money market instruments, Islamic deposits and OTC Islamic hedging instruments issued by or placed with (as the case may be) any single issuer/ institution must not exceed 25% of the Fund's NAV. ▪ The value of the Fund's investments in units/shares of any Islamic CIS must not exceed 20% of the Fund's NAV. ▪ The value of the Fund's investments in Shariah-compliant transferable securities and Islamic money market instruments issued by any group of companies must not exceed 20% of the Fund's NAV. ▪ The Fund's investments in Shariah-compliant transferable securities (other than sukuk) must not exceed 10% of the securities issued by any single issuer. ▪ The Fund's investments in Islamic money market instruments must not exceed 10% of the instruments issued by any single issuer. This limit does not apply to Islamic money market instruments that do not have a pre-determined issue size. ▪ The Fund's investments in Islamic CISs must not exceed 25% of the units/shares in any CIS. 	Deleted	The Investment Limits and Restrictions of Manulife Investment Shariah Progress Fund and Manulife Investment Shariah Plus Fund have been incorporated as above.

No	Section	Previous Provision	New Provision	Remarks
64.	Chapter 1: Fund Information	<p>1.5.2 Investment Limits and Restrictions <u>Islamic funds</u> Manulife Investment Syariah Index Fund</p> <ul style="list-style-type: none"> ▪ The value of the Fund's investments in unlisted Shariah-compliant securities must not exceed 10% of the Fund's NAV. ▪ The value of the Fund's investments in ordinary Shariah-compliant shares issued by any single issuer may exceed 10% of the Fund's NAV provided that the investment in any component securities does not exceed its respective weightings in the underlying index. ▪ The value of the Fund's investments in Shariah-compliant transferable securities and Islamic money market instruments issued by any single issuer must not exceed 15% of the Fund's NAV. ▪ The value of the Fund's placement in Islamic deposits with any single financial institution must not exceed 20% of the Fund's NAV. ▪ The aggregate value of the Fund's investments in Shariah-compliant transferable securities, Islamic money market instruments and Islamic deposits issued by or placed with (as the case may be) any single issuer/ institution must not exceed 25% of the Fund's NAV. ▪ The value of the Fund's investments in Shariah-compliant transferable securities and Islamic money market instruments issued by any group of companies may exceed 20% of the Fund's NAV provided that the investment in any component securities does not exceed its respective weightings in the underlying index. ▪ The Fund's investments in Shariah-compliant transferable securities (other than sukuk) must not exceed 10% of the securities issued by any single issuer. ▪ The Fund's investments in Islamic money market instruments must not exceed 10% of the instruments issued by any single issuer. This limit does not apply to Islamic money market instruments that do not have a pre-determined issue size. 	<p>Manulife Investment Syariah Index Fund</p> <ul style="list-style-type: none"> (a) The value of the Fund's investments in Shariah-compliant ordinary shares issued by any single issuer may exceed 10% of the Fund's NAV provided that the investment in any component securities does not exceed its respective weightings in the underlying index. (b) The value of the Fund's investments in Shariah-compliant transferable securities and Islamic money market instruments issued by any single issuer must not exceed 15% of the Fund's NAV. (c) The value of the Fund's placement in Islamic deposits with any single financial institution must not exceed 20% of the Fund's NAV. This limit does not apply to placements of Islamic deposits arising from: <ul style="list-style-type: none"> ▪ liquidation of investments prior to the termination of the Fund, where the placement of Islamic deposits with various financial institutions would not be in the best interests of Unit Holders; or ▪ monies held for the settlement of redemption or other payment obligations, where the placement of Islamic deposits with various financial institutions would not be in the best interests of Unit Holders. (d) The aggregate value of the Fund's investments in, or exposure to a single issuer through Shariah-compliant transferable securities, Islamic money market instruments and Islamic deposits must not exceed 25% of the Fund's NAV. (e) The value of the Fund's investments in Shariah-compliant transferable securities and Islamic money market instruments issued by any group of companies may exceed 20% of the Fund's NAV provided that the investment in any component securities does not exceed its respective weightings in the underlying index. (f) The Fund's investments in Shariah-compliant shares or Shariah-compliant securities equivalent to shares must not exceed 10% of the Shariah-compliant shares or Shariah-compliant securities equivalent to shares, as the case may be, issued by any single issuer. (g) The Fund's investments in Islamic money market instruments must not exceed 10% of the instruments issued by any single issuer. This limit does not apply to Islamic money market instruments that do not have a pre-determined issue size. 	Streamlined the Investment Limits and Restrictions to be consistent with the Schedule B of GUTF.
65.	Chapter 1: Fund Information	<p>1.5.3 Borrowings and Securities Lending</p> <p>Unless otherwise allowed by the SC or by any relevant law, and subject to such terms and conditions as the SC or any relevant law may prescribe, the Funds are not permitted to borrow/obtain financing to finance its activities or to grant or guarantee any loans/financings or enter into a contract to purchase investments when it does not have the necessary funds to pay for the purchase. However, the Funds may borrow cash or obtain financing for the purposes of meeting redemption requests for Units and for short-term bridging requirements.</p>	<p>Unless otherwise allowed by the SC or by any relevant law, and subject to such terms and conditions as the SC or any relevant law may prescribe, the Funds are not permitted to borrow/obtain financing to finance its activities or to grant or guarantee any loans/financings or enter into a contract to purchase investments when it does not have the necessary funds to pay for the purchase. However, the Funds may borrow cash or obtain financing for the purposes of meeting redemption requests for Units and for short-term bridging requirements. This will incur financial cost to the Funds.</p>	The disclosure on borrowings and securities lending has been enhanced for clarity purpose.

No	Section	Previous Provision	New Provision	Remarks																		
66.	Chapter 1: Fund Information	<p>1.5.4 List of Deeds</p> <table border="1"> <thead> <tr> <th data-bbox="349 185 555 209">Fund Name</th> <th data-bbox="555 185 667 209">Trustee</th> <th data-bbox="667 185 1081 209">List of Deeds</th> </tr> </thead> <tbody> <tr> <td data-bbox="349 368 555 587"> <ul style="list-style-type: none"> ▪ Manulife Investment Balanced Fund ▪ Manulife Investment Value Fund ▪ Manulife Investment Equity Index Fund </td> <td data-bbox="555 443 667 515">Maybank Trustees Berhad</td> <td data-bbox="667 220 1081 715"> <ul style="list-style-type: none"> ▪ Master Deed dated 15 October 1998 ▪ Supplemental Deed dated 12 July 1999 ▪ 1st Supplemental Deed dated 17 April 2000 (applicable to Manulife Investment Equity Index Fund) ▪ 2nd Supplemental Deed dated 18 December 2003 ▪ 3rd Supplemental Deed dated 11 June 2007 ▪ 4th Supplemental Deed dated 25 June 2009 (applicable to Manulife Investment Equity Index Fund) ▪ 5th Supplemental Deed dated 26 August 2009 ▪ 6th Supplemental Deed 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No	Section	Previous Provision	New Provision	Remarks
		<p>2012 (applicable to Manulife Investment-HW Flexi Fund)</p> <ul style="list-style-type: none"> ▪ 13th Supplemental Deed dated 3 June 2014 ▪ 14th Supplemental Deed dated 23 October 2014 (applicable to Manulife Investment-ML Shariah Flexi Fund) ▪ 15th Supplemental Master Deed dated 6 March 2015 ▪ 16th Supplemental Master Deed dated 12 August 2015 (applicable to Manulife Investment Growth Fund and Manulife Investment Al-Fauzan) ▪ 17th Supplemental Master Deed dated 17 April 2017 (applicable to Manulife Investment Dividend Fund, Manulife Investment Al-Fauzan and Manulife Investment Al-Umran) ▪ 18th Supplemental Master Deed dated 10 November 2017 ▪ 19th Supplemental Master Deed dated 17 August 2018 ▪ 20th Supplemental Master Deed dated 24 June 2019 ▪ 21st Supplemental Master Deed dated 27 September 2019 (applicable to Manulife Investment-HW Flexi Fund) ▪ 22nd Supplemental Master Deed dated 23 September 2021 <hr/> <ul style="list-style-type: none"> ▪ Master Deed dated 8 August 2008 ▪ 3rd Supplemental Deed dated 16 August 2010 (applicable to Manulife Investment Shariah Progress Fund) ▪ 4th Supplemental Deed dated 23 April 2012 (applicable to Manulife Investment-HW Shariah Flexi Fund) ▪ 5th Supplemental Deed dated 3 July 2012 (applicable to Manulife Investment Shariah Progress Fund) ▪ 6th Supplemental Deed dated 3 June 2014 ▪ 8th Supplemental Deed dated 6 March 2015 ▪ 9th Supplemental Deed dated 17 June 2015 ▪ 12th Supplemental Master Deed dated 23 February 2021 	<p>Flexi Fund)</p> <ul style="list-style-type: none"> ▪ 13th Supplemental Deed dated 3 June 2014 ▪ 14th Supplemental Deed dated 23 October 2014 (applicable to Manulife Investment-ML Shariah Flexi Fund) ▪ 15th Supplemental Master Deed dated 6 March 2015 ▪ 16th Supplemental Master Deed dated 12 August 2015 (applicable to Manulife Investment Growth Fund and Manulife Investment Al-Fauzan) ▪ 17th Supplemental Master Deed dated 17 April 2017 (applicable to Manulife Investment Dividend Fund, Manulife Investment Al-Fauzan and Manulife Investment Al-Umran) ▪ 18th Supplemental Master Deed dated 10 November 2017 ▪ 19th Supplemental Master Deed dated 17 August 2018 ▪ 20th Supplemental Master Deed dated 24 June 2019 ▪ 21st Supplemental Master Deed dated 27 September 2019 (applicable to Manulife Investment-HW Flexi Fund) ▪ 22nd Supplemental Master Deed dated 23 September 2021 ▪ 23rd Supplemental Master Deed dated 27 June 2022 <hr/> <ul style="list-style-type: none"> ▪ Master Deed dated 8 August 2008 ▪ 3rd Supplemental Deed dated 16 August 2010 (applicable to Manulife Investment Shariah Progress Fund) ▪ 4th Supplemental Deed dated 23 April 2012 (applicable to Manulife Investment-HW Shariah Flexi Fund) ▪ 5th Supplemental Deed dated 3 July 2012 (applicable to Manulife Investment Shariah Progress Fund) ▪ 6th Supplemental Deed dated 3 June 2014 ▪ 8th Supplemental Deed dated 6 March 2015 ▪ 9th Supplemental Deed dated 17 June 2015 ▪ 12th Supplemental Master Deed dated 23 February 2021 ▪ 13th Supplemental Master Deed dated 27 June 2022 	

No	Section	Previous Provision	New Provision	Remarks
		<ul style="list-style-type: none"> ▪ Manulife Investment Shariah Plus Fund HSBC (Malaysia) Trustee Berhad ▪ Master Deed dated 16 August 2017 ▪ 1st Supplemental Master Deed dated 23 January 2018 	<ul style="list-style-type: none"> ▪ Manulife Investment Shariah Progress Fund HSBC (Malaysia) Trustee Berhad Plus ▪ Master Deed dated 16 August 2017 ▪ 1st Supplemental Master Deed dated 23 January 2018 ▪ 8th Supplemental Deed dated 10 February 2021 ▪ 13th Supplemental Master Deed dated 27 June 2022 	
67.	Chapter 1: Fund Information	<p>1.5.5 Liquidity Risk Management</p> <p>The Manager has in place clearly defined policies and procedures and a system for the ongoing monitoring and management of liquidity risk. The Manager invests according to the investment limits and restrictions of the Funds to ensure the percentage of liquid assets is adhered to at all times. The Manager may take reasonable steps to understand the investor base and analyse the historical redemption patterns of different types of investors for liquidity management. The Manager may also engage with key investors and enforces redemption arrangement for investors above a threshold i.e. advance redemption notice so that the Manager is aware if investors intend to make any large redemption. In addition, the Funds may borrow cash or obtain financing for the purpose of meeting redemption requests for Units and for short-term bridging requirements. This will incur financial cost to the Funds.</p>	<p>The Manager has in place clearly defined policies and procedures and a system for the ongoing monitoring and management of liquidity risk. The Manager invests according to the investment limits and restrictions of the Funds to ensure the percentage of liquid assets is adhered to at all times. The Manager may take reasonable steps to understand the investor base and analyse the historical redemption patterns of different types of investors for liquidity management. The Manager may also engage with key investors and enforces redemption arrangement for investors above a threshold i.e. advance redemption notice so that the Manager is aware if investors intend to make any large redemption.</p> <p>As part of the liquidity risk management, in the event the total net redemption received for the Funds on a particular Business Day is more than 10% of the NAV of the Funds, the Manager may defer the redemption in excess of such 10% limit to the next Business Day. Such redemption will be effected in priority to later requests. The Manager will pay such redemption proceeds on a staggered manner based on the redemption price, as and when the Funds' investments are liquidated. When such redemption limit is imposed on Unit Holders, Unit Holders of the Funds will be given a notice on the deferred redemption. The redemption proceeds to the Unit Holders of the Funds will be paid within seven (7) Business Days from the date on which the redemption is processed.</p> <p>In addition, the Funds may borrow cash or obtain financing for the purpose of meeting redemption requests for Units and for short-term bridging requirements. This will incur financial cost to the Funds.</p> <p>Suspension in redemption of Units can be triggered by the Manager as the last resort after the abovementioned liquidity risk management tools have been exhausted. The Manager may, in consultation with the Trustee and having considered the interests of Unit Holders, suspend redemption of Units due to exceptional circumstances, where there is good and sufficient reason to do so. Redemption application will not be dealt with when suspension of dealing in Units are triggered and this will limit the Unit Holder's right to freely redeem their Units in the Funds.</p>	Added disclosure in relation to deferment of redemption payment as part of liquidity risk management and how other liquidity risk management tools have been exhausted or considered before triggering suspension.

No	Section	Previous Provision	New Provision	Remarks														
68.	Chapter 2: Fees, Charges and Expenses	<p><u>2.1.1 Sales charge</u></p> <p><u>Illustration table:</u></p> <table> <tr> <td>Amount invested by Unit Holder</td> <td>RM10,000.00</td> </tr> <tr> <td>Add: Sales charge incurred @ 6.50% (6.50% x RM10,000.00)</td> <td>+ RM650.00</td> </tr> <tr> <td>Total amount paid by Unit Holder</td> <td>RM10,650.00</td> </tr> </table>	Amount invested by Unit Holder	RM10,000.00	Add: Sales charge incurred @ 6.50% (6.50% x RM10,000.00)	+ RM650.00	Total amount paid by Unit Holder	RM10,650.00	<p><u>Illustration table:</u></p> <table> <tr> <td>Amount invested by Unit Holder</td> <td>RM10,000.00</td> </tr> <tr> <td>Number of Units allocated (RM10,000/RM0.2500)</td> <td>40,000.00 Units</td> </tr> <tr> <td>Add: Sales charge incurred @ 6.50% (6.50% x RM10,000.00)</td> <td>RM650.00</td> </tr> <tr> <td>Total amount paid by Unit Holder</td> <td>RM10,650.00</td> </tr> </table>	Amount invested by Unit Holder	RM10,000.00	Number of Units allocated (RM10,000/RM0.2500)	40,000.00 Units	Add: Sales charge incurred @ 6.50% (6.50% x RM10,000.00)	RM650.00	Total amount paid by Unit Holder	RM10,650.00	Added number of units allocated for better clarity as computation of sales charge is based on NAV per unit.
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Total amount paid by Unit Holder	RM10,650.00																	
69.	Chapter 2: Fees, Charges and Expenses	<p><u>2.1.3 Transfer Fee</u></p> <p>Unit Holders are allowed to transfer Units to another investor subject to a transfer fee of RM3.00 for each request to transfer.</p>	<p>The transfer fee is applicable to all Funds/ Classes. Unit Holders are allowed to transfer Units of the Fund/ Class to another investor subject to a transfer fee of RM3.00 for each request to transfer.</p>	Updated the disclosure for better clarity.														
70.	Chapter 2: Fees, Charges and Expenses	<p><u>2.1.5 Policy on Rounding Adjustment</u></p> <p>In calculating a Unit Holder's investments, the Fund's NAV per Unit of the Fund which is also the selling and buying price per Unit of the Fund will be rounded to 4 decimal places. Units allocated to a Unit Holder will be rounded to 2 decimal places.</p>	<p>In calculating a Unit Holder's investments, the NAV per Unit of the Fund/Class which is also the selling and buying price per Unit of the Fund/Class will be rounded to 4 decimal places. Units allocated to a Unit Holder will be rounded to 2 decimal places.</p>	Editorial amendments and updated disclosure for better clarity.														
71.	Chapter 2: Fees, Charges and Expenses	<p><u>2.3 Expenses</u></p> <p>Only the expenses which are directly related and necessary to the business of the Funds may be charged to the Funds. These would include (but not limited to) the following:</p> <ul style="list-style-type: none"> Commissions/fees paid to brokers in effecting dealings in the investments of the Funds, shown on the contract notes or confirmation notes and difference accounts; Charges/fees paid to sub-custodians in relation to foreign assets of the Funds (where the custodial function is delegated by the Trustee); Taxes and other duties charged on the Funds by the government and/or other authorities; Costs, fees and expenses properly incurred by the auditor appointed for the Funds; Costs, fees and expenses incurred for the valuation of any investment of the Funds by independent valuers for the benefit of the Funds; Costs, fees and expenses incurred for any modification of the Deed save where such modification is for the benefit of the Manager and/or the Trustee; Costs, fees and expenses incurred for any meeting of the Unit Holders save where such meeting is convened for the benefit of the Manager and/or the Trustee; Costs, commissions, fees and expenses of the sale, purchase, insurance/takaful and any other dealing of any asset of the Funds; Costs, fees and expenses incurred in engaging any specialist approved by the Trustee for investigating or evaluating any proposed investment of the Funds; Costs, fees and expenses incurred in engaging any valuer, adviser or contractor for the benefit of the Funds; 	<p>Only the expenses which are directly related and necessary to the business of the Funds may be charged to the Funds. These would include (but not limited to) the following:</p> <ul style="list-style-type: none"> Commissions/fees paid to brokers in effecting dealings in the investments of the Funds, shown on the contract notes or confirmation notes and difference accounts; Charges/fees paid to sub-custodians in relation to foreign assets of the Funds (where the custodial function is delegated by the Trustee); Taxes and other duties charged on the Funds by the government and/or other authorities; Costs, fees and expenses properly incurred by the auditor and tax agent appointed for the Funds; Fees incurred for the valuation of any investment of the Funds; Costs, fees and expenses incurred for any modification of the Deed save where such modification is for the benefit of the Manager and/or the Trustee; Costs, fees and expenses incurred for any meeting of the Unit Holders save where such meeting is convened for the benefit of the Manager and/or the Trustee; Costs, commissions, fees and expenses of the sale, purchase, insurance/takaful and any other dealing of any asset of the Funds; Costs, fees and expenses incurred in engaging any specialist approved by the Trustee for investigating or evaluating any proposed investment of the Funds; Costs, fees and expenses incurred in engaging any adviser for the benefit of the Funds; 	Updated the disclosure to be consistent with supplemental master deeds that have been registered with the SC.														

No	Section	Previous Provision	New Provision	Remarks
		<ul style="list-style-type: none"> ▪ Costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Funds; ▪ Costs, fees and expenses incurred in the termination of the Funds or its class(es) or the removal of the Trustee or the Manager and the appointment of a new trustee or management company; ▪ Costs, fees and expenses incurred in relation to any arbitration or other proceedings concerning the Funds or its class(es) or any asset of the Funds, including proceedings against the Trustee or the Manager by the other for the benefit of the Funds (save to the extent that legal costs incurred for the defence of either of them are not ordered by the court to be reimbursed by the Funds); ▪ Remuneration and out-of-pocket expenses of the independent members of the investment committee of the Funds, unless the Manager decides otherwise; ▪ Costs and/or expenses associated with the distributions declared pursuant to the Deed and the payment of such distribution including without limitation fees, costs and/or expenses for the revalidation or reissuance of any distribution cheque or warrant or telegraphic transfer; ▪ Costs, fees and expenses deemed by the Manager to have been incurred in connection with any change or the need to comply with any change or introduction of any law, regulation or requirement (whether or not having the force of law) of any governmental or regulatory authority; and ▪ The costs of printing and despatching to Unit Holders reports, accounts of the Funds, tax certificates, distribution warrants, notice of meeting of Unit Holders, newspapers advertisements and any other such expenditure as may be approved by the Trustee. 	<ul style="list-style-type: none"> ▪ Costs, fees and expenses incurred in the preparation and audit of the taxation returns and accounts of the Funds; ▪ Costs, fees and expenses incurred in the termination of the Funds or its Class(es) or the removal of the Trustee or the Manager and the appointment of a new trustee or management company; ▪ Costs, fees and expenses incurred in relation to any arbitration or other proceedings concerning the Funds or its Class(es) or any asset of the Funds, including proceedings against the Trustee or the Manager by the other for the benefit of the Funds (save to the extent that legal costs incurred for the defence of either of them are not ordered by the court to be reimbursed by the Funds); ▪ Remuneration and out-of-pocket expenses of the person(s) or members of a committee undertaking the oversight function of the Funds, unless the Manager decides otherwise; ▪ Costs and/or expenses associated with the distributions declared pursuant to the Deed and the payment of such distribution including without limitation fees, costs and/or expenses for the revalidation or reissuance of any distribution cheque or warrant or telegraphic transfer; ▪ Costs, fees and expenses deemed by the Manager to have been incurred in connection with any change or the need to comply with any change or introduction of any law, regulation or requirement (whether or not having the force of law) of any governmental or regulatory authority; ▪ The costs of printing and despatching to Unit Holders reports, accounts of the Funds, tax certificates, distribution warrants, notice of meeting of Unit Holders, newspapers advertisements; and ▪ Any other such expenditure as may be approved by the Trustee. 	
72.	Chapter 2: Fees, Charges and Expenses	<p>2.4 Others <u>Policy on Rebates and Soft Commissions</u> It is the policy of the Manager to credit any rebates (if any) into the account of the Funds. The Manager may retain soft commissions received from brokers for goods and services which are of demonstrable benefit to the Unit Holders and advisory services that assist in the decision-making process relating to the investment of the Funds such as research materials, data and quotation services, computer software, investment advisory services and investment related publications which are incidental to the investment management activities of the Funds. Dealings with the brokers/ dealers are executed on terms which are the most favourable for the Funds.</p> <p><u>Applicable Tax</u> All fees and charges (e.g. sales charge, switching fee, transfer fee, management fee, trustee fee and any other relevant fee(s) and/or charge(s)), where applicable, may be subject to any tax that may be introduced by the government of Malaysia from time to time. The Manager, the Trustee and/or other service providers reserve the right to collect from you and/or the Fund an amount equivalent to the prevailing rate of tax payable for all charges and fees, where applicable.</p>	<p><u>Policy on Rebates and Soft Commissions</u> It is the Manager's policy not to enter into soft dollar arrangements. Exceptions have to be assessed on a case-by-case basis in accordance to the Manager's policy prior to entering into any soft-dollar arrangement. Any rebates/ shared commissions (if any) should be credited to the account of the Funds concerned.</p> <p>The Manager may retain soft commissions provided by any brokers/ dealers if the soft commissions bring direct benefit or advantage to the management of the Funds. Any dealings with the brokers/ dealers are executed on terms which are the most favourable for the Funds and there is no churning of trades.</p> <p><u>Applicable Tax</u> All fees and charges (e.g. sales charge, switching fee, transfer fee, management fee, trustee fee and any other relevant fee(s) and/or charge(s)), where applicable, may be subject to any tax that may be introduced by the government of Malaysia from time to time. The Manager, the Trustee and/or other service providers reserve the right to collect from you and/or the Fund an amount equivalent to the prevailing rate of tax payable for all charges and fees, where applicable. The taxes amount, if</p>	Streamlined the disclosure to be consistent with the paragraphs 9.20 – 9.21 of the GUTF.

No	Section	Previous Provision	New Provision	Remarks																										
		Fees and charges disclosed in this Master Prospectus are exclusive of any taxes.	any, would be collected from the effective date of the taxes. Your obligation to pay any applicable taxes shall form part of the terms and conditions. Fees and charges disclosed in this Master Prospectus are exclusive of any taxes.																											
73.	Chapter 3: Transaction Information	<p>3.1.1 Valuation Basis (table)</p> <table border="1"> <thead> <tr> <th>Investment Instruments</th> <th>Valuation Basis</th> </tr> </thead> <tbody> <tr> <td>Quoted/ Listed Investments/ Listed CIS</td> <td> <ul style="list-style-type: none"> Quoted investments in Malaysia are valued at the last done market price quoted on the Bursa Malaysia at 5.00 p.m. or such other time as may be specified by the Bursa Malaysia. Quoted investments in foreign markets are valued based on the last done market price of the respective exchanges. Where no market value is publicly available or where the use of the quoted market value is inappropriate, or where no market price is available, such investments will be valued at fair value determined in good faith by the Manager, based on methods approved by the Trustee after appropriate technical consultation. </td> </tr> <tr> <td>Unquoted Investments</td> <td>Unquoted investments pending listing on Bursa Malaysia are valued at fair value as determined in good faith by the Manager, on methods or bases which have been verified by the auditors of the Fund and approved by the Trustee.</td> </tr> <tr> <td>Unlisted Investments</td> <td>In the event the quoted investments/ listed investments held by the Fund becomes unlisted investments, such investments are valued at book cost or at a valuation made by a professional person, verified by the auditors and approved by the Trustee.</td> </tr> <tr> <td>Unlisted Fixed Income Securities/ Sukuk</td> <td>Investments in unlisted fixed income securities or sukuk denominated in RM will be valued on a daily basis based on fair value prices quoted by a bond pricing agency (BPA) registered with the SC. If the Manager is of the view of that the price quoted by BPA for a specific fixed income security or sukuk differs from the market price by more than 20 basis points, the Manager may use the market price, provided that the Manager: <ul style="list-style-type: none"> i. Records its basis for using a non-BPA price; ii. Obtains necessary internal approvals to use the non-BPA price; and iii. Keeps an audit trail of all decisions and basis for adopting the market yield. </td> </tr> <tr> <td>FDIs/ Islamic Hedging Instruments</td> <td>Marked-to-market on a daily basis, where possible. Otherwise, the valuation will be based on fair value as determined in good faith by the Manager using methods and bases that have been verified by the auditor of the Fund and approved by the Trustee.</td> </tr> </tbody> </table>	Investment Instruments	Valuation Basis	Quoted/ Listed Investments/ Listed CIS	<ul style="list-style-type: none"> Quoted investments in Malaysia are valued at the last done market price quoted on the Bursa Malaysia at 5.00 p.m. or such other time as may be specified by the Bursa Malaysia. Quoted investments in foreign markets are valued based on the last done market price of the respective exchanges. Where no market value is publicly available or where the use of the quoted market value is inappropriate, or where no market price is available, such investments will be valued at fair value determined in good faith by the Manager, based on methods approved by the Trustee after appropriate technical consultation. 	Unquoted Investments	Unquoted investments pending listing on Bursa Malaysia are valued at fair value as determined in good faith by the Manager, on methods or bases which have been verified by the auditors of the Fund and approved by the Trustee.	Unlisted Investments	In the event the quoted investments/ listed investments held by the Fund becomes unlisted investments, such investments are valued at book cost or at a valuation made by a professional person, verified by the auditors and approved by the Trustee.	Unlisted Fixed Income Securities/ Sukuk	Investments in unlisted fixed income securities or sukuk denominated in RM will be valued on a daily basis based on fair value prices quoted by a bond pricing agency (BPA) registered with the SC. If the Manager is of the view of that the price quoted by BPA for a specific fixed income security or sukuk differs from the market price by more than 20 basis points, the Manager may use the market price, provided that the Manager: <ul style="list-style-type: none"> i. Records its basis for using a non-BPA price; ii. Obtains necessary internal approvals to use the non-BPA price; and iii. Keeps an audit trail of all decisions and basis for adopting the market yield. 	FDIs/ Islamic Hedging Instruments	Marked-to-market on a daily basis, where possible. 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No	Section	Previous Provision	New Provision	Remarks
		<p>Money Market Instruments Investments in money market instruments such as bankers' acceptance, negotiable certificate of deposits or Islamic negotiable instruments are valued each day by reference to the value of such investments and the profits or interests accrued thereon for the relevant period, if any.</p> <p>Investments in instruments such as commercial papers are valued on daily basis using the fair value prices quoted by a BPA registered with SC.</p> <p>Cash/ Fixed Deposits/ GIA Deposits placed with financial institutions and bank bills are valued each day by reference to their principal values and the accrued profit or interests thereon for the relevant period.</p> <p>Unlisted CISs Unlisted CIS are valued based on the last published repurchase price per unit. If the last published repurchase price is unavailable, the price will be determined by the Manager, verified by the auditor of the Fund and approved by the Trustee.</p> <p>Suspended Counters In the event the quoted investments/ listed investments are suspended, the investments will be valued at their last done price before suspension. In the event of a suspension in the quotation of the securities for a period exceeding 14 days, or such shorter period as agreed by the Trustee, then the securities should be valued at fair value, as determined in good faith by the Manager on methods or bases which have been verified by the auditor of the Fund and approved by the Trustee and adequately disclosed in this Master Prospectus.</p>	<p>Instruments / Islamic Money Market Instruments bankers' acceptance and negotiable certificate of deposits / Islamic money market instruments such as Islamic bankers' acceptance and Islamic negotiable instruments are valued each day by reference to the value of such investments and the interests / profits accrued thereon for the relevant period, if any. Investments in instruments such as commercial papers / Islamic commercial papers are valued on daily basis using the fair value prices quoted by a BPA registered with SC.</p> <p>Cash/ Fixed Deposits/ Islamic Deposits / GIA Deposits/ Islamic deposits placed with financial institutions and bank bills/ Islamic bank bills are valued each day by reference to their principal values and the interests/profits accrued thereon for the relevant period.</p> <p>Unlisted CISs / Islamic CISs Unlisted CISs/ Islamic CISs are valued at fair value based on the last published repurchase price per unit. If the last published repurchase price is unavailable, the price will be determined with due care in good faith by the Manager and the basis for determining the fair value of the investments is approved by the Trustee after appropriate technical consultation.</p> <p>Suspended Counters In the event the quoted investments/ listed investments are suspended, the investments will be valued at their last done price before suspension. In the event of a suspension in the quotation of the securities for a period exceeding 14 days, or such shorter period as agreed by the Trustee, then the securities should be valued at fair value as determined with due care in good faith by the Manager and the basis for determining the fair value of the investments are approved by the Trustee after appropriate technical consultation.</p>	
74.	Chapter 3: Transaction Information	<p>3.1.2 Valuation Point Valuation point refers to a time(s) on a Business Day which the Manager decides to conduct a valuation on the NAV. Valuation will be done daily at the end of the Business Day. Funds with exposure to foreign investments shall be valued at or before 5.00 p.m. on the next Business Day (of T+1) because of the time difference between Malaysia and the country(ies) where the Funds invest in. For example, to determine the NAV of the Fund for Monday, valuation will be done only on the next Business Day (e.g. Tuesday). However, the prices used for valuation will be the value of the Fund's assets on Monday.</p>	<p>Valuation point refers to a time(s) on a Business Day which the Manager decides to conduct a valuation on the NAV of the Fund/ Class. Valuation will be done daily at the end of the Business Day. Funds with exposure to foreign investments shall be valued at or before 5.00 p.m. on the next Business Day (or T+1) because of the time difference between Malaysia and the country(ies) where the Funds invest in. For example, to determine the NAV of the Fund/ Class for Monday, valuation will be done only on the next Business Day (e.g. Tuesday). However, the prices used for valuation will be the value of the Fund's assets on Monday. The NAV per Unit of the Fund/ Class will be published upon valuation conducted. However, delay may occur in updating the NAV per Unit of the Fund/ Class. The latest prices will be available on the Manager's website at www.manulifeim.com.my or FIMM's website. Alternatively, Unit Holders may contact the Manager's Customer Service Hotline.</p>	Updated the disclosure of Valuation Point to include a description on the timing of the prices published pursuant to the guidance note of Part II, paragraph 6.02 of Prospectus Guidelines.

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75.	Chapter 3: Transaction Information	<p>3.1.3 Pricing Policy</p> <p><u>Incorrect Pricing</u></p> <p>Subject to any relevant law, if there is an error in the pricing of the NAV per Unit of the Fund/ Class, the Manager will take immediate remedial action to correct the error. Rectification shall, where necessary, extend to the reimbursements of money as follows if the error is at or above the significant threshold of 0.5% of the NAV per Unit of the Fund/ Class:</p> <ul style="list-style-type: none"> • if there is an over pricing in relation to the purchase and creation of Units, the Fund shall reimburse the Unit Holder; • if there is an over pricing in relation to the redemption of Units, the Manager shall reimburse the Fund; • if there is an underpricing in relation to the purchase and creation of Units, the Manager shall reimburse the Fund; and • if there is an underpricing in relation to the redemption of Units, the Fund shall reimburse the Unit Holder or former Unit Holder. <p>Unless the Trustee directs otherwise, the Manager retains the discretion whether or not to reimburse if the error is below 0.5% of the NAV per Unit of the Fund/ Class or where the total impact on an individual account is less than RM10.00 in absolute amount of the Fund/ Class. This is because the reprocessing costs may be greater than the amount of the adjustment.</p>	<p><u>Incorrect Pricing</u></p> <p>Subject to any relevant law, the Manager will take immediate remedial action to rectify any incorrect valuation or pricing. Where the incorrect valuation or pricing is at or above the threshold of 0.5% of the NAV per Unit of the Fund/ Class, rectification must be extended to the reimbursement of money:</p> <ul style="list-style-type: none"> ▪ by the Manager to the Fund; ▪ from the Fund to the Manager; or ▪ by the Manager to Unit Holders and former Unit Holders. <p>The Manager retains the discretion whether or not to reimburse if the error is below 0.5% of the NAV per Unit of the Fund/ Class or where the total impact on an individual account is less than RM10.00 or in the case of a foreign currency Class, less than 10.00 denominated in the foreign currency of the Class.</p>	Streamlined the disclosure to be consistent with paragraphs 8.43 – 8.44 of the GUTF.																																																												
76.	Chapter 3: Transaction Information	<p>3.2 Computation of NAV and NAV per Unit</p> <p><u>Illustration:</u></p> <table border="1"> <thead> <tr> <th></th> <th>Fund</th> </tr> </thead> <tbody> <tr> <td>Investments</td> <td>RM 120,000,000</td> </tr> <tr> <td>Add: Other asset (including cash)</td> <td>RM 1,000,000</td> </tr> <tr> <td>Total assets</td> <td>RM 121,000,000</td> </tr> <tr> <td>Less: Liabilities</td> <td>RM (500,000)</td> </tr> <tr> <td>NAV of the Fund before deducting management fee and trustee fee</td> <td>RM 120,500,000</td> </tr> <tr> <td colspan="2"><u>Expenses</u></td> </tr> <tr> <td colspan="2">Management fee: 1.50% of NAV p.a.</td> </tr> <tr> <td>Management fee for the day (1.50% ÷ 365 days)</td> <td>RM 4,952.05</td> </tr> <tr> <td colspan="2">Trustee fee: 0.06% of NAV p.a.</td> </tr> <tr> <td>Trustee fee for the day (0.06% ÷ 365 days)</td> <td>RM 198.08</td> </tr> <tr> <td>Total expenses incurred by the Fund</td> <td>RM 5,150.13</td> </tr> <tr> <td>NAV of the Fund after deducting management fee and trustee fee</td> <td>RM 120,494,849.87</td> </tr> <tr> <td>Units in circulation</td> <td>200,000,000</td> </tr> <tr> <td>NAV per Unit of a Fund</td> <td>RM 0.6025</td> </tr> </tbody> </table>		Fund	Investments	RM 120,000,000	Add: Other asset (including cash)	RM 1,000,000	Total assets	RM 121,000,000	Less: Liabilities	RM (500,000)	NAV of the Fund before deducting management fee and trustee fee	RM 120,500,000	<u>Expenses</u>		Management fee: 1.50% of NAV p.a.		Management fee for the day (1.50% ÷ 365 days)	RM 4,952.05	Trustee fee: 0.06% of NAV p.a.		Trustee fee for the day (0.06% ÷ 365 days)	RM 198.08	Total expenses incurred by the Fund	RM 5,150.13	NAV of the Fund after deducting management fee and trustee fee	RM 120,494,849.87	Units in circulation	200,000,000	NAV per Unit of a Fund	RM 0.6025	<table border="1"> <thead> <tr> <th></th> <th>Fund</th> </tr> </thead> <tbody> <tr> <td>Investments</td> <td>RM 120,000,000</td> </tr> <tr> <td>Add: Other asset (including cash)</td> <td>RM 1,000,000</td> </tr> <tr> <td>Total assets</td> <td>RM 121,000,000</td> </tr> <tr> <td>Less: Liabilities</td> <td>RM (500,000)</td> </tr> <tr> <td>NAV of the Fund before deducting management fee and trustee fee</td> <td>RM 120,500,000</td> </tr> <tr> <td colspan="2"><u>Expenses</u></td> </tr> <tr> <td colspan="2">Management fee: 1.50% of NAV p.a.</td> </tr> <tr> <td>Management fee for the day (RM120,500,000 x 1.50% ÷ 365 days)</td> <td>RM 4,952.05</td> </tr> <tr> <td colspan="2">Trustee fee: 0.06% of NAV p.a.</td> </tr> <tr> <td>Trustee fee for the day (RM120,500,000 x 0.06% ÷ 365 days)</td> <td>RM 198.08</td> </tr> <tr> <td>Total expenses incurred by the Fund</td> <td>RM 5,150.13</td> </tr> <tr> <td>NAV of the Fund after deducting management fee and trustee fee</td> <td>RM 120,494,849.87</td> </tr> <tr> <td>Units in circulation</td> <td>200,000,000</td> </tr> <tr> <td>NAV per Unit of a Fund</td> <td>RM 0.6025</td> </tr> </tbody> </table>		Fund	Investments	RM 120,000,000	Add: Other asset (including cash)	RM 1,000,000	Total assets	RM 121,000,000	Less: Liabilities	RM (500,000)	NAV of the Fund before deducting management fee and trustee fee	RM 120,500,000	<u>Expenses</u>		Management fee: 1.50% of NAV p.a.		Management fee for the day (RM120,500,000 x 1.50% ÷ 365 days)	RM 4,952.05	Trustee fee: 0.06% of NAV p.a.		Trustee fee for the day (RM120,500,000 x 0.06% ÷ 365 days)	RM 198.08	Total expenses incurred by the Fund	RM 5,150.13	NAV of the Fund after deducting management fee and trustee fee	RM 120,494,849.87	Units in circulation	200,000,000	NAV per Unit of a Fund	RM 0.6025	Updated the illustration for better clarity.
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Total expenses incurred by the Fund	4,267.81	1,280.34	2,987.47																																																																					
NAV of the Fund after deducting management fee and trustee fee	100,495,732.19	30,148,719.66	70,347,012.53																																																																					
Units in circulation		55,000,000	128,000,000																																																																					
NAV per Unit of each Class (after deducting management fee and trustee fee)		RM 0.5482	RM 0.5496																																																																					
77.	Chapter 3: Transaction Information	<p>3.3 Information on Purchasing and Redeeming of Units</p> <p>First Paragraph:</p> <p>Units can be purchased and redeemed by completing the Account Opening Form or Redemption Form which is obtainable via:</p> <ul style="list-style-type: none"> the Manager's office/ branch offices between 8.45 a.m. to 5.30 p.m. on a 	<p>Units can be purchased and redeemed by completing the Account Opening Form or Redemption Form which is obtainable via:</p> <ul style="list-style-type: none"> the Manager's office/ branch offices between 8.45 a.m. to 5.30 p.m. on a 	Remove facsimile as the mode of communication is no longer available.																																																																				

No	Section	Previous Provision	New Provision	Remarks
		Business Day; <ul style="list-style-type: none"> ▪ the Manager's website at www.manulifeinvestment.com.my; ▪ direct/fax-mail to you by contacting the Manager's Customer Service Hotline; or ▪ any of the Manager's authorised distributors. 	Business Day; <ul style="list-style-type: none"> ▪ the Manager's website at www.manulifeim.com.my; ▪ direct mail to you by contacting the Manager's Customer Service Hotline; or ▪ any of the Manager's authorised distributors. 	
78.	Chapter 3: Transaction Information	<p>3.4.2 Cooling-off The cooling-off period is only applicable to any individual investing for the first time in any unit trust funds managed by the Manager and excludes staff of the Manager and persons registered with a body approved by the SC to deal in unit trusts. You have the right, within six (6) Business Days from the day of the receipt by the Manager of your application form, to call for a withdrawal of your investment. A full refund of the money initially invested (including the sales charge, if any) will be refunded to you within 10 calendar days from the receipt of the application for cooling-off by the Manager.</p> <p>Withdrawal proceeds will only be paid to you once the Manager has received the cleared payments for the original investment.</p> <p>In the case of an investment via EPF-MIS, the cooling-off period is subject to EPF's terms and conditions.</p>	<p>The cooling-off period is only applicable to any individual investing for the first time in any unit trust funds managed by the Manager and excludes staff of the Manager and persons registered with a body approved by the SC to deal in unit trusts. You have the right, within six (6) Business Days from the day of the receipt by the Manager of your application form, to call for a withdrawal of your investment.</p> <p>For cooling-off exercised before 28 February 2023: A full refund of the money initially invested (including the sales charge, if any) will be refunded to you within ten (10) days from the receipt of the application for cooling-off by the Manager.</p> <p>For cooling-off exercised from 28 February 2023 onwards: A refund of the money invested (including the sales charge, if any) will be refunded to you within seven (7) Business Days from the receipt of the application for cooling-off by the Manager in the following manner:</p> <p>(a) If the NAV per Unit on the day the Units were first purchased ("original price") is higher than the NAV per Unit at the point of exercise of the cooling-off right ("market price"), the market price at the point of cooling-off will be refunded; or</p> <p>(b) If the market price is higher than the original price, the original price at the point of cooling-off will be refunded.</p> <p>Withdrawal proceeds will only be paid to you once the Manager has received the cleared payments for the original investment.</p> <p>In the case of an investment via EPF-MIS, the cooling-off period is subject to EPF's terms and conditions.</p>	Updated cooling-off refund to comply with paragraphs 9.05 & 9.08 of the GUTF.
79.	Chapter 3: Transaction Information	<p>3.4.3 Redeeming an Investment Third – Fifth Paragraph: The redemption proceeds will be paid within ten (10) calendar days from the date on which the request to redeem is received by the Manager.</p> <p>For Manulife Investment Value Fund, Manulife Investment Equity Index Fund, Manulife Investment Balanced Fund and Manulife Investment Syariah Index Fund, the Manager has obtained the SC's approval to pay redemption proceeds within fourteen (14) calendar days if the value of redemption, on any one Business Day in respect of any Fund, equals or exceeds 20% of that Fund's NAV. Please refer to Section Error! Reference source not found. Error! Reference source not found. for details of the special mechanism for redemption on page Error! Bookmark not defined.</p> <p>For Manulife Investment Money Market Fund and Manulife Investment Al-Ma'mun, redemption proceeds will be paid within two (2) business days</p>	<p>The redemption proceeds will be paid within seven (7) Business Days from the date on which the request to redeem is received by the Manager.</p> <p>For Manulife Investment Money Market Fund and Manulife Investment Al-Ma'mun, redemption proceeds will be paid within two (2) Business Days</p>	<p>Amended redemption proceeds payment timeline from 10 calendar days to 7 business days to comply with paragraph 8.18 of the GUTF.</p> <p>Editorial amendments.</p>

No	Section	Previous Provision	New Provision	Remarks
		(four (4) business days in the case of EPF-MIS or i-Akaun) from the date on which the redemption request is received by the Manager at or before the cut-off time (please refer to Section 3.3)	<p>(four (4) Business Days in the case of EPF-MIS or i-Akaun) from the date on which the redemption request is received by the Manager at or before the cut-off time (please refer to Section 3.3).</p> <p>Unit Holders should note that redemption limit may be imposed as part of liquidity risk management, subject to the circumstances as prescribed in Section 1.5.5. When such redemption limit is imposed on Unit Holders, Unit Holders will be given a notice on the deferred redemption. The redemption proceeds to the Unit Holders will be paid within the timeline as stipulated from the date on which the redemption is processed.</p> <p>Payment cannot be made to bank accounts in the name of third parties. For joint account, the bank account provided could either be in the name of the principal account holder or in the names of both account holders.</p>	<p>Added disclosure on redemption payment when deferment of redemption is imposed.</p> <p>Added disclosure for clarity that payment of redemption proceeds to third party account is prohibited.</p>
80.	Chapter 3: Transaction Information	<p>3.4.4 Switching Switching is a facility which enables you to convert Units of a particular Fund to the Units of another Fund(s) managed by the Manager. You may switch part of all of your investment at any time by completing a Switching Form.</p> <p>The minimum switch amount is 1,000 Units of a Fund/ Class and is subject to:</p> <ul style="list-style-type: none"> ▪ the minimum holding amount of the Fund/ Class being switched out, ▪ the minimum initial/ additional investment amount of the Fund/ Class being switched into, and ▪ other conditions disclosed in Section 2.1.4 Switching Fee on page 35 	<p>Switching is a facility which enables you to convert Units of a particular fund to the Units of another fund(s) managed by the Manager. You may switch part of or all of your investment at any time by completing a "Switching Form".</p> <p>It is provided that the fund/ class of the fund is denominated in the same currency as the class that you intend to switch out/ into, and subject to the switching fee applicable to the respective funds.</p> <p>The minimum switch amount is 1,000 Units or such other lower number of Units of a Fund/ Class as the Manager may from time to time decide and is subject to:</p> <ul style="list-style-type: none"> ▪ the minimum holding amount of the Fund/ Class being switched out; ▪ the minimum initial/ additional investment amount of the fund/ class being switched into; and ▪ other conditions disclosed in Section 2.1.4 Switching Fee on page 37. <p>Note: The switching facility is constrained by the number of funds distributed by a given distribution channel – e.g. if an IUTA only distributes 3 funds managed by the Manager, the switching facility will only be limited to the 3 funds.</p>	Updated the disclosure for better clarity regarding switching of funds.
81.	Chapter 3: Transaction Information	<p>3.4.5 Transfer You may transfer your some or all of your Units in a Fund/ Class to another person by completing a Transfer Form.</p> <p>The minimum transfer amount is 1,000 Units of a Fund/ Class and is subject to:</p> <ul style="list-style-type: none"> ▪ the minimum holding/ balance amount of the Fund/ Class being transferred out, ▪ the minimum initial/ additional investment amount of the Fund/ Class being transferred into, and ▪ the transferee/ recipient fulfilling the conditions and procedures disclosed in Section 3.4 Opening and Account and Making an Investment on page 39. 	<p>You may transfer part of or all your Units in a Fund/ Class to another person by completing a "Transfer Form".</p> <p>The minimum transfer amount is 1,000 Units or such other lower number of Units of a Fund/ Class as the Manager may from time to time decide and is subject to:</p> <ul style="list-style-type: none"> ▪ the minimum holding/ balance amount of the Fund/ Class being transferred out; ▪ the minimum initial/ additional investment amount of the Fund/ Class being transferred into; and ▪ the transferee/ recipient fulfilling the conditions and procedures disclosed in Section 3.4 Opening and Account and Making an Investment on page 42. 	Updated the disclosure for better clarity.

No	Section	Previous Provision	New Provision	Remarks
		The Transfer Form must be signed by both parties (transferor and transferee). The Manager may refuse to register any transfer of Units at its sole discretion without assigning any reasons.	The Transfer Form must be signed by both parties (transferor and transferee). The Manager may refuse to register any transfer of Units at its sole discretion without assigning any reasons.	
82.	Chapter 3: Transaction Information	<p><u>3.5 Distribution of Income and Reinvestment Policy</u> 1st bullet point under 1st paragraph</p> <p>Unit Holders may choose to receive or reinvest* any income distribution declared as follows:</p> <ul style="list-style-type: none"> ▪ income distribution will be credited directly into the Unit Holders' bank account; or 	<p>Unit Holders may choose to receive or reinvest* any income distribution declared as follows:</p> <ul style="list-style-type: none"> ▪ income distribution will be credited directly into the Unit Holders' bank account (the applicable cost and expenses will be borne by Unit Holders); or 	Amended to provide clarity on costs to be borne by unit holders when income distribution is credited into bank account.
83.	Chapter 3: Transaction Information	<p><u>3.6 Suspension of Dealing in Units</u></p> <p>In accordance with the Guidelines, the Trustee may suspend dealing in Units of a Fund:</p> <ul style="list-style-type: none"> ▪ where requests are made by the Manager to cancel Units to satisfy a redemption request and the Trustee considers that it is not in the best interest of the Fund's Unit Holders to permit the Fund's assets to be sold or that the Fund's assets cannot be liquidated at an appropriate price or on adequate terms; or ▪ due to exceptional circumstances, where there is good and sufficient reason to do so, considering the interests of the Fund's Unit Holders. 	<p>The Manager may, in consultation with the Trustee and having considered the interests of Unit Holders, suspend dealing in Units of a Fund due to exceptional circumstances as disclosed under suspension/deferment of redemption risk in Section 1.3.1 General Risks, where there is good and sufficient reason to do so, considering the interests of the Unit Holders. Where such suspension of dealing in Units of the Fund is triggered, the Manager will ensure that all Unit Holders of the Fund are informed in a timely and appropriate manner of the decision to suspend dealing in Units of the Fund.</p>	Amended the disclosure to comply with paragraphs 8.23 – 8.24 of the GUTF.
84.	Chapter 4: The Management Company	<p><u>4.1 Corporation Information</u> First & Third Paragraph:</p> <p>The Manager, Manulife Investment Management (M) Berhad (formerly known as Manulife Asset Management Services Berhad), was incorporated in Malaysia on 30 September 2008 under the Companies Act, 1965. The Manager commenced operations as a unit trust management company in late 2009.</p> <p>On 13 November 2013, Manulife Holdings Berhad (MHB) entered into an agreement to fully acquire MAAKL Mutual Bhd (MAAKL). Following the completion of the acquisition by MHB of the entire share capital of MAAKL on 31 December 2013, MAAKL became a wholly owned subsidiary of MHB. Pursuant to a vesting order granted by the High Court of Malaya, the business and assets of MAAKL has been merged with Manulife Investment Management (M) Berhad (formerly known as Manulife Asset Management Services Berhad). The merged entity has more than 42 years of experience in the unit trust industry</p> <p><u>4.1.2 Roles and Functions of the Board of Directors (3rd paragraph)</u></p> <p><u>Board of Directors</u></p> <ul style="list-style-type: none"> ▪ Dato' Dr. Zaha Rina binti Zahari ————— Independent Director ▪ Edmond Cheah Swee Leng ————— Independent Director ▪ Gianni Fiacco ————— Non-Independent Director ▪ Vibha Hamsi Coburn ————— Non-Independent Director ▪ Wong Boon Choy ————— Non-Independent Director ▪ Chong Soon Min (Jason) ————— Non-Independent Executive Director 	<p>The Manager, Manulife Investment Management (M) Berhad, was incorporated in Malaysia on 30 September 2008 under the Companies Act, 1965 (now known as Companies Act 2016). The Manager commenced operations as a unit trust management company in late 2009.</p> <p>On 13 November 2013, Manulife Holdings Berhad (MHB) entered into an agreement to fully acquire MAAKL Mutual Bhd (MAAKL). Following the completion of the acquisition by MHB of the entire share capital of MAAKL on 31 December 2013, MAAKL became a wholly owned subsidiary of MHB. Pursuant to a vesting order granted by the High Court of Malaya, the business and assets of MAAKL has been merged with Manulife Investment Management (M) Berhad. The merged entity has more than 15 years of experience in the unit trust industry.</p> <p>The list of board of directors are available on our website at https://www.manulifeim.com.my/about-us/corporate-profile/the-board-of-directors.html.</p>	<p>Updated disclosure for better clarity.</p> <p>Updated corporation information as per LPD.</p> <p>Removed members of Board of Directors. Reference to the website where information in relation to members of the Board of Directors can be found is disclosed pursuant to Part II, paragraph 7.07 of Prospectus Guideline for Collective Investment Schemes.</p>

No	Section	Previous Provision	New Provision	Remarks
		<p>4.1.3 Role of Investment Committee The duties and responsibilities of the investment committee of the Funds are as follows:</p> <ul style="list-style-type: none"> ▪ Selecting appropriate strategies to achieve the proper performance of the Funds in accordance with the fund management policies; ▪ Ensuring that the strategies selected are properly and efficiently implemented by the Manager; and ▪ Actively monitor, measure and evaluate the fund management performance of the Manager/ Fund Manager. <p>The investment committee of the Funds meets at least 4 times a year.</p>	Deleted.	Removed the section of Role of Investment Committee as this is not a requirement under Prospectus Guideline for Collective Investment Schemes following the removal of investment committee requirement in GUTF.
85.	Chapter 4: The Management Company	<p>4.2 Fund Management Function Gan Kong Yik 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>Andy Luk Chee Vui, ACIS, CFP Head of Fixed Income</p> <p>Mr. Andy is the lead manager for the fixed income strategies of the Manager in Malaysia. Before joining the Manager, he was the Head of Funding & Investment in Alliance Bank Malaysia Berhad, where he managed the ALM (asset and liability management) and fixed income portfolio of the Banking Group. Andy has a total of 25 years' experience in financial services industry with 21 years' experience in banking industry and financial markets. He holds a professional qualification from The Institution Chartered of Secretaries and Administrators, ACIS, an associate member and is a qualified Certified Financial Planner (CFP). He is also a holder of the CMSRL in fund management in Malaysia and Pasaran Kewangan Malaysia Certificate (PKMC). He was a member of BNM Financial Market sub-committee and was nominated as one of the most astute investors in Asian Local Currency Bonds, highly commended in Malaysia by the Asset Benchmark Research in 2016 and 2018, and ranked #7 in 2017 as the most astute investors in Malaysia Asian Local Currency Bonds.</p> <p>He is the designated fund manager for Manulife Investment As-Saad and Manulife Investment Bond Fund.</p>	<p>The information of the investment team are available on our website at https://www.manulifeim.com.my/about-us/corporate-profile/key-personnel.html.</p>	Removed profiles of designated fund managers. Reference to the website where information can be found is disclosed pursuant to Part II, paragraph 7.07 of Prospectus Guideline for Collective Investment Schemes.

No	Section	Previous Provision	New Provision	Remarks
		<p>Lee Ta Wei Portfolio Manager, Equity</p> <p>Mr. Lee joined the Manager in 2021 as a Portfolio Manager. He manages the Manager's unit trust equity strategies. He has more than 6 years of experience in the asset management industry. Prior to joining the Manager, he was a Fund Manager in one of the boutique asset management companies in Malaysia, managing various local and foreign equity and balance funds including provident fund, unit trust funds and discretionary mandates.</p> <p>Mr. Lee graduated with a Bachelor's degree in Mechanical Engineering (Materials) from the University of Technology Malaysia. He is a Chartered Financial Analyst (CFA) charter holder. He is also a holder of the Capital Markets and Services Representative License in Fund Management.</p> <p>Mr. Lee is the designated fund manager for Manulife Investment Al-Faid and Manulife Investment ML Shariah Flexi Fund.</p> <p>Oscar Chong Lim Hon, CFA, FRM, CPIF Portfolio Manager, Fixed Income</p> <p>Mr. Oscar manages third party fixed income funds and money market funds as well as the fixed income portion of the Manager's insurance funds. He is also part of the Manager's credit research team. Oscar has 8 years of experience in Malaysia financial markets. Before joining the firm, Oscar was a fixed income, sukuk and FX trader, and money market dealer in few banking groups. He was also an audit trainee in KPMG. He is CFA charter holder, Certified Financial Risk Manager (FRM), Chartered Professional in Islamic Finance (CPIF) holder, PKMC holder and holder of CMSRL in fund management in Malaysia. He also holds a Bachelor degree in Commerce (Hons) Accounting from UTAR. He was nominated as one of the most astute investors in Asian local currency bonds – highly commended in Malaysia by the Asset Benchmark Research in year 2015 and 2016.</p> <p>He is the designated fund manager for Manulife Investment Al-Ma'mun and Manulife Investment Money Market Fund.</p> <p>Lim Chwee Mee Designated Portfolio Manager</p> <p>Ms. Lim has 16 years of experience in the fund management industry, where she was involved in fund management, portfolio analytics, quantitative strategies and product development. Ms. Lim holds a Master of Business Administration degree from University of Central Oklahoma. She also holds the CMSRL in fund management.</p> <p>She is the designated fund manager for Manulife Investment CM Flexi Fund, Manulife Investment CM Shariah Flexi Fund, Manulife Investment HW Flexi Fund, Manulife Investment Shariah Progress Fund and Manulife Investment HW Shariah Flexi Fund.</p> <p>Goh Wee Teck</p>		

No	Section	Previous Provision	New Provision	Remarks
		<p>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, Manulife Investment Al-Umran and Manulife Investment Balanced Fund.</p> <p><u>Litigation and Arbitration</u> As at LPD, the Manager is not engaged in any material litigation and arbitration, including those pending or threatened, and is not aware of any facts likely to give rise to any proceedings which might materially affect the business/ financial position of the Manager or any of its delegates.</p> <p><u>Other Information</u> Further information on the Manager, investment committee and investment team are provided on our website at www.manulifeinvestment.com.my.</p>	<p><u>Litigation and Arbitration</u> As at LPD, the Manager is not engaged in any material litigation and arbitration, including those pending or threatened, and is not aware of any facts likely to give rise to any proceedings which might materially affect the business/ financial position of the Manager.</p> <p><u>Other Information</u> Further information on the Manager and investment team are available on our website at www.manulifeim.com.my.</p>	<p>Removed disclosure on litigation and arbitration of the Manager's delegate as it is not a requirement under Part II, paragraph 7.05(d) of Prospectus Guideline for Collective Investment Schemes.</p> <p>Removed investment committee from the disclosure following the removal of investment committee requirement in GUTF which is now replaced with oversight function.</p>
86.	Chapter 5: External Fund Managers	<p>5.1 Functions of the external Fund Managers The primary function of the external Fund Managers is to actively manage the investments of the Funds in accordance with the Funds' investment objectives. The external Fund Managers will take into consideration the rules and guidelines issued by the relevant authorities and the Deed and will report on the status of the Funds' investments and proposed investment strategies to the investment committee of the Funds at least once a month.</p> <p>5.1.1 Principal Asset Management Berhad (Principal Malaysia) (formerly known as CIMB Principal Asset Management Berhad)</p> <p><u>Corporation Information</u> The Manager has appointed Principal Malaysia as the Fund Manager for Manulife Investment-CM Flexi Fund and Manulife Investment-CM Shariah Flexi Fund.</p> <p>Principal Malaysia holds a CMSL for fund management and dealing in securities restricted to unit trust under the CMSA and specialises in</p>	<p>The primary function of the external Fund Managers is to actively manage the investments of the Funds in accordance with the Funds' investment objectives. The external Fund Managers will take into consideration the rules and guidelines issued by the relevant authorities and the Deed and will report on the status of the Funds' investments and proposed investment strategies to the person(s) or members of a committee undertaking the oversight function of the Funds at least once a month.</p> <p>(Principal Malaysia)</p> <p><u>Corporate Information</u> The Manager has appointed Principal Malaysia as the Fund Manager for Manulife Investment-CM Flexi Fund and Manulife Investment-CM Shariah Flexi Fund.</p> <p>Principal Malaysia was incorporated on 13 June 1994 and is a joint venture between PFG Financial Group and CIMB Group. Principal Malaysia has</p>	<p>Replaced investment committee with oversight function as per with GUTF.</p> <p>Updated corporation information as per LPD.</p>

No	Section	Previous Provision	New Provision	Remarks
		<p>managing and operating unit trusts for Malaysian investors, both institutional and retail. Principal Malaysia's responsibilities include managing investment portfolios by providing fund management services to insurance companies, pension funds, unit trust companies, corporations and government institutions in Malaysia. In addition, Principal Malaysia is an approved private retirement scheme provider in Malaysia. It originally commenced its operations as a unit trust company in November 1995. As at LPD, Principal Malaysia has more than 23 years of experience in the unit trust industry. The shareholders of Principal Malaysia are Principal International (Asia) Ltd (PIA) and CIMB Group.</p> <p>PIA is a private company incorporated in Hong Kong SAR and its principal activity is the provision of consultancy services to other Principal Financial Group (PFG) group of companies. PIA is a subsidiary of the PFG, which was established in 1879 and is a diversified global financial services group servicing more than 15 million customers.</p> <p>CIMB Group is one of ASEAN's leading universal banking groups and is Malaysia's second largest financial services provider, by assets. It offers consumer banking, investment banking, Islamic banking and asset management products and services. Headquartered in Kuala Lumpur, CIMB Group is present in all 10 ASEAN nations and has market presence in China, Hong Kong SAR, India, Sri Lanka, Korea, US and UK. CIMB Group is listed on Bursa Malaysia and has a market capitalisation of approximately RM54.6 billion, around 36,000 employees and around 800 branches, as at 31 December 2018.</p> <p><u>Designated Fund Manager</u> The designated Fund Manager for Manulife Investment-CM Flexi Fund and Manulife Investment-CM Shariah Flexi Fund is Mr Patrick Chang Chian Ping.</p> <p>Patrick Chang Chian Ping joined Principal AM in 22 February 2016 and currently holds the positions of Chief Investment Officer for Malaysia and Chief Investment Officer Equities, ASEAN region effective 1 October 2018. He comes with an extensive 18 year of experiences in asset management and is backed by numerous ASEAN awards from Malaysian pension funds in 2013 and 2015. He was previously the Head of ASEAN equities at BNP Paribas Investment Partners, Malaysia where he oversees ASEAN equities for both Malaysian and offshore clients from 2012. Prior to that, he served as Senior Vice President for Principal AM where he specialized in Malaysia, ASEAN and Asia specialist funds. He also worked as a portfolio manager at Riggs and Co International Private Banking in London specializing in managing global ETF portfolios and holds the CMSRL. He graduated with a Master of Finance from City University Business School and Bachelor of Accounting and Financial Analysis from University of Warwick (Chevening Scholar), UK.</p>	<p>experience operating unit trust funds since 1994.</p> <p><u>Designated Fund Manager</u> The information of the designated Fund Manager for Manulife Investment-CM Flexi Fund and Manulife Investment-CM Shariah Flexi Fund is available on our website at https://www.manulifeim.com.my/about-us/corporate-profile/investment-manager.html.</p>	<p>Removed profiles of designated fund managers. Reference to the website where information can be found is disclosed pursuant to Part II, paragraph 7.07 of Prospectus Guideline for Collective Investment Schemes.</p>

No	Section	Previous Provision	New Provision	Remarks
		<p><u>5.1.2 Affin Hwang Asset Management Berhad</u> (<i>Affin Hwang AM</i>) Corporate Information</p> <p><u>Second & Fourth Paragraph:</u></p> <p>Affin Hwang AM was incorporated in Malaysia on 2 May 1997 under the Companies Act 1965 and began its operations under the name Hwang-DBS Capital Berhad in 2001. In early 2014, Affin Hwang AM was acquired by the Affin Banking Group (Affin) and hence, is now supported by a home-grown financial services conglomerate. Affin has over 40 years of experience in financial industry which focuses on commercial, Islamic and investment banking services, money broking, fund management and underwriting of life and general insurance business. Meanwhile, Affin Hwang AM has more than 15 years' experience in the fund management industry. Additionally, Affin Hwang AM is also 30% owned by Nikko Asset Management International Limited (Nikko AM), a wholly-owned subsidiary of Tokyo-based Nikko Asset Management Co. Ltd, an Asian investment management franchise.</p> <p>Affin Hwang AM's head office is located in Kuala Lumpur and has a total of 7 main sales offices located in Peninsular and East Malaysia. The sales offices are in Penang, Ipoh, Johor Bharu, Melaka, Kuching, Miri and Kota Kinabalu.</p> <p><u>Designated Fund Manager</u></p> <p>The designated Fund Manager for Manulife Investment-HW Flexi Fund, Manulife Investment Shariah Progress Fund and Manulife Investment-HW Shariah Flexi Fund is Mr. Gan Eng Peng.</p> <p>Mr. Gan Eng Peng joined Affin Hwang AM in April 2008 as Head of Equities, bringing with him more than 20 years of experience in regional and local equities investment, corporate finance and business management. His high-conviction, bottom-up approach to stock picking that emphasizes strong business models with quality management combined with the need for yearly income generation has gained a strong industry following. He is known for his clear, concise articulation of his investment ideas. His current role as Head of Equity Strategies & Advisory is to devote his time to finding new ideas, in addition to maintaining portfolio management responsibilities. Prior to joining the Affin Hwang AM, Mr. Gan was Head of Equities of Investments at Pacific Mutual Fund Berhad where he led an experienced fund management team. Mr. Gan had overall responsibility for all their funds across the board. His role involved being responsible for all equity fund performance, research initiatives and providing marketing support. Mr. Gan graduated with a Bachelor of Science (Industrial and Business Economics) from the London School of Economics, England (1992) and holds CMSRL in fund management.</p>	<p><u>Corporate Information</u></p> <p>Affin Hwang AM was incorporated in Malaysia on 2 May 1997 under the Companies Act 1965 (now known as Companies Act 2016) and began its operations under the name Hwang-DBS Capital Berhad in 2001. In July 2022, the company was acquired by the CVC Capital Partners Asia V ("CVC") via Starlight Asset Sdn Bhd – an investment holding vehicle of CVC's investment. CVC Capital Partners is a leading global private equity and investment advisory firm with approximately US\$125 billion of assets under management. The firm is now 68.35% owned by CVC Capital Partners Asia V via Starlight Asset Management Berhad, 27% by Nikko Asset Management International Limited, a wholly-owned subsidiary of Tokyo-based Nikko Asset Management Co and 4.65% by Starlight Management Company (Jersey) Limited, an investment holding vehicle own by key management personnel. Affin Hwang AM has more than 20 years' experience in the fund management industry.</p> <p>Affin Hwang AM's head office is located in Kuala Lumpur and has a total of 10 main sales offices located in Peninsular and East Malaysia. The sales offices are in Kuala Lumpur, Petaling Jaya, Putrajaya, Penang, Ipoh, Johor Bahru, Melaka, Kuching, Miri and Kota Kinabalu.</p> <p><u>Designated Fund Manager</u></p> <p>The information of the designated Fund Manager for Manulife Investment-HW Flexi Fund, Manulife Investment Shariah Progress Fund and Manulife Investment-HW Shariah Flexi Fund are available on our website at https://www.manulifeim.com.my/about-us/corporate-profile/investment-manager.html.</p>	<p>Updated corporation information as per LPD.</p> <p>Removed profiles of designated fund managers. Reference to the website where information can be found is disclosed pursuant to Part II, paragraph 7.07 of Prospectus Guideline for Collective Investment Schemes.</p>
87.	Chapter 6: The Shariah Adviser	<p><u>6.1.1 General Information of the Shariah Adviser</u></p> <p>ZICO Shariah Advisory Services Sdn Bhd (ZICO Shariah) is the Shariah Adviser for Manulife Investment Al-Faid, Manulife Investment As-Saad, Manulife Investment Syariah Index Fund, Manulife Investment Al-Fauzan,</p>	<p>ZICO Shariah Advisory Services Sdn Bhd (ZICO Shariah) is the Shariah Adviser for Manulife Investment Al-Faid, Manulife Investment As-Saad, Manulife Investment Syariah Index Fund, Manulife Investment Al-Fauzan,</p>	<p>Updated corporation information as per LPD.</p>

No	Section	Previous Provision	New Provision	Remarks
		<p>Manulife Investment Al-Umran, Manulife Investment Al-Ma'mun, Manulife Investment-CM Shariah Flexi Fund, Manulife Investment Shariah Progress Fund, Manulife Investment-HW Shariah Flexi Fund, Manulife Investment-ML Shariah Flexi Fund and Manulife Investment Shariah Progress Plus Fund (the Funds). ZICO Shariah is a member of ZICO Holdings and is registered with the SC to advise on sukuk issuances, Islamic funds as well as other Islamic capital market products and instruments. It is also approved by the Central Bank of Malaysia to provide Shariah advice, Shariah review and Shariah audit services to Islamic financial institutions. ZICO Shariah has more than 9-years of Shariah advisory experience.</p> <p>6.1.2 Roles and Responsibilities of the Shariah Adviser 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"> ▪ ensuring that the operations and investments of the Funds are in compliance with Shariah principles/ requirements; ▪ 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; ▪ 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; ▪ 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; ▪ 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; ▪ ensuring that the Funds comply, with any guideline, ruling or decision issued by the SC, with regard to Shariah matters; ▪ vetting and advising on the promotional materials of the Funds; ▪ assisting and attending to any ad-hoc meeting called by the SC and/or any other relevant authority; and ▪ apply ijtiḥad (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. <p>6.1.3 Profile of the Shariah Team Professor Dr Mohamad Akram Bin Laldin</p> <p>Professor Dr Mohamad Akram is currently the Executive Director of International Shariah Research Academy for Islamic Finance (ISRA). At present, he is the Member of BNM Shariah Advisory Council, Shariah</p>	<p>Manulife Investment Al-Umran, Manulife Investment Al-Ma'mun, Manulife Investment-CM Shariah Flexi Fund, Manulife Investment Shariah Progress Fund, Manulife Investment-HW Shariah Flexi Fund, Manulife Investment-ML Shariah Flexi Fund and Manulife Investment Shariah Progress Plus Fund (the Funds). ZICO Shariah is a member of ZICO Holdings and is registered with the SC to advise on sukuk issuances, Islamic funds as well as other Islamic capital market products and instruments. It is also approved by the BNM to provide Shariah advice, Shariah review and Shariah audit services to Islamic financial institutions. ZICO Shariah has more than 14 years of Shariah advisory experience</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 Guidelines, the roles of ZICO Shariah as the Shariah adviser are:</p> <ul style="list-style-type: none"> ▪ ensuring that the operations and investments of the Funds are in compliance with Shariah principles/ requirements; ▪ providing expertise and guidance for the Funds in all matters relating to Shariah principles, including on the Deed and Master Prospectus, its structure and investment process, and other operational and administrative matters; ▪ 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; ▪ 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; ▪ preparing a report to be included in the Funds' semi-annual and annual report certifying whether the Funds have been managed and administered in accordance with the Shariah principles; ▪ ensuring that the Funds comply, with any guideline, ruling or decision issued by the SC, with regard to Shariah matters; ▪ vetting and advising on the promotional materials of the Funds; ▪ assisting and attending to any ad-hoc meeting called by the SC and/or any other relevant authority; and ▪ apply ijtiḥad (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. 	<p>Updated the disclosure on roles and responsibilities of the Shariah adviser.</p> <p>Removed profiles of Shariah team. Reference to the website where information can be found is disclosed pursuant to Part II,</p>

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		<p>Advisory Committee of Employee Provident Fund (EPF), Member of Yassar Limited Shariah Advisory Board, EAB (London) Shariah Advisory Board, Chairman of Islamic Advisory Board HSBC Insurance Singapore, Shariah adviser to ZICO Advisory Malaysia, Member of Shariah Advisory Council International Islamic Financial Market (IIFM) Bahrain, Shariah Advisor to Dar al-Takaful Dubai, Committee member of AAOIFI Shariah Standards, Bahrain and other boards locally and internationally.</p> <p>Prior to joining ISRA he was an Assistant Professor at the Kulliyah of Islamic Revealed Knowledge and Human Sciences, International Islamic University, Malaysia (IIUM). In the period 2002-2004, he was a Visiting Assistant Professor at the University of Sharjah, Sharjah, United Arab Emirates.</p> <p>Professor Dr Akram holds a B.A. Honours degree in Islamic Jurisprudence and Legislation from the University of Jordan, Amman, Jordan and a Ph.D. in Principles of Islamic Jurisprudence (Usul al-Fiqh) from the University of Edinburgh, Scotland, United Kingdom. He is also a member of the Board of Studies of the Institute of Islamic Banking and Finance, International Islamic University Malaysia.</p> <p>He is a registered Shariah adviser for Islamic securities with the SC and has acted as Shariah adviser in the issuance of several sukuk. In addition, he is also a prolific author of academic works specifically in the areas of Islamic banking and finance. He is the recipient of the Zaki-Badawi Award 2010 for Excellence in Shariah Advisory and Research.</p> <p>Professor Dr Ashraf bin Md Hashim</p> <p>Professor Dr Ashraf bin Md Hashim is a senior researcher at the International Shariah Research Academy for Islamic Finance (ISRA) and a Professor at International Centre for Education in Islamic Finance (INCEIF). He is also the Chief Executive Officer of ISRA Consultancy.</p> <p>Professor Dr Ashraf bin Md Hashim attained a PhD (Islamic Law) from the University of Birmingham, UK, 1999; A Masters degree (1995) in Fiqh and Usul al-Fiqh from University of Jordan; Bachelor degree (1991) in Shari'ah from Islamic University in Medina. He has also obtained a Postgraduate Diploma in Islamic Law and Practice (2001) from International Islamic University Malaysia.</p> <p>Previously, he was an academic staff at the Department of Fiqh and Usul Fiqh, Kulliyah of Islamic Revealed Knowledge and Human Sciences, International Islamic University Malaysia. He was also seconded to Al-Madinah International University as Deputy Rector (Academic Affairs) for two years. He has to his credit two books and a number of articles published in local and international journals. He has been a Chevening Fellow at the Oxford Centre for Islamic Studies, United Kingdom.</p> <p>Professor Dr Ashraf has vast experience in providing Shariah views on retail and investment banking products, sukuk structuring and unit trusts. He is also actively involved in advising Takaful and Retakaful companies. Currently, he is a member of Shariah Advisory Council, Central Bank of</p>		<p>paragraph 7.07 of Prospectus Guideline for Collective Investment Schemes.</p>

No	Section	Previous Provision	New Provision	Remarks
		<p>Malaysia and the SC. He is also a member of the National Fatwa Council of Malaysia and is currently the Chairman of the Shariah Committee of Bursa Malaysia. He also serves as Shariah Advisor to a number of Islamic Financial Institutions in Malaysia and abroad.</p> <p>Dr. Aida Othman</p> <p>Dr. Aida Othman is a Partner at Zaid Ibrahim & Co. She is also a Director with ZICO Shariah. Dr. Aida advises on Islamic banking and finance transactions and documentation; in particular, she has advised on Shariah compliance issues, structured Islamic products, Islamic financing documentation, sukuk issuance, takaful, regulatory framework for Islamic financial services, Islamic wealth management, Islamic private equity and unit trust funds. Dr. Aida Othman is the designated person responsible for Shariah matters relating to the Funds.</p> <p>Dr. Aida holds a Doctor of Philosophy in Comparative Law & Middle Eastern Studies from Harvard University, United States of America. She also obtained her Masters of Law from Cambridge University, United Kingdom and Bachelor of Laws (First Class Honours) and Bachelor of Islamic Law (Syariah) (First Class Honours) from International Islamic University, Malaysia.</p> <p>Dr. Aida sits on the Shariah Advisory Board of HSBC Amanah Malaysia Berhad.</p> <p>Further information on the Shariah Adviser is provided on our website at www.manulifeinvestment.com.my.</p>	<p>Further information on the Shariah Adviser including the Shariah officer(s) responsible for Shariah matters of the Funds are available in our website at https://www.manulifeim.com.my/about-us/corporate-profile/the-shariah-adviser.html.</p>	
88.	Chapter 7: The Trustee	<p><u>7.1 HSBC (Malaysia) Trustee Berhad</u> <u>Corporate Information</u> <u>First & Second Paragraph:</u> HSBC (Malaysia) Trustee Berhad (Company No. 193701000084 (1281-T)) is the trustee for Manulife Investment Growth Fund, Manulife Investment Progress Fund, Manulife Investment Bond Fund, Manulife Investment Al-Faid, Manulife Investment As-Saad, Manulife Investment Regular Savings Fund, Manulife Investment Money Market Fund, Manulife Investment Al-Fauzan, Manulife Investment Dividend Fund, Manulife Investment-ML Shariah Flexi Fund, Manulife Investment Shariah Progress Plus Fund, Manulife Investment Shariah Progress Fund and Manulife Investment-HW Shariah Flexi Fund.</p> <p>The Trustee is a company incorporated in Malaysia since 1937 and registered as a trust company under the Trust Companies Act 1949, with its registered address at 13th Floor, Bangunan HSBC, South Tower, No. 2, Leboh Ampang, 50100 Kuala Lumpur.</p> <p><u>Trustee's Disclosure of Material Litigation</u> As at LPD, the Trustee is not engaged in any material litigation and arbitration, including those pending or threatened, and is not aware of any</p>	<p><u>Corporate Information</u></p> <p>HSBC (Malaysia) Trustee Berhad (Registration No. 193701000084 (1281-T)) is the trustee for Manulife Investment Growth Fund, Manulife Investment Progress Fund, Manulife Investment Bond Fund, Manulife Investment Al-Faid, Manulife Investment As-Saad, Manulife Investment Regular Savings Fund, Manulife Investment Money Market Fund, Manulife Investment Al-Fauzan, Manulife Investment Dividend Fund, Manulife Investment-ML Shariah Flexi Fund, Manulife Investment Shariah Progress Plus Fund, Manulife Investment Shariah Progress Fund and Manulife Investment-HW Shariah Flexi Fund.</p> <p>The Trustee is a company incorporated in Malaysia since 1937 and registered as a trust company under the Trust Companies Act 1949, with its registered address at Level 19, Menara IQ, Lingkaran TRX, 55188 Tun Razak Exchange, Kuala Lumpur.</p> <p><u>Trustee's Disclosure of Material Litigation</u> As at LPD, the Trustee is not engaged in any material litigation and arbitration, including those pending or threatened, and is not aware of any</p>	<p>Updated corporation information as per LPD.</p> <p>Removed disclosure on litigation and arbitration of the trustee's delegate as it is not a</p>

No	Section	Previous Provision	New Provision	Remarks
		<p>facts likely to give rise to any proceedings which might materially affect the business/ financial position of the Trustee and any of its delegates.</p> <p><u>7.2 Maybank Trustees Berhad</u></p> <p><u>Corporate Information (First paragraph)</u> Maybank Trustees Berhad (Company No. 5004-P) is the trustee of Manulife Investment Value Fund, Manulife Investment Balanced Fund, Manulife Investment Equity Index Fund, Manulife Investment-ML Flexi Fund, Manulife Investment Syariah Index Fund, Manulife Investment Al-Umran, Manulife Investment-CM Flexi Fund, Manulife Investment Al-Ma'mun, Manulife Investment-HW Flexi Fund and Manulife Investment-CM Shariah Flexi Fund.</p> <p><u>Material Litigation and Arbitration</u> <u>Fifth & Sixth Paragraph:</u> The Trustee has filed an appeal against the Judgement (Appeal). The Appeal was heard on 12-13, 15-16, 21-23 and 27-29 November 2018. On 18 September 2019, the Court of Appeal dismissed the Appeals and affirmed the decision of the High Court and awarded further costs of RM100,000.00 against the Trustee. The Trustee had, on 16 October 2019, filed the motion to the Federal Court for leave to appeal the Court of Appeal's decision.</p> <p>The Aldwich Bondholders' Suit will not materially affect the business or financial position of the Trustee.</p>	<p>facts likely to give rise to any proceedings which might materially affect the business/ financial position of the Trustee.</p> <p>Maybank Trustees Berhad (Registration No.: 196301000109 (5004-P)) is the trustee of Manulife Investment Balanced Fund, Manulife Investment Equity Index Fund, Manulife Investment-ML Flexi Fund, Manulife Investment Syariah Index Fund, Manulife Investment Al-Umran, Manulife Investment-CM Flexi Fund, Manulife Investment Al-Ma'mun, Manulife Investment-HW Flexi Fund and Manulife Investment-CM Shariah Flexi Fund.</p> <p>The Trustee has filed an appeal against the Judgement (Appeal) at the Court of Appeal. On 18 September 2019, the Court of Appeal dismissed the Appeals and affirmed the decision of the High Court.</p> <p>On 16 October 2019, the Trustee had filed its Leave Motion to the Federal Court. The Leave Motion was partially heard on 21 January 2021, 3 September 2021, and 16 February 2022. The Leave Motion was unanimously dismissed by the Federal Court.</p>	<p>requirement under Part II, paragraph 8.01(d) of Prospectus Guidelines for Collective Investment Schemes.</p> <p>Updated corporate information for accuracy purpose.</p> <p>Updated the information as per latest LPD.</p>
89.	Chapter 8: Saliient Terms of the Deed	<p><u>8.1 Rights of Unit Holders</u></p> <p><u>Second paragraph</u> However, a Unit Holder would not have the right to the following:</p> <ul style="list-style-type: none"> ▪ request a transfer to him/her of any of the investments or assets of the Funds; ▪ interfere with or to question the exercise by the Trustee or the Manager on the Trustee's behalf, of the rights of the Trustee as trustee of the investments of the Funds; or ▪ by reason of being a Unit Holder, to attend any meeting of shareholders, stockholders or debenture holders or to vote or take part in or consent to any company or shareholders', stockholders' or debenture holders' action. <p><u>8.4 Procedures to Increase the Direct and Indirect Fees and Charges</u> <u>8.4.1 Sales Charge and Redemption Charge</u></p> <p>The Manager may not charge a sales charge/ redemption charge at a rate higher than that disclosed in the Master Prospectus unless:</p> <ul style="list-style-type: none"> ▪ the Manager has notified the Trustee of the higher rate and the date on which such higher rate is to become effective; 	<p>However, a Unit Holder would not have the right to the following:</p> <ul style="list-style-type: none"> ▪ request a transfer to him/her of any of the investments or assets of the Funds; ▪ interfere with or to question the exercise by the Trustee or the Manager on the Trustee's behalf, of the rights of the Trustee as trustee of the investments of the Funds; or ▪ by reason of being a Unit Holder, to attend any meeting of shareholders, stockholders or debenture holders or to vote or take part in or consent to any company's shareholders', stockholders' or debenture holders' action. <p><u>8.4.1 Increase in Sales Charge and Redemption Charge in the Master Prospectus</u> The Manager may not charge a sales charge/ redemption charge at a rate higher than that disclosed in the Master Prospectus unless:</p> <ul style="list-style-type: none"> ▪ the Manager has notified the Trustee in writing of the higher rate and the 	<p>Updated this Chapter to be consistent with the disclosure of registered supplemental master deeds and also editorial amendments.</p>

No	Section	Previous Provision	New Provision	Remarks
		<ul style="list-style-type: none"> ▪ a supplemental master prospectus stating the higher rate is issued thereafter; and ▪ such time as may be prescribed by any relevant law shall have elapsed since the supplemental master prospectus is issued. <p>8.4.2 Annual Management Fee and Annual Trustee Fee</p> <p>The Manager/ Trustee may not charge an annual management fee/ trustee fee at a rate higher than that disclosed in the Master Prospectus unless:</p> <ul style="list-style-type: none"> ▪ the Manager has come to an agreement with the Trustee on the higher rate; ▪ the Manager has notified the Unit Holders of the higher rate and the date on which such higher rate is to become effective; ▪ a supplementary master prospectus stating the higher rate is issued thereafter; and ▪ such time as may be prescribed by any relevant law shall have elapsed since the supplementary master prospectus is issued. <p>8.4.3 Increase in Maximum Sales Charge and Annual Management Fee</p> <p>The Manager may increase the maximum sales charge or annual management fee by way of:</p> <ul style="list-style-type: none"> ▪ obtaining approval in a Unit Holders' meeting; and ▪ issuance of a supplemental Deed. <p>8.5 Permitted Expenses</p> <p>Only the expenses (or parts thereof) which are directly related and necessary to the business of the Funds may be charged to the Funds. These would include (but are not limited to) the following:</p> <ul style="list-style-type: none"> ▪ Commissions/ fees paid to brokers in effecting dealings in the investments of the Funds, shown on the contract notes or confirmation notes or difference accounts; ▪ Charges/ fees paid to sub-custodians (where the custodial function is delegated by the Trustee); ▪ Taxes and other duties charged on the Funds by the government and/or other authorities; ▪ Costs, fees and expenses properly incurred by the Auditor; ▪ Costs, fees and expenses incurred for the valuation of any investment of the Funds by independent valuers for the benefit of the Fund; ▪ Costs, fees and expenses incurred for any modification of the Deed save where such modification is for the benefit of the Manager and/or the Trustee; ▪ Costs, fees and expenses incurred for any meeting of the Unit Holders save where such meeting is convened for the benefit of the Manager and/or the Trustee; ▪ Costs, commissions, fees and expenses of the sale, purchase, insurance/takaful and any other dealing of any asset of the Funds; ▪ Costs, fees and expenses incurred in engaging any specialist approved by 	<p>effective date for the higher charge;</p> <ul style="list-style-type: none"> ▪ a supplemental master prospectus or replacement master prospectus stating the higher rate is registered, lodged and issued; and ▪ such time as may be prescribed by any relevant law has elapsed since the effective date of the supplemental master prospectus or replacement master prospectus. <p>8.4.2 Increase in Annual Management Fee and Annual Trustee Fee in the Master Prospectus</p> <p>The Manager/ Trustee may not charge an annual management fee/ trustee fee at a rate higher than that disclosed in the Master Prospectus unless:</p> <ul style="list-style-type: none"> ▪ the Manager has come to an agreement with the Trustee on the higher rate; ▪ the Manager has notified the Unit Holders of the higher rate and the date on which such higher rate is to become effective; ▪ a supplementary master prospectus or replacement master prospectus stating the higher rate is registered, lodged and issued; and ▪ such time as may be prescribed by any relevant law shall have elapsed since the supplementary master prospectus or replacement master prospectus is issued. <p>8.4.3 Increase in Maximum Sales Charge, Redemption Charge, Annual Management Fee and Annual Trustee Fee in the Deed</p> <p>The Manager may increase the sales charge, redemption charge, annual management fee and annual trustee fee above the maximum rate stated in the Deed by:</p> <ul style="list-style-type: none"> ▪ obtaining approval in a Unit Holders' meeting; and ▪ issuing of a supplemental deed. <p>8.5 Permitted Expenses</p> <p>Only the expenses (or parts thereof) which are directly related and necessary to the business of the Funds may be charged to the Funds. These would include (but are not limited to) the following:</p> <ul style="list-style-type: none"> ▪ Commissions/ fees paid to brokers in effecting dealings in the investments of the Funds, shown on the contract notes or confirmation notes or difference accounts; ▪ Charges/ fees paid to sub-custodians (where the custodial function is delegated by the Trustee); ▪ Taxes and other duties charged on the Funds by the government and/or other authorities; ▪ Costs, fees and expenses properly incurred by the auditor of the Funds; ▪ Fees for the valuation of any investment of the Funds; ▪ Costs, fees and expenses incurred for any modification of the Deed save where such modification is for the benefit of the Manager and/or the Trustee; ▪ Costs, fees and expenses incurred for any meeting of the Unit Holders save where such meeting is convened for the benefit of the Manager and/or the Trustee; ▪ Costs, commissions, fees and expenses of the sale, purchase, insurance/takaful and any other dealing of any asset of the Funds; ▪ Costs, fees and expenses incurred in engaging any specialist approved by the Trustee for investigating or evaluating any proposed investment of the 	

No	Section	Previous Provision	New Provision	Remarks
		<p>the Trustee for investigating or evaluating any proposed investment of the Funds;</p> <ul style="list-style-type: none"> ▪ Costs, fees and expenses incurred in engaging any valuer, adviser or contractor for the benefit of the Funds; ▪ Costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Funds; ▪ Costs, fees and expenses incurred in the termination of the Funds or its Class(es) or the removal of the Trustee or the Manager and the appointment of a new trustee or management company; ▪ Costs, fees and expenses incurred in relation to any arbitration or other proceedings concerning the Funds or its Class(es) or any asset of the Funds, including proceedings against the Trustee or the Manager by the other for the benefit of the Funds (save to the extent that legal costs incurred for the defence of either of them are not ordered by the court to be reimbursed by the Funds); ▪ Remuneration and out-of-pocket expenses of the independent members of the Investment Committee of the Funds, unless the Manager decides otherwise; ▪ Costs and/or expenses associated with the distributions declared pursuant to the Deed and the payment of such distribution including without limitation fees, costs and/or expenses for the revalidation or reissuance of any distribution cheque or warrant or telegraphic transfer; ▪ Costs, fees and expenses deemed by the Manager to have been incurred in connection with any change or the need to comply with any change or introduction of any law, regulation or requirement (whether or not having the force of law) of any governmental or regulatory authority; and ▪ The costs of printing and despatching to Unit Holders the reports, accounts of the Funds, tax certificates, distribution warrants, notice of meeting of Unit Holders, newspapers advertisements and any other such expenditure as may be approved by the Trustee. <p>8.6 Removal, Retirement and Replacement of the Manager The Manager may be removed by the Trustee, on the grounds that:</p> <ul style="list-style-type: none"> ▪ The Manager has failed or neglected to carry out its duties to the satisfaction of the Trustee, and the Trustee considers that it would be in the interests of Unit Holders for it to do so after the Trustee has given notice to it of that opinion and the reasons for that opinion, and has considered any representations made by the Manager in respect of that opinion, and after consultation with the relevant authorities and with the approval of the Unit Holders by way of a Special Resolution; ▪ The Manager is in breach of any of its obligations or duties under the Deed or the relevant laws, or has ceased to be eligible to be the Manager under the relevant laws, unless expressly directed otherwise by the relevant authorities, or ▪ The Manager has gone into liquidation, except for the purpose of amalgamation or reconstruction or some similar purpose, or has had a receiver appointed or has ceased to carry on business. ▪ The Manager may also have the power to retire in favour of some other corporation by giving to the Trustee the required notice in writing of its desire to do so, or such lesser time as the Manager and the Trustee may agree upon, and subject to the fulfilment of the following conditions: <ul style="list-style-type: none"> ▪ The retiring Manager shall appoint such corporation by writing under the 	<p>Funds;</p> <ul style="list-style-type: none"> ▪ Costs, fees and expenses incurred in engaging any adviser for the benefit of the Funds; ▪ Costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Funds; ▪ Costs, fees and expenses incurred in the termination of the Funds or its Class(es) or the removal of the Trustee or the Manager and the appointment of a new trustee or management company; ▪ Costs, fees and expenses incurred in relation to any arbitration or other proceedings concerning the Funds or its Class(es) or any asset of the Funds, including proceedings against the Trustee or the Manager by the other for the benefit of the Funds (save to the extent that legal costs incurred for the defence of either of them are not ordered by the court to be reimbursed by the Funds); ▪ Remuneration and out-of-pocket expenses of the independent members of the person(s) or members of a committee undertaking the oversight function of the Funds, unless the Manager decides otherwise; ▪ Costs and/or expenses associated with the distributions declared pursuant to the Deed and the payment of such distribution including without limitation fees, costs and/or expenses for the revalidation or reissuance of any distribution cheque or warrant or telegraphic transfer; ▪ Costs, fees and expenses deemed by the Manager to have been incurred in connection with any change or the need to comply with any change or introduction of any law, regulation or requirement (whether or not having the force of law) of any governmental or regulatory authority; and ▪ Costs of printing and despatching to Unit Holders the reports, accounts of the Funds, tax certificates, distribution warrants, notice of meeting of Unit Holders, newspapers advertisements and any other such expenditure as may be approved by the Trustee. <p>The Manager may retire in favour of some other corporation by giving to the Trustee the required notice in writing of its desire to do so, or such lesser time as the Manager and the Trustee may agree upon, and subject to the fulfilment of the following conditions:</p> <ul style="list-style-type: none"> ▪ The retiring Manager shall appoint such corporation by writing under the 	<p>Removed as the same is disclosed under section 8.9.</p>

No	Section	Previous Provision	New Provision	Remarks
		<p>seal of the retiring Manager as the management company of the Fund in its stead and assign and transfer to such corporation all its rights and duties as management company of the Fund;</p> <ul style="list-style-type: none"> ▪ Such corporation shall enter into such Deed or Deeds as are referred to in the Deed; ▪ Upon the payment to the Trustee of all sums due from the retiring Manager to the Trustee hereunder at the date of such retirement, the retiring Manager shall be absolved and released from all further obligations hereunder but without prejudice to the rights of the Trustee or any Unit Holder or other person in respect of any act or omission on the part of the retiring Manager before such retirement, and the new management company may and shall thereafter exercise all the powers and enjoy all the rights and shall be subject to all the duties and obligations of the Manager hereunder as fully as though such new management company had been originally a party to this Deed. <p><u>8.9 Power of the Trustee to Remove/ Replace the Manager</u> The Manager may be removed by the Trustee, on the grounds that:</p> <ul style="list-style-type: none"> ▪ The Manager has gone into liquidation except for the purpose of amalgamation or reconstruction or some other purpose approved by the relevant authorities; ▪ The Manager has had a receiver appointed or has ceased to carry on business; ▪ The Manager is in breach of its obligations under the Deed, the Act or the SC's Guidelines on Unit Trust Funds or it has failed or neglected to carry out its duties to the satisfaction of the Trustee, and the Trustee considers that it would be in the interests of Unit Holders for it to do so after the Trustee has given notice to it of that opinion and the reasons for that opinion, and after consultation with the SC and with the approval of the Unit Holders by way of a Special Resolution; and <p>▪ The Manager has ceased to be approved by the SC to be the Manager of the Fund.</p> <p><u>8.10 Termination of the Fund and/or its Class(es)</u> <u>Termination of the Fund and/or its Class(es) by the Manager</u> The Fund or any of the Class(es) may be terminated or wound-up upon the occurrence of any of the following events:</p> <ul style="list-style-type: none"> ▪ the SC's authorization is withdrawn under Section 256E of the CMSA; or ▪ a Special Resolution is passed at a Unit holders' meeting of all the Unit Holders of the Fund or the relevant Class to terminate or wind-up the Fund or that Class as the case may be, following the occurrence of events stipulated under Section 301(1) of the CMSA and the court has confirmed the resolution, as required under Section 301(2) of the CMSA; or ▪ a Special Resolution is passed at a Unit holders' meeting of all the Unit Holders of the Fund or the relevant Class to terminate or wind-up the Fund or that Class as the case may be; or ▪ on reaching the Fund's or that Class' Maturity Date (if any); or ▪ the effective date of an approved transfer scheme, as defined under the Guidelines, has resulted in the Fund, which is the subject of the transfer 	<p>seal of the retiring Manager as the management company of the Fund in its stead and assign and transfer to such corporation all its rights and duties as management company of the Fund;</p> <ul style="list-style-type: none"> ▪ Such corporation shall enter into such deed or deeds as are referred to in the Deed; and ▪ Upon the payment to the Trustee of all sums due from the retiring Manager to the Trustee hereunder at the date of such retirement, the retiring Manager shall be absolved and released from all further obligations hereunder but without prejudice to the rights of the Trustee or any Unit Holder or other person in respect of any act or omission on the part of the retiring Manager before such retirement, and the new management company may and shall thereafter exercise all the powers and enjoy all the rights and shall be subject to all the duties and obligations of the Manager hereunder as fully as though such new management company had been originally a party to the Deed. <p>The Manager may be removed by the Trustee, on the grounds that:</p> <ul style="list-style-type: none"> ▪ The Manager has gone into liquidation except for the purpose of amalgamation or reconstruction or some other purpose approved by the relevant authorities; ▪ The Manager has had a receiver appointed or has ceased to carry on business; ▪ The Manager is in breach of its obligations under the Deed, the Act or the Guidelines; ▪ The Manager has failed or neglected to carry out its duties to the satisfaction of the Trustee, and the Trustee considers that it would be in the interests of Unit Holders for it to do so after the Trustee has given notice to it of that opinion and the reasons for that opinion, and has considered any representation made by the Manager in respect of that opinion, and after consultation with the SC and with the approval of the Unit Holders by way of a Special Resolution; and ▪ The Manager has ceased to be eligible to be a management company under the relevant laws. <p>The Fund or any of the Class(es) may be terminated or wound-up upon the occurrence of any of the following events:</p> <ul style="list-style-type: none"> ▪ the SC's authorization is withdrawn under Section 256E of the CMSA; or ▪ a Special Resolution is passed at a Unit Holders' meeting of all the Unit Holders of the Fund or the relevant Class to terminate or wind-up the Fund or that Class, as the case may be, following the occurrence of events stipulated under Section 301(1) of the CMSA and the court has confirmed the resolution, as required under Section 301(2) of the CMSA; or ▪ a Special Resolution is passed at a Unit Holders' meeting of all the Unit Holders of the Fund or the relevant Class to terminate or wind-up the Fund or that Class as the case may be; or ▪ the effective date of an approved transfer scheme, as defined under the Guidelines, has resulted in the Fund, which is the subject of the transfer 	

No	Section	Previous Provision	New Provision	Remarks
		<p>scheme, being left with no asset/property.</p> <p>A Class of a Fund may be terminated if a Special Resolution is passed at a Unit holders' meeting of that Class to terminate or wind-up that Class provided always that such termination or winding-up of that Class does not materially prejudice the interest of any other Class in that Fund</p> <p><u>Termination of the Fund and/or its Class(es) by the Trustee</u> The Fund or any of the Class(es) may be terminated or wound up if a Special Resolution is passed at a Unit Holders' meeting should the following events occur:</p> <ul style="list-style-type: none"> ▪ if the Manager has gone into liquidation, except for the purpose of reconstruction or amalgamation upon terms previously approved in writing by the Trustee and the relevant authorities; ▪ if, in the opinion of the Trustee, the Manager has ceased to carry on business; or ▪ if, in the opinion of the Trustee, the Manager has to the prejudice of Unit Holders failed to comply with the provisions of this Deed or contravened any of the provisions of any relevant law. 	<p>scheme, being left with no asset/property.</p> <p>A Class of a Fund may be terminated if a Special Resolution is passed at a Unit Holders' meeting of that Class to terminate or wind-up that Class provided always that such termination or winding-up of that Class does not materially prejudice the interest of any other Class in that Fund.</p> <p><u>Termination of the Fund and/or its Class(es) by the Trustee</u> The Fund or any of the Class(es) may be terminated or wound up if a Special Resolution is passed at a Unit Holders' meeting should the following events occur:</p> <ul style="list-style-type: none"> ▪ if the Manager has gone into liquidation, except for the purpose of reconstruction or amalgamation upon terms previously approved in writing by the Trustee and the relevant authorities; ▪ if, in the opinion of the Trustee, the Manager has ceased to carry on business; or ▪ if, in the opinion of the Trustee, the Manager has to the prejudice of Unit Holders failed to comply with the provisions of the Deed or contravened any of the provisions of any relevant law. <p>Notwithstanding the aforesaid, the Manager may, in consultation with the Trustee, terminate and wind up the Fund or the Class without having to obtain the prior approval of the Unit Holders of such Fund or Class, if:</p> <ul style="list-style-type: none"> ▪ the Fund/Class size is below such amount as the Manager and the Trustee may jointly deem it to be uneconomical for the Manager to continue managing the Fund/Class; and ▪ the termination of the Fund/Class is in the best interest of Unit Holders of the Fund/Class. <p><u>Procedure for the Termination of the Fund and/or its Class(es)</u></p> <p>Upon the termination of the Fund, the Trustee shall:</p> <ul style="list-style-type: none"> ▪ sell all the Fund's assets then remaining in its hands and pay out of the Fund any liabilities of the Fund; such sale and payment shall be carried out and completed in such manner and within such period as the Trustee considers to be in the best interests of the Unit Holders; and ▪ from time to time distribute to the Unit Holders, in proportion to the number of Units held by them respectively: <ul style="list-style-type: none"> ➤ the net cash proceeds available for the purpose of such distribution and derived from the sale of the Fund's assets less any payments for liabilities of the Fund; and ➤ any available cash produce, <p>provided always that the Trustee shall not be bound, except in the case of final distribution, to distribute any of the moneys for the time being in his hands the amount of which is insufficient for payment to the Unit Holders such amount as stipulated in the Deed, in respect of each Unit and provided also that the Trustee shall be entitled to retain out of any such moneys in his hands full provision for all costs, charges, taxes,</p>	

No	Section	Previous Provision	New Provision	Remarks
		<p>Meeting of Unit Holders Third Paragraph: The quorum for a meeting of Unit Holders of the Fund is five (5) Unit Holders of the Fund, whether present in person or by proxy, provided always that for a meeting which requires a Special Resolution the quorum for that meeting shall be five (5) Unit Holders, whether present in person or by proxy, holding in aggregate at least twenty five percent (25%) of the Units in issue for the Fund at the time of the meeting. If the Fund has five (5) or less Unit Holders, the quorum required shall be two (2) Unit Holders, whether present or by proxy, and if the meeting requires a Special Resolution the quorum for that meeting shall be two (2) Unit Holders, whether present in person or by proxy, holding in aggregate at least twenty five percent (25%) of the Units in issue for the Fund at the time of the</p>	<p>expenses, claims and demands incurred, made or anticipated by the Trustee in connection with or arising out of the winding-up of the Fund and, out of the moneys so retained, to be indemnified against any such costs, charges, taxes, expenses, claims and demands; each of such distribution shall be made only against the production of such evidence as the Trustee may require of the title of the Unit Holder relating to the Units in respect of which the distribution is made.</p> <p>In the event of the Fund being terminated,</p> <p>(a) the Trustee shall be at liberty to call upon the Manager to grant the Trustee, and the Manager shall so grant, a full and complete release from the Deed;</p> <p>(b) the Manager shall indemnify the Trustee against any claims arising out of the Trustee's execution of the Deed provided always that such claims have not been caused by any failure on the part of the Trustee to exercise the degree of care and diligence required of a trustee as contemplated by the Deed and all relevant laws;</p> <p>(c) the Manager and the Trustee shall notify the relevant authorities in such manner as may be prescribed by any relevant law; and</p> <p>(d) the Manager or the Trustee shall notify the Unit Holders in such manner as may be prescribed by any relevant law.</p> <p>Where the termination and the winding-up of the Fund has been occasioned by any of the events set out below:</p> <p>(a) if the Manager has gone into liquidation, except for the purpose of reconstruction or amalgamation upon terms previously approved in writing by the Trustee and the relevant authorities;</p> <p>(b) if, in the opinion of the Trustee, the Manager has ceased to carry on business; or</p> <p>(c) if, in the opinion of the Trustee, the Manager has to the prejudice of Unit Holders failed to comply with the provisions of the Deed or contravened any of the provisions of any relevant law,</p> <p>the Trustee shall also arrange for a final review and audit of the final accounts of the Fund by the auditor of the Fund; in all other cases of termination and winding-up of the Fund, such final review and audit by the auditor of the Fund shall be arranged by the Manager.</p> <p>Meeting of Unit Holders</p> <p>The quorum for a meeting of Unit Holders of the Fund or Class, as the case may be, is five (5) Unit Holders of the Fund (irrespective of the Class) or Class, as the case may be, whether present in person or by proxy, however, if the Fund or Class, as the case may be, has five (5) or less Unit Holders, the quorum required for a meeting of the Unit Holders of the Fund or Class, as the case may be, shall be two (2) Unit Holders of the Fund (irrespective of the Class) or Class, as the case may be, whether present or by proxy. If the meeting has been convened for the purpose of voting on a Special Resolution, the Unit Holders present in person or by proxy must hold in aggregate at least twenty five per centum (25%) of the Units in circulation of the Fund (irrespective of the Class) or Class, as the case may be, at the</p>	

No	Section	Previous Provision	New Provision	Remarks
		meeting.	time of the meeting. If the Fund or Class, as the case may be, has only one (1) remaining Unit Holder of the Fund (irrespective of the Class) or Class, as the case may be, such Unit Holder, whether present in person or by proxy, shall constitute the quorum required for the meeting of the Unit Holders of the Fund or Class, as the case may be.	
90.	Chapter 9: Approvals and Conditions	<p><u>9.1 Variation/ Exemption from this Guidelines</u> <u>Clause 11.7.3 and 11.7.5</u> According to Clause 11.7.3 and 11.7.5 of the Guidelines, the Manager should pay the proceeds from the redemption of Units to the Unit Holders within ten (10) days of receiving a redemption request. The Manager has sought and obtained the SC's approval on 11th April 2003 for a variation to Clause 11.7.3 and 11.7.5 of the Guidelines for Manulife Investment Value Fund, Manulife Investment Equity Index Fund, Manulife Investment Balanced Fund and Manulife Investment Syariah Index Fund. The Manager will make such payment within fourteen (14) days (as against ten (10) days) of receiving a redemption request if the value of that redemption request on any Business Day in respect of any Fund equals or exceeds 20% of that particular Fund's NAV. This variation is subject to the prior written consent of all registered Unit Holders, who hold 20% or more of that particular Fund's NAV, before implementation of the said variation. The letter of consent shall be addressed to the Trustee of the Funds. The inclusion of this variation is to enable the Manager more opportunities to liquidate investments of the Fund at reasonable prices without causing a huge loss in value to the Fund which will adversely affect the remaining Unit Holders of that Fund.</p> <p><u>Clause 11.10(3)</u> The Manager has also sought and obtained the SC's approval on 24th February 2006 for a variation to Clause 11.10(3) of the Guidelines for Manulife Investment Value Fund, Manulife Investment Equity Index Fund, Manulife Investment Balanced Fund and Manulife Investment Syariah Index Fund. Clause 11.10(3) stipulates that the redemption price for Units should be based on the NAV per unit of the Fund as at the next valuation point after the redemption request is received by the Manager. The SC has allowed the Manager to pay the redemption proceeds, if the value of a redemption request received on any Business Day in respect of any Fund equals or exceeds 20% of that particular Fund's NAV, on a staggered manner based on the redemption price, as and when the Fund's investments are liquidated. This variation is subject to the prior written consent of all registered Unit Holders, who hold 20% or more of that particular Fund's NAV, before implementation of the said variation. The letter of consent shall be addressed to the Trustee of the Funds.</p> <p><u>Illustration:</u> Let's assume the liquidation of assets (investments) takes three days to complete. The following are details on computation of your redemption proceeds based on:-</p> <p>(i) Fund size (Units) 10,000,000 Fund size (NAV) RM10,000,000 NAV per Unit RM1.0000</p> <p>(ii) Redemption requests received (on Business Day 1):</p>	Removed in its entirety.	Removed as the variation is no longer relevant the funds following the inclusion of liquidity risk management tool under section 1.5.5. Liquidity Risk Management.

No	Section	Previous Provision	New Provision	Remarks																																																								
		<p>Investor A Investor B</p> <p>2,000,000 units (20% of NAV) 500,000 units (5% of NAV)</p> <table border="1" data-bbox="353 229 1077 480"> <thead> <tr> <th rowspan="3">Business Day</th> <th colspan="2">Cash Available for Redemption</th> <th rowspan="3">NAV per Unit</th> <th rowspan="3">Total Units Available for Redemption</th> <th colspan="4">Redemption Quantum/ Proceeds</th> <th rowspan="3">Payment of Redemption Proceeds to Investor</th> </tr> <tr> <th rowspan="2">RM</th> <th rowspan="2">RM</th> <th colspan="2">Investor A</th> <th colspan="2">Investor B</th> </tr> <tr> <th>Units</th> <th>RM</th> <th>Units</th> <th>RM</th> </tr> </thead> <tbody> <tr> <td>Day 1</td> <td>1,000,000</td> <td>1.0000</td> <td>1,000,000</td> <td>500,000</td> <td>RM500,000</td> <td>500,000</td> <td>RM500,000</td> <td>by Business Day 10</td> </tr> <tr> <td>Day 2</td> <td>990,000</td> <td>0.9879</td> <td>1,002,126</td> <td>1,000,000</td> <td>RM987,900</td> <td>-</td> <td>-</td> <td>by Business Day 11</td> </tr> <tr> <td>Day 3</td> <td>510,000</td> <td>1.0129</td> <td>503,505</td> <td>500,000</td> <td>RM506,450</td> <td>-</td> <td>-</td> <td>by Business Day 12</td> </tr> <tr> <td colspan="4">Total:</td> <td>2,000,000</td> <td>RM1,994,350</td> <td>500,000</td> <td>RM500,000</td> <td></td> </tr> </tbody> </table> <p>As illustrated, Investor A's redemption request will be based on the redemption price at three valuation points on three days, instead of just one valuation on the day the request is received by the Manager.</p> <p>As demonstrated in the case of Investor B, redemption requests of less than 20% of the Fund's NAV do not trigger the variations to the SC's Guidelines. Hence, payment of redemption proceeds to the investor concerned will be made within ten (10) days of receiving the redemption request.</p> <p>It should be noted that the number of tranches for liquidating investments of the Fund will depend on market conditions, the guiding principle being that such liquidation is effected at reasonable prices without undue and adverse impact on the Fund's value and hence, its Unit Holders.</p>	Business Day	Cash Available for Redemption		NAV per Unit	Total Units Available for Redemption	Redemption Quantum/ Proceeds				Payment of Redemption Proceeds to Investor	RM	RM	Investor A		Investor B		Units	RM	Units	RM	Day 1	1,000,000	1.0000	1,000,000	500,000	RM500,000	500,000	RM500,000	by Business Day 10	Day 2	990,000	0.9879	1,002,126	1,000,000	RM987,900	-	-	by Business Day 11	Day 3	510,000	1.0129	503,505	500,000	RM506,450	-	-	by Business Day 12	Total:				2,000,000	RM1,994,350	500,000	RM500,000			
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91.	Chapter 9: Related-Party Transaction or Conflict of Interest	<p>Third, Fourth & Seventh Paragraph:</p> <p>The Manager has in place policies and procedures to prevent and to deal with any conflict of interest situations that may arise such as the regular disclosure of securities dealing by all employees, directors and members of the investment committee to the compliance unit for verification. In addition, there is adequate segregation of duties to ensure proper checks and balances are in place in the areas of fund management, sales administration and marketing. Policies and procedures are also in place to deal with any potential conflict of interest where members of the investment committee are also directors of other asset management companies. Where conflicts of interest arise, members of the investment committee will abstain from making a decision.</p> <p>As at 30 September 2019, each member of the Funds' Investment Committee do not hold any position as: (i) a director of another management company outside the Manulife group of companies and/or (ii) an investment committee member of a fund managed by another management company outside the Manulife group of companies.</p> <p>None of the directors or the sole shareholder of the Manager have any direct or indirect interest in other corporations carrying on a similar business as the Manager.</p>	<p>The Manager has in place policies and procedures to prevent and to deal with any conflict of interest situations that may arise such as the regular disclosure of securities dealing by all employees, directors and members of the committee who carry out the oversight function of the Funds to the compliance unit for verification. In addition, there is adequate segregation of duties to ensure proper checks and balances are in place in the areas of fund management, sales administration and marketing.</p>	<p>Removed details of "any direct or indirect interest held by the Manager's director" pursuant to the removal of the requirement from Prospectus Guidelines for Collective Investment Schemes and substitute investment committee with oversight function of the Funds following the removal of investment committee requirement in GUTF.</p>																																																								

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		<p><u>Cross Trade</u> <u>Third paragraph</u> The cross trade will be executed in accordance to the Manager's policy which is in line with the regulatory requirements, monitored by the compliance officer and reported to the investment committee.</p>	<p>The cross trade will be executed in accordance to the Manager's policy which is in line with the regulatory requirements, monitored by the compliance officer and reported to the members of the committee who carry out the oversight function of the Funds. A compliance officer must verify that any cross trade undertaken by the fund management company complies with the requirement provided in paragraph 11.30 of the Guidelines on Compliance Function for Fund Management Companies.</p>	Amended the disclosure of cross trade to be consistent with paragraph 3.14 of GUTF.
92.	Chapter 10: Tax Adviser's Letter on Taxation of the Funds and Unit Holders	<u>Tax Adviser Letter</u>	<u>Updated Tax Adviser Letter</u>	Updated tax adviser letter.
93.	Chapter 12: Additional Information	<p><u>Avenue for advice</u> Unit Holders may seek clarification on their investments from the Manager's Customer Service personnel at (03) 2719 9271 or Facsimile No. (03) 2994 7654 from 8.45 a.m. to 5.30 p.m. Inquiries can also be sent to our e-mail at MY_CustomerService@manulife.com. Alternatively, Unit Holders may visit the Manager's office at 13th Floor, Menara Manulife, 6, Jalan Gelenggang, 50490 Kuala Lumpur.</p>	<p><u>Avenue for advice</u> Unit Holders may seek clarification on their investments from the Manager's Customer Service personnel at (03) 2719 9271 from 8.45 a.m. to 5.30 p.m. Inquiries can also be sent to our e-mail at MY_CustomerService@manulife.com. Alternatively, Unit Holders may visit the Manager's office at 13th Floor, Menara Manulife, 6, Jalan Gelenggang, 50490 Kuala Lumpur.</p>	Remove facsimile as the mode of communication is no longer available.
94.	Chapter 13: Documents Available for Inspection	<p>The following documents or copies thereof are available for inspection, without charge at the Manager's registered office or such other place as may be determined by the SC:</p> <ul style="list-style-type: none"> ▪ The Deed; ▪ The current Master Prospectus and supplementary or replacement master prospectus, if any; ▪ The latest annual and interim reports of the Funds; ▪ Each material contract disclosed in the Master Prospectus and, in the case of contracts not reduced into writing, a memorandum which gives full particulars of the contracts; ▪ Where applicable, the audited financial statements of the Manager and the Funds for the current financial year and for the last three financial years; or if less than three years, from the date of incorporation or commencement; ▪ Any report, letter or other document, valuation and statement by an expert, any part of which is extracted or referred to in the Master Prospectus. Where a summary expert's report is included in the Master Prospectus, the corresponding full expert's report should be made available for inspection; ▪ Writ and relevant cause papers for all current material litigation and arbitration disclosed in the Master Prospectus; and ▪ Consent given by an expert disclosed in the Master Prospectus. 	<p>The following documents or copies thereof are available for inspection, without charge at the Manager's registered office or such other place as may be determined by the SC:</p> <ul style="list-style-type: none"> ▪ The Deeds; ▪ The current Master Prospectus and supplementary or replacement master prospectus, if any; ▪ The latest Funds' annual and semi-annual reports; ▪ Each material contract disclosed in the Master Prospectus and, in the case of contracts not reduced into writing, a memorandum which gives full particulars of the contracts, if any; ▪ Where applicable, the audited financial statements of the Manager and the Funds for the current financial year and for the last three financial years; or if less than three years, from the date of incorporation or commencement; ▪ Any report, letter or other document, valuation and statement by an expert, any part of which is extracted or referred to in the Master Prospectus. Where a summary expert's report is included in the Master Prospectus, the corresponding full expert's report should be made available for inspection; ▪ Writ and relevant cause papers for all current material litigation and arbitration disclosed in the Master Prospectus, if any; and ▪ Consent given by an expert disclosed in the Master Prospectus. 	Editorial amendments and substitution of term "interim reports" with "semi-annual reports" to be consistent with the GUTF.