



10th Anniversary: *Roaring prosperity* with **Manulife PRS**

Campaign period: 1 April 2022 – 30 September 2022

Yay! We're in for a celebration as we mark our 10th Anniversary in PRS this year with an **awesome roaring prosperity reward** just for you. Let's roar as we kick start on your retirement savings account, and you will be rewarded a Golden Prosperity campaign ornament*.

For PRS Members*

For every cumulative *new* Individual PRS sales of RM50,000 in **PRS Fund Class C** (Participating Funds), the PRS Member will be rewarded with a **Golden Prosperity Tiger** during campaign period*.




For	Qualifying criteria	Category*	Premium item
PRS Member	RM50,000	Individual PRS	Golden Prosperity Tiger

Participating Funds

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

* Terms & conditions apply.

 Learn more about Manulife iFUNDS for PRS. Visit our web page at Manulife iFUNDS (<https://asia.manulifeam.com/ifunds-my.html>) or simply scan this QR Code.



Disclaimer: The above information has not been reviewed by the SC and is subject to the relevant warning, disclaimer, qualification or terms and conditions stated herein. Investors are advised to read and understand the contents of the Manulife PRS NESTEGG Series Disclosure Document dated 14 February 2022; Manulife Shariah PRS NESTEGG Series Disclosure Document dated 14 February 2022 and all the respective Product Highlights Sheet(s) (collectively, the "Offering Documents"), obtainable at our offices or website, before investing. The Offering Documents have been registered with the Securities Commission Malaysia (SC), however the registration with the SC does not amount to nor indicate that the SC has recommended or endorsed the product. There are risks involved with investing in unit trust funds; wholesale funds and/or Private Retirement Schemes. Some of these risks associated with investments in unit trust funds; wholesale funds and/or Private Retirement Schemes are interest rate fluctuation risk, foreign exchange or currency risk, country risk, political risk, credit risk, non-compliance risk, counterparty risk, target fund manager risk, liquidity risk and interest rate risk. For further details on the risk profile of all the funds, please refer to the Risk Factors section in the Offering Documents. The price of the units and income distribution may go down as well as up. Investors should compare and consider the fees, charges and costs involved. Investors are advised to conduct own risk assessment and consult the professional advisers if in doubt on the action to be taken. The above is intended for the exclusive use by the recipients who are allowable to receive this information under the applicable laws and regulations of the relevant jurisdictions. It is for reference only and is not intended to predict or project any investment result. No information contained here should be relied upon/regarded as investment advice or solicitation to buy or sell any security. The opinions expressed in the material are those as of the date of writing and are subject to change. Investing involves risk. Please note that this material must not be wholly or partially reproduced, distributed, circulated, disseminated, published or disclosed, in any form and for any purpose, to any third party without prior approval from Manulife Investment Management.

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Terms & conditions

1. **“10th Anniversary: Roaring Prosperity with Manulife PRS”** (“The Campaign”) is open to all *new* Private Retirement Scheme (PRS) Members of Manulife Investment Management (M) Berhad (“The Company”) during The Campaign period.
2. The Campaign period is from **1 April 2022 to 30 September 2022**, both dates inclusive.
3. For every cumulative *new* Individual PRS sales of RM50,000 in PRS Fund Class C (Participating Funds), the PRS member will be rewarded with a Golden Prosperity Tiger (*ie. 24k gold plated tiger ornament*) during campaign period.
4. All cumulative total *new* contributions in any Participating Funds (*ie. lump sum or split in different funds*) must be approved and processed by 7 October 2022 in order to qualify for The Campaign.
5. The Campaign is for Agency & Direct PRS Members. Not applicable to CPRA (Corporate PRS Distributor) clients.
6. The Campaign is applicable for individual contribution in any Manulife PRS Fund – Class C with full sales charge only.

Participating Funds

Manulife PRS-Growth Fund – Class C

Manulife PRS-Moderate Fund – Class C

Manulife PRS-Conservative Fund – Class C

Manulife PRS-Asia Pacific REIT Fund – Class C

Manulife Shariah PRS-Growth Fund – Class C

Manulife Shariah PRS-Moderate Fund – Class C

Manulife Shariah PRS-Conservative Fund – Class C

Manulife Shariah PRS-Global REIT Fund – Class C

Manulife Shariah PRS-Golden Asia Fund – Class C *“New fund launched in February 2022”*

7. The following transactions are *not eligible (excluded)* in The Campaign:
 - Contributions at Net Asset Value (NAV).
 - Contributions at lower than full sales charge.
 - All switching transactions.
 - All transfer cases (Member-to-Member).
 - Contributions into PRS Class A & Class B.
 - Withdrawal of PRS Funds.
 - Top-up contributions via PPA.
8. The following transactions are *eligible (included)* in The Campaign:
 - Contributions via Manulife iFunds for PRS.
 - Transfer cases with full sales charge from other PRS Providers to Manulife IM (M).
9. The holding period for all contributions during The Campaign period will be one (1) month upon successful opening of PRS account.
10. The Company reserves the right to clawback the gift value if withdrawal made within one year of contribution.
11. Each campaign qualifier must make his/her own arrangements and bear all expenses incurred when collecting the campaign pay-out.
12. All warranty claims must be directed to the manufacturer. The Company shall not be held for warranty claims. The Campaign pay-out offered under The Campaign is non-transferrable, exchangeable or refundable in full or partially under any circumstances.
13. The Company reserves the right to replace the campaign pay-out with other items of similar value without any prior notice.
14. The Campaign pay-out offered under The Campaign is non-transferrable, exchangeable or refundable in full or partially under any circumstances.
15. Campaign participants and PRS members are not entitled to make any claim or seek compensation from The Company for any and all losses or damages suffered or incurred by The Campaign qualifier as a direct or indirect result of the act of cancellation, termination or suspension of The Campaign by The Company.
16. The Company reserves the right to revoke or revise The Campaign without prior notice.
17. The Company has the sole discretion in granting any privileges and further reserves the right to modify, change or discontinue any of the above rules, entitlements or programs according to The Company’s policy.
18. The Company’s decisions are final, and no appeal or correspondence will be entertained.
19. By participating in The Campaign, Campaign participants and PRS members agree to be bound by these terms and conditions.