

Date: 14 March 2022

Dear Valued Members,

Issuance of Disclosure Document Dated 14 February 2022 (“Disclosure Document”) for:

- 1) Manulife PRS NESTEGG Series consisting of:**
 - **Manulife PRS-Growth Fund (“Growth Fund”)**
 - **Manulife PRS-Moderate Fund (“Moderate Fund”)**
 - **Manulife PRS-Conservative Fund (“Conservative Fund”)**
 - **Manulife PRS Asia-Pacific REIT Fund (collectively referred to as the “Funds”)**

- 2) Manulife Shariah PRS NESTEGG Series consisting of:**
 - **Manulife Shariah PRS-Growth Fund (“Growth Fund”)**
 - **Manulife Shariah PRS-Moderate Fund (“Moderate Fund”)**
 - **Manulife Shariah PRS-Conservative Fund (“Conservative Fund”)**
 - **Manulife Shariah PRS-Global REIT Fund**
 - **Manulife Shariah PRS-Golden Asia Fund (collectively referred to as the “Funds”)**

Thank you for investing with us.

We wish to inform you that Manulife Investment Management (M) Berhad (the “Provider”) has issued the Disclosure Document for Manulife PRS NESTEGG Series and Manulife Shariah PRS NESTEGG Series (collectively the “PRS Schemes”) to reflect the following updates and/or changes for the Growth Fund, Moderate Fund and Conservative Fund of the PRS Schemes (collectively “core funds”):

- change in asset allocation;
- increase in foreign exposure;
- change of the performance benchmark;
- appointment of external fund manager, i.e. Manulife Investment Management (Hong Kong) Limited; and
- updates to the specific risks associated with the investment portfolio and risk management strategies.

The effective date of the abovementioned changes is on 14 February 2022.

In addition to the above, the Provider has also updated the following for the Funds under the PRS Schemes:

- inclusion of disclosure that the Funds are not offered for sale to U.S. person;
- updates to the board of directors of the Provider, investment committee for the Funds, audit committee members for the Provider and board of directors of Scheme Trustee;
- amendment to the disclosure that the sales charge is non-negotiable;
- inclusion of a disclosure that the Provider reserves the right to request for additional documentation before an application is processed;

- change of designated fund manager for the Funds;
- an update to the related-party transaction for the Provider;
- amendments to the disclosure on anti-money laundering policies and procedures; and
- other general and administrative changes.

Should you be of the view that the changes would have affected your decision to invest in the Funds, you may withdraw or switch to other funds under the PRS Schemes managed by us by 31 March 2022.

A copy of the Disclosure Document for the PRS Schemes can be obtained from the Provider's offices or downloaded from our website at www.manulifeinvestment.com.my.

If you would like to seek further clarification on the above matter, you may contact your Servicing Agent or call us at 02-2719 9271.

Thank you.

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