

News Release

TSX/NYSE/PSE: MFC SEHK: 945

For Immediate Release
10 MARCH 2021

Manulife Investment Management (M) Berhad enables Malaysians to save conveniently with Regular Savings Plan on Manulife iFUNDS

Kuala Lumpur – Manulife Investment Management (M) Berhad today announced the launch of Regular Savings Plan (RSP), a new feature on the digital investment platform [Manulife iFUNDS](#) that offers a convenient way for Malaysians to save their income regularly and achieve their long-term financial goals. RSP enables users to make fixed monthly investment contributions, and earnings from their investments will be reinvested to generate more potential returns and enjoy the power of compounding.

RSP is based on the principle of dollar cost averaging, which means investing a fixed dollar amount periodically into a specific investment regardless of fluctuations in the market price. The result of this is that investors buy more units when prices are low and fewer units when prices are high. This can be a viable long-term strategy for investors with lower risk appetites, less time to spare on closely following the market, or have cash flow concerns. This strategy can help eliminate the risk of panic buying and selling in response to unanticipated market movements, a trait that inexperienced investors often have. Over time, the average investment cost may be lower than lump sum investment, which may contribute to more long-term profits.

“Given interest rates are likely to stay low for longer, investors may need to take on more risk and tap higher-yielding instruments to generate the income they seek. Relying on bank deposit interest will not be enough. As such, putting in place a structured, long-term investment savings plan that compounds the regular contributions and investment earnings can better help Malaysians achieve their retirement goals or fund their children’s future tertiary education,” said Jason Chong, CEO, Manulife Investment Management (M) Berhad.

“We are excited to introduce a convenient and easy-to-use savings application on Manulife iFUNDS that not only helps Malaysians to reach their long-term goals, but also leads them to better understand the benefits of staying invested and diversified no matter what the market condition is. Manulife iFUNDS RSP enables users to plan their investments with comprehensive tools such as Goal-based Investment, Fund Screener, and What-if Analysis. This means they will be presented with a range of fund options that best match their risk appetite, financial goals, and budget. We believe this is an appropriate solution for those who want peace of mind with their investments by having an automatic and fixed monthly

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contribution, and achieve their financial goals following the Malaysian proverb ‘Sikit-sikit lama-lama jadi bukit,’ said Ng Chze How, Head of Retail Wealth Distribution, Manulife Investment Management (M) Berhad.

Setting up a RSP account is simple. Users can login to Manulife iFUNDS on their computer, tablet, or smartphone, and click on “Regular Savings Plan” from the menu button. Users can follow easy steps in choosing the appropriate funds, selecting the monthly contribution amount, and setting up the direct payment method and details. Users will receive email and SMS notifications confirming receipt of their application, and another notification in 1-2 business days on their direct debit authorization status, after which the RSP account setup will be completed. Users can login to their RSP account anytime to increase their RSP monthly contribution amount or switch an investment fund.

For more information about Regular Savings Plan with Manulife iFUNDS, please visit <https://asia.manulifeam.com/rsp-my.html>.

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About Manulife Investment Management (M) Berhad

Manulife Investment Management (M) Berhad Registration No: 200801033087 (834424-U) (“Manulife IM (Malaysia)”) is a wholly owned subsidiary of Manulife Holdings Berhad (listed on Bursa Malaysia), which is majority owned by Canada-based Manulife Financial Corporation. Manulife IM (Malaysia) offers a comprehensive range of 60 unit trust and PRS funds in the asset classes of equity, fixed income and money market. Since 2010, Manulife IM (Malaysia) has bagged 47 awards in total; with the four most significant house awards being won in 2017 & 2018, namely the Best Overall Award Malaysia Provident for EPF-Approved Funds by The Edge | Thomson Reuters Lipper Fund Awards 2017, the Most Outstanding Islamic Asset Management Company by KLIFF Islamic Finance Awards 2017, Top Investment House Malaysia - Rank 5 in Asian Local Currency Bonds by The Asset Benchmark Research Awards 2017 and the Best Group Over 3 Years - Mixed Assets by Thomson Reuters Lipper Global Islamic Fund Award 2018. Visit us online at manulifeinvestment.com.my.

About Manulife Investment Management

Manulife Investment Management is the global wealth and asset management segment of Manulife Financial Corporation. We draw on more than a century of financial stewardship and the full resources of our parent company to serve individuals, institutions, and retirement plan members worldwide. Headquartered in Toronto, our leading capabilities in public and private markets are strengthened by an investment footprint that spans 17 countries and territories. We complement these capabilities by providing access to a network of unaffiliated asset managers from around the world. We’re committed to investing responsibly across our businesses. We develop innovative global frameworks for sustainable investing, collaboratively engage with companies in our securities portfolios, and maintain a high standard of stewardship where we own and operate assets, and we believe in supporting financial well-being through our workplace retirement plans. Today, plan sponsors around the world rely on our retirement plan administration and investment expertise to help their employees plan for, save for, and live a better retirement. As of December 31, 2020, Manulife Investment Management had CAD\$966 billion (US\$758 billion) in assets under management and administration. Not all offerings are available in all jurisdictions. For additional information, please visit manulifeim.com.

About Manulife

Manulife Financial Corporation is a leading international financial services group that helps people make their decisions easier and lives better. With our global headquarters in Toronto, Canada, we operate as Manulife across our offices in Canada, Asia, and Europe, and primarily as John Hancock in the United States. We provide financial advice, insurance,

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and wealth and asset management solutions for individuals, groups and institutions. At the end of 2020, we had more than 37,000 employees, over 118,000 agents, and thousands of distribution partners, serving over 30 million customers. As of December 31, 2020, we had \$1.3 trillion (US\$1.0 trillion) in assets under management and administration, and in the previous 12 months we made \$31.6 billion in payments to our customers. Our principal operations are in Asia, Canada and the United States where we have served customers for more than 155 years. We trade as 'MFC' on the Toronto, New York, and the Philippine stock exchanges and under '945' in Hong Kong.

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