

Manulife Investment-ML Flexi Fund

Flexibility at its finest

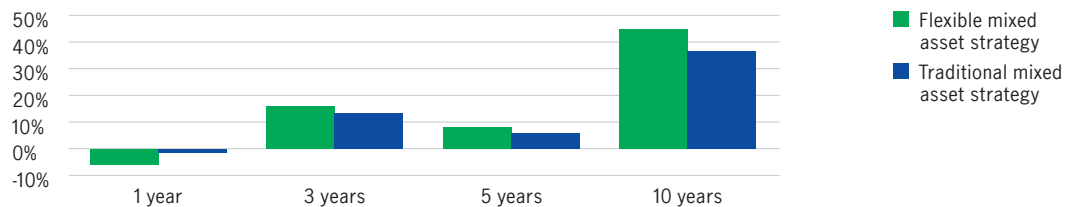
Why this Fund?

Flexibility at its finest

The *flexible investment strategy* of Manulife Investment-ML Flexi Fund (“the Fund”) allows for unobstructed movement across asset classes, providing opportunities to generate returns via the most appropriate mix that suits the current market condition.

This allows for a shift towards equities during a bullish market and a shift towards bonds and/or money market instruments during a bearish market, optimising returns while balancing risk.

Flexible mixed asset strategy has consistently generated stronger returns versus a traditional approach

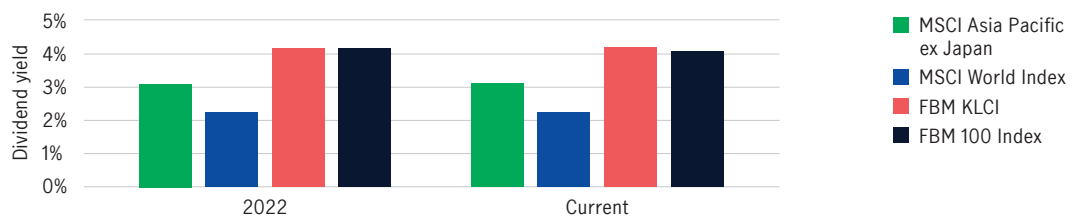


Source: Lipper, Manulife Investment Management, as of 28 February 2023. Past performance is not necessarily indicative of future performance. Performance of the strategy is not guaranteed and losses remain possible. The performance of “Flexible Mixed Asset Strategy” represents the average return of all funds classified under the “Mixed Asset MYR Flexible” Lipper Malaysia Scheme. The performance of “Traditional Mixed Asset Strategy” represents the average return of all funds classified under the “Mixed Asset MYR Balanced - Malaysia” Lipper Malaysia Scheme.

Malaysia: An ideal shelter in stormy markets

A large number of corporates in the Malaysian stock market offer high dividend yields, which cushion stock performance during economic downturns or uncertain times.

Malaysian stocks pay higher dividend relative to other regions



Source: Bloomberg, Manulife Investment Management, as of 29 March 2023. The above information may contain projections or other forward-looking statements regarding future events, targets, management discipline or other expectations. There is no assurance that such events will occur, and the future course may be significantly different from that shown here. Past performances are not an indication of future performances.

Capitalising on long-term, structural investment trends

We have identified several structural investment trends, which can be used to anchor our investment strategies and help navigate challenging market conditions.

The investment trends are *deglobalisation/supply chain substitution*, *tech/digitalisation* and *climate change*.

A number of corporates in the Malaysia equity space can potentially benefit from these investment trends, including a number of newly listed ones. These companies are potential longer term structural winners for the Fund.

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Capturing regional investment opportunities

The Fund can invest up to 25% in Asia-Pacific markets, providing geographical diversification while potentially enhancing the alpha return.

This allows the Fund to capture regional investment opportunities, especially in light of China's economic reopening.

Key fund information

Name of the fund	Manulife Investment-ML Flexi Fund ("The Fund")	
Fund category	Mixed Assets	
Base currency	RM	
Investment objective	The Fund seeks to provide Unit Holders with long-term capital appreciation.	
Investor profile	<p>The Fund is suitable for investors who:</p> <ul style="list-style-type: none"> • seek capital appreciation; • are willing to accept higher level of risk; • do not seek a regular income stream; and • have a long-term investment horizon. 	
Investment policy and strategy	<p>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.</p> <p>The Fund may invest in the investments directly or via collective investment schemes. The Fund may invest up to 98% of its net asset value (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>	
Performance benchmark	<p>50% FTSE Bursa Malaysia Top 100 Index + 50% Maybank 12-month Fixed Deposits rate.</p> <p>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>	
Sales charge	<p>Distribution channels</p> <p>UTC</p> <p>Manager</p> <p>IUTA</p> <p>EPF#</p> <p>#Employees Provident Fund – Members Investment Scheme (EPF-MIS)</p>	<p>Sales charge (as a % of NAV per Unit of the Fund)</p> <p>Up to 6.50%</p> <p>Up to 6.50%</p> <p>Up to 5.50%</p> <p>Up to 0.50% with i-Akaun (Member) otherwise 3.00%</p>
Annual management fee (as a % p.a. of NAV)	Up to 1.50%	
Annual trustee fee (as a % p.a. of NAV)	Up to 0.07% or a minimum of RM18,000 p.a., whichever is higher (which include local custody fee but excludes foreign custodian fees and charges, if any)	
Minimum initial investment	RM1,000	
Minimum additional investment	RM100	
Distribution policy	<p>Income distribution (if any) is incidental</p> <p>Note: For details, please refer to the Fund's Master Prospectus.</p>	



Disclaimer:

The award herein is granted by Refinitiv Lipper with whom we are not related to.

The Refinitiv Lipper Fund Awards, granted annually, highlight funds and fund companies that have excelled in delivering consistently strong risk-adjusted performance relative to their peers. The Refinitiv Lipper Fund Awards are based on the Lipper Leader for Consistent Return rating, which is an objective, quantitative, risk-adjusted performance measure calculated over 36, 60 and 120 months. The fund with the highest Lipper Leader for Consistent Return (Effective Return) value in each eligible classification wins the Refinitiv Lipper Fund Award. For more information, see lipperfundawards.com. Although Refinitiv Lipper makes reasonable efforts to ensure the accuracy and reliability of the data used to calculate the awards, their accuracy is not guaranteed.

The above information has not been reviewed by the Securities Commission Malaysia (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 Master Prospectus dated 3 January 2023 and its First Supplemental Master Prospectus dated 20 October 2023 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 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 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.

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