

Manulife Investment Shariah Progress Plus* Fund

Unlocking exceptional growth potential with up-and-coming Shariah-Compliant Companies

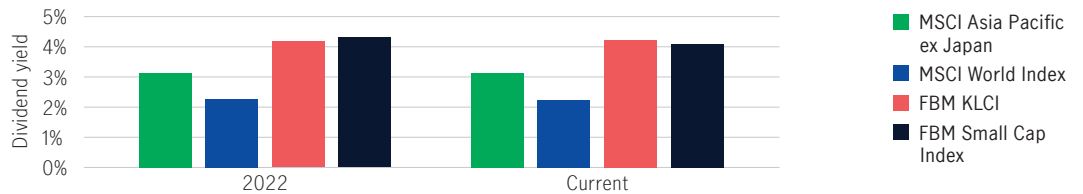
*The word "Plus" is used in the fund's name as the fund has a similar investment strategy as Manulife Investment Shariah Progress Fund with a wider universe via exposure to the Asia Pacific region.

Why this Fund?

Malaysia: An ideal shelter in stormy markets

A large number of corporates in the Malaysian stock market, including small-to-mid cap companies, 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.

Uncovering hidden gems to propel growth

Size doesn't matter, growth does.

Venture beyond traditional large-cap stocks to uncover hidden gems with strong long-term growth potential in the small-to-mid cap space. Small-to-mid-cap companies offer stronger returns over the long-term due to their high growth potential.

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Small- to mid-cap companies returned better average annual returns over 10 years than larger caps

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	Average annual return
FBM KLCI	10.54%	-5.66%	-3.90%	-3.00%	9.45%	-5.91%	-6.02%	2.42%	-3.67%	-4.60%	-1.04%
FBM Small Cap Index	36.71%	-4.20%	6.04%	-7.71%	15.87%	-33.74%	25.36%	9.89%	1.25%	-5.30%	4.42%

Source: Bloomberg, Manulife Investment Management, as of 24 March 2023. Past performances are not an indication of future performances.

Capitalising on 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*.

Many small-to-mid cap companies in Malaysia can potentially benefit from these investment trends, including a number of newly listed ones. These companies are potential longer term, structural winners for Manulife Investment Shariah Progress Plus* Fund ("the Fund").

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Capturing regional investment opportunities

The Fund can invest up to 30% 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 Shariah Progress Plus* Fund ("The Fund") *The word Plus is used in the Fund's name as the Fund has a similar investment strategy as Manulife Investment Shariah Progress Fund with a wider universe via exposure to the Asia-Pacific region.	
Fund category	Equity (Islamic)	
Base currency	RM	
Investment objective	The Fund seeks to provide capital appreciation by investing primarily in a portfolio of Shariah-compliant equities of small to medium sized companies.	
Investor profile	The Fund is suitable for investors who: <ul style="list-style-type: none"> • seek capital appreciation over the long-term; • have a high risk appetite; and • prefer Shariah-compliant investments. 	
Investment policy and strategy	<p>The Fund will invest 70% to 98% of its net asset value (NAV) in a diversified portfolio of small to medium market capitalisation companies which comply with Shariah requirements. The Fund's investments will mainly comprise of Malaysian Shariah-compliant equities and up to 30% of its NAV in Shariah-compliant equities of companies domiciled in/ listed in or have significant operations* in the Asia-Pacific region, including but not limited to Australia, China, Hong Kong, India, Indonesia, Japan, New Zealand, the Philippines, Singapore, South Korea, Taiwan, Thailand and Vietnam.</p> <p>For domestic investments, the Fund will invest in Malaysian Shariah-compliant equities which are not a constituent of the FBMKLCI at point of purchase.</p> <p>*Significant operations mean the revenue, earnings, production facilities, assets and/or investments of a company are based in/ derived from the Asia-Pacific region. The level of significance will be determined by the Fund Manager on a case-by-case basis based on his/her research and judgement.</p>	
Performance benchmark	FTSE Bursa Malaysia MidS Cap Shariah Index (obtainable via Bursa Malaysia's website: www.bursamalaysia.com). Note: The performance benchmark above is only used as a reference for investment performance comparison purpose. The risk profile of the Fund is not the same as the risk profile of this performance benchmark.	
Sales charge	Distribution channels	Sales charge (as a % of NAV per Unit of the Fund)
	UTC	Up to 5.50%
	Manager	Up to 5.50%
	IUTA	Up to 5.50%
	EPF#	Up to 0.50% with i-Akaun (Member) otherwise 3.00%
	#Employees Provident Fund – Members Investment Scheme (EPF-MIS)	
Annual management fee (as a % p.a. of NAV)	Up to 1.50%	
Annual trustee fee (as a % p.a. of NAV)	Up to 0.06% (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	Income distribution (if any) is incidental Note: For details, please refer to the Fund's Master Prospectus.	


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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