Manulife
Investments

Manulife Corporate Private Retirement Scheme

- *Attract* and *retain* employees with Private Retirement Scheme (PRS) as an added incentive
- *Optimise tax savings* for PRS contribution on behalf of employees
- *Flexibility* to customise vesting benefits

(03) 2719 9271
manulifeim.com.my

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To win in the marketplace... is to first win the workplace

Save more for a sustainable retirement

Retirement planning has become increasingly vital with Malaysians' average life expectancy rising to 73 years for males and 77.8 years for females^. Consequently, retirement savings of at least 15 to 20 years is needed to ensure that there are sufficient funds to sustain life in retirement.

According to the Private Pension Administrator Malaysia (PPA)*, studies and reports recommend having at least two-thirds (67%) of one's last-drawn income to maintain a similar lifestyle in retirement^^. To achieve this benchmark, PPA suggests saving a minimum of one-third (33%) of one's monthly salary^^. Thus, saving an additional 10% of monthly salary in PRS^^ on top of public mandatory retirement savings may potentially help build a sustainable retirement nest egg.

^ Department of Statistics, Malaysia, 30 September 2024. Source: https://open.dosm.gov.my/dashboard/life-expectancy

^^ Source: https://www.ppa.my/isaveinprs/

* Private Pension Administrator Malaysia (PPA) is the central administrator for the Private Retirement Schemes (PRS). PPA is a body approved by the Securities Commission Malaysia to protect PRS members' interests and educate the public on PRS. Source: https://www.ppa.my/about-ppa

This is for general illustration only. The above may contain projections or other forward-looking statements regarding future events or estimates. There is no assurance that such events will occur, and actual results may be significantly different from what is contained herein.

What is the Private Retirement Scheme ("PRS")?

It is a voluntary investment scheme initiated by the Government to help Malaysians accumulate savings for a sustainable retirement income.

Who can invest in PRS?

Malaysians

Age 18 and above

Employed

Why contribute to PRS?

Benefits for employers

1. *Attract talent* to join your organisation with PRS as an added incentive.
2. *Retain talent* and recognise their contribution via a vesting solution.
3. *Optimise tax savings* with deductions^^^ of up to 7% above the statutory rates on contributions to PRS made on behalf of your employees.
4. *Flexibility* in selecting the preferred Manulife PRS funds, contribution amount and payment method.
5. *Affordable* minimum contribution amount of RM100.

Benefits for employees

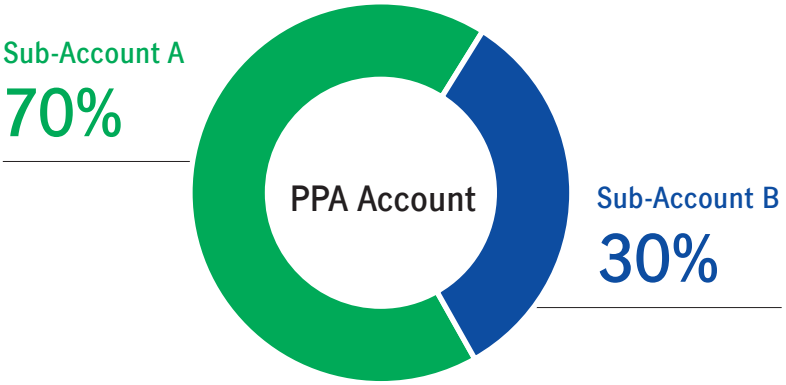
1. *Tax relief* – Up to RM3,000 per year (until 2030) for individual PRS contributions (terms and conditions apply).
2. *Conditional withdrawal options* for housing and healthcare purposes**.
3. Savings in PRS are *protected from creditors* as stipulated in Section 139ZA of the Capital Markets and Services Act 2007.
4. *Complimentary* Group Term Life and/or Group Personal Accident Takaful coverage (terms and conditions apply).
5. PRS *nomination* – If nomination was made, the nominee(s) may withdraw the deceased Member's PRS savings in accordance to the allocated percentage as stated in the nomination form.
6. *Free switching* between Manulife PRS funds for up to 12 times per calendar year.
7. Access your Manulife PRS account anytime, anywhere with our PRS corporate scheme online platform.

^^^ Source: https://www.ppa.my/joining-prs/prs-for-employers/

** Source: Private Pension Administrator Malaysia. Terms and conditions apply. As defined by Securities Commission Malaysia.

How does PRS work?

PRS contributions will be maintained in Sub-Account A (70%) and Sub-Account B (30%).



Sub-Account A + B Withdrawals

Funds can be withdrawn without penalty:

- Upon retirement age.
- Upon death.
- Upon permanent departure from Malaysia.
- In the event of permanent total disablement, serious disease, or mental disability.

Sub-Account B Withdrawals

Funds may be withdrawn pre-retirement:

- One year after the date of enrolment.
- Only once per calendar year.
- For the following reasons:
  - General purposes (8% tax penalty applies)
  - Housing purposes***
  - Healthcare purposes***

Please refer to the PPA PRS FAQ page for further details.

*** Source: Private Pension Administrator Malaysia. Terms and conditions apply. As defined by Securities Commission Malaysia.

The Manulife Corporate Private Retirement Scheme and customised vesting benefits

The Manulife Corporate Private Retirement Scheme ("Manulife Corporate PRS") is an incentive program which can be used by organisations to ***attract*** and ***retain*** employees by helping their employees to save and invest for their retirement.

By working together, organisations can help their talent realise their career aspirations while achieving their financial goals.

Customised vesting benefits

The Manulife PRS Vesting Program is a program under which ***employers vest or reward their talent*** with regular or lump sum contributions to their PRS savings as incentive.

There are two types of Manulife PRS vesting programs

Immediate vesting

- Contributions will be vested immediately to employees without any conditions.
- Employees retain the full 100% of the employer's PRS contribution from the time funds are credited into their PRS account.

Conditional vesting

- Contributions will only be vested to employees upon their fulfilling certain conditions set by the employer such as number of years of service completed, seniority or age.

Manulife PRS Series

Manulife PRS NESTEGG Series: Core funds

	Manulife PRS-Growth Fund	Manulife PRS-Moderate Fund	Manulife PRS-Conservative Fund
Investment objective	The Fund aims to facilitate accumulation of retirement savings# by providing capital growth over the long-term.	The Fund aims to facilitate accumulation of retirement savings# through a combination of income## and capital growth over the long-term.	The Fund aims to provide steady returns whilst preserving# capital.
Asset allocation	• Maximum 95% of the Fund's NAV will be invested in equities, equity-related securities and/or REITs (via collective investment schemes); and • At least 5% of the Fund's NAV will be invested in fixed income instruments such as bonds, money market instruments and deposits with financial institutions.	• Maximum 65% of the Fund's NAV will be invested in equities, equity-related securities and/or REITs (via collective investment schemes); and • At least 35% of the Fund's NAV will be invested in fixed income instruments such as bonds, money market instruments and deposits with financial institutions.	• Maximum 35% of the Fund's NAV will be invested in equities, equity-related securities and/or REITs (via collective investment schemes); and • At least 65% of the Fund's NAV will be invested in fixed income instruments such as bonds, money market instruments and deposits with financial institutions.
Member's profile	The Fund is suitable for Members who: • have a moderate to high risk appetite; • seek capital appreciation on their contributions; • seek an additional retirement savings# scheme other than mandatory retirement scheme; • are not statutorily obliged to contribute to mandatory retirement scheme; and/or • are employers who wish to contribute on behalf of their employees having the aforesaid characteristics.	The Fund is suitable for Members who: • have a moderate risk appetite; • seek capital appreciation on and distribution of Units from their contributions; • seek an additional retirement savings# scheme other than mandatory retirement scheme; • are not statutorily obliged to contribute to mandatory retirement scheme; and/or • are employers who wish to contribute on behalf of their employees having the aforesaid characteristics.	The Fund is suitable for Members who: • have a low risk appetite; • seek regular distribution of Units from their contributions; • seek an additional retirement savings# scheme other than mandatory retirement scheme; • are not statutorily obliged to contribute to mandatory retirement scheme; and/or • are employers who wish to contribute on behalf of their employees having the aforesaid characteristics.
Default option: age at time of contribution	Below 45 years of age	45 to below 55 years of age	55 years of age and above
Financial year end	31 August		
Sales charge	**Class A units:** Nil **Class C units###:** Up to 3.00% of NAV per unit		
Redemption charge	**Class A units:** A Redemption Charge will be imposed at the following rates: • 3.00% of NAV per Unit for withdrawal in the 2nd year after the first contribution to the Fund; • 2.00% of NAV per Unit for withdrawal in the 3rd year after the first contribution to the Fund; • 1.00% of NAV per Unit for withdrawal in the 4th year after the first contribution to the Fund; and • No Redemption Charge will be imposed for withdrawal from the 5th year after the first contribution to the Fund. **Class C units:** No redemption charge		
Annual management fee (% per annum of the NAV attributable to this Class of Units of the Fund)	**Class A units:** 1.80% **Class C units:** 1.50%	**Class A units:** 1.50% **Class C units:** 1.25%	**Class A units:** 1.20% **Class C units:** 1.00%
Annual Trustee fee	**Class A & Class C units:** 0.04% per annum of the NAV of the Fund		
Scheme Trustee	HSBC (Malaysia) Trustee Berhad 193701000084 (1281-T)		

Please note that this Fund is neither capital guaranteed nor capital protected; therefore, a Member's capital is neither guaranteed nor protected.

Income declared will be reinvested in the form of additional Units issued to Members.

Sales Charge is not applicable for Units which are converted from Class A Units to Class C Units. Additional Class C Units purchased by Members who are converted from Class A Units to Class C Units will not be imposed a Sales Charge.

Please note that Manulife PRS-Moderate Fund and Manulife PRS-Conservative Fund may declare distribution out of capital and may result in capital erosion. The distributions are achieved by forgoing the potential for future capital growth and this cycle may continue until all capital is depleted.

For more fund information, please refer to the Disclosure Documents:
- Manulife PRS NESTEGG Series: https://www.manulifeim.com.my/content/dam/wam/my/en/funds/disclosure-document/MPRS-disclosure-document.pdf
- Manulife Shariah PRS NESTEGG Series: https://www.manulifeim.com.my/content/dam/wam/my/en/funds/disclosure-document/MSP-disclosure-document.pdf

Manulife PRS Series

Manulife Shariah PRS NESTEGG Series: Core funds

	Manulife Shariah PRS -Growth Fund	Manulife Shariah PRS -Moderate Fund	Manulife Shariah PRS -Conservative Fund
Investment objective	The Fund aims to facilitate accumulation of retirement savings# by providing capital growth over the long-term.	The Fund aims to facilitate accumulation of retirement savings# through a combination of income## and capital growth over the long-term.	The Fund aims to provide steady returns whilst preserving# capital.
Asset allocation	• Maximum 95% of the Fund's NAV will be invested in Shariah-compliant equities, Shariah-compliant equity-related securities and/or Islamic REITs (via Islamic collective investment schemes); and • At least 5% of the Fund's NAV will be invested in sukuk, Islamic money market instruments and/or Islamic deposits with financial institutions.	• Maximum 65% of the Fund's NAV will be invested in Shariah-compliant equities, Shariah-compliant equity-related securities and/or Islamic REITs (via Islamic collective investment schemes); and • At least 35% of the Fund's NAV will be invested in sukuk, Islamic money market instruments and/or Islamic deposits with financial institutions.	• Maximum 35% of the Fund's NAV will be invested in Shariah-compliant equities, Shariah-compliant equity-related securities and/or Islamic REITs (via Islamic collective investment schemes); and • At least 65% of the Fund's NAV will be invested in sukuk, Islamic money market instruments and/or Islamic deposits with financial institutions.
Member's profile	The Fund is suitable for Members who: • have a moderate to high risk appetite; • seek capital appreciation on their contributions; • seek an additional retirement savings# scheme other than mandatory retirement scheme; • are not statutorily obliged to contribute to mandatory retirement scheme; • are employers who wish to contribute on behalf of their employees having the aforesaid characteristics; and/or • seek to invest in a Shariah-compliant investment.	The Fund is suitable for Members who: • have a moderate risk appetite; • seek capital appreciation on and distribution of Units from their contributions; • seek an additional retirement savings# scheme other than mandatory retirement scheme; • are not statutorily obliged to contribute to mandatory retirement scheme; • are employers who wish to contribute on behalf of their employees having the aforesaid characteristics; and/or • seek to invest in a Shariah-compliant investment.	The Fund is suitable for Members who: • have a low risk appetite; • seek regular distribution of Units from their contributions; • seek an additional retirement savings# scheme other than mandatory retirement scheme; • are not statutorily obliged to contribute to mandatory retirement scheme; • are employers who wish to contribute on behalf of their employees having the aforesaid characteristics; and/or • seek to invest in a Shariah-compliant investment.
Default option: age at time of contribution	Below 45 years of age	45 to below 55 years of age	55 years of age and above
Financial year end	31 August		
Sales charge	**Class A units:** Nil **Class C units###:** Up to 3.00% of NAV per unit		
Redemption charge	**Class A units:** A Redemption Charge will be imposed at the following rates: • 3.00% of NAV per Unit for withdrawal in the 2nd year after the first contribution to the Fund; • 2.00% of NAV per Unit for withdrawal in the 3rd year after the first contribution to the Fund; • 1.00% of NAV per Unit for withdrawal in the 4th year after the first contribution to the Fund; and • No Redemption Charge will be imposed for withdrawal from the 5th year after the first contribution to the Fund. **Class C units:** No redemption charge		
Annual management fee (% per annum of the NAV attributable to this Class of Units of the Fund)	**Class A units:** 1.80% **Class C units:** 1.50%	**Class A units:** 1.50% **Class C units:** 1.25%	**Class A units:** 1.20% **Class C units:** 1.00%
Annual Trustee fee	**Class A & Class C units:** 0.025% per annum of the NAV of the Fund		
Scheme Trustee	CIMB Islamic Trustee Berhad 198801000556 (167913-M)		

Please note that this Fund is neither capital guaranteed nor capital protected; therefore, a Member's capital is neither guaranteed nor protected.

Income declared will be reinvested in the form of additional Units issued to Members.

Sales Charge is not applicable for Units which are converted from Class A Units to Class C Units. Additional Class C Units purchased by Members who are converted from Class A Units to Class C Units will not be imposed a Sales Charge.

Please note that Manulife Shariah PRS-Moderate Fund and Manulife Shariah PRS-Conservative Fund may declare distribution out of capital and may result in capital erosion. The distributions are achieved by forgoing the potential for future capital growth and this cycle may continue until all capital is depleted.

For more fund information, please refer to the Disclosure Documents:
• Manulife PRS NESTEGG Series: https://www.manulifeim.com.my/content/dam/wam/my/en/funds/disclosure-document/MPRS-disclosure-document.pdf
• Manulife Shariah PRS NESTEGG Series: https://www.manulifeim.com.my/content/dam/wam/my/en/funds/disclosure-document/MSP-disclosure-document.pdf

Manulife PRS Series

Manulife PRS NESTEGG Series & Manulife Shariah PRS NESTEGG Series: Non-Core funds

	Manulife PRS Asia-Pacific REIT Fund	Manulife Shariah PRS-Global REIT Fund	Manulife Shariah PRS-Golden Asia Fund
Investment objective	The Fund aims to provide long-term capital appreciation and sustainable income[##] by investing in one collective investment scheme, which invests mainly in REITs.	The Fund aims to provide regular income[##] and capital appreciation by investing in one Islamic collective investment scheme, which invests mainly in Islamic REITs.	The Fund aims to achieve capital appreciation by investing in a portfolio of Islamic collective investment schemes.
Asset allocation	• At least 85% of the Fund's NAV will be invested in the Target Fund; and • Balance of the Fund's NAV will be invested in liquid assets such as money market instruments (including fixed income securities which have remaining maturity period of not more than 365 days), placement of short-term deposits with financial institutions for liquidity purposes and/or derivatives for hedging purposes.	• At least 85% of the Fund's NAV will be invested in the Target Fund; and • Balance of the Fund's NAV will be invested in Islamic liquid assets such as Islamic money market instruments, placement of short-term Islamic deposits with financial institutions for liquidity purposes and/or Islamic hedging instruments for hedging purposes.	• Minimum 85% of the Fund's NAV will be invested in a portfolio of Islamic collective investment schemes; and • Up to 15% of the Fund's NAV will be invested in Islamic liquid assets such as cash, Islamic money market instruments that are dealt in or under the rules of an Eligible Market and whose residual maturity does not exceed 12 months, general investment accounts, placement in short-term Islamic deposits with financial institutions for liquidity purposes and Islamic hedging instruments for the sole purpose of hedging arrangements.
Member's profile	The Fund is suitable for Members who: • seek investment exposure mainly through a diversified portfolio of REITs within the Asia-Pacific region; • seek a sustainable distribution of Units and long-term capital growth on their contributions; • seek an additional retirement savings[#] scheme other than mandatory retirement scheme; • are not statutorily obliged to contribute to mandatory retirement scheme; and/or • are employers who wish to contribute on behalf of their employees having the aforesaid characteristics.	The Fund is suitable for Members who: • seek investment exposure mainly through a diversified portfolio of REITs globally; • seek a sustainable distribution of Units and potential capital growth on their contributions over medium to long-term (means the period of three (3) to five (5) years; • seek an additional retirement savings[#] scheme other than mandatory retirement scheme; • are not statutorily obliged to contribute to mandatory retirement scheme; • are employers who wish to contribute on behalf of their employees having the aforesaid characteristics; and/or • seek to invest in a Shariah-compliant investment.	The Fund is suitable for Members who: • seek capital appreciation with investment focus in China and India market; • have a long-term investment horizon; • seek an additional retirement savings[#] scheme other than mandatory retirement scheme; • are not statutorily obliged to contribute to mandatory retirement scheme; • are employers who wish to contribute on behalf of their employees having the aforesaid characteristics; and/or • seek to invest in a Shariah-compliant investment.
Default option: age at time of contribution	Not applicable	Not applicable	Not applicable
Financial year end	30 September	31 January	31 July
Sales charge	**Class C units[###]:** Up to 3.00% of NAV per unit		
Redemption charge	**Class C units:** No redemption charge		
Annual management fee (% per annum of the NAV attributable to this Class of Units of the Fund)	**Class C units:** Up to 1.75%	**Class C units:** Up to 1.80%	
Annual Trustee fee	**Class C units:** 0.04% per annum of the NAV of the Fund	**Class C units:** 0.025% per annum of the NAV of the Fund	
Scheme Trustee	HSBC (Malaysia) Trustee Berhad 193701000084 (1281-T)	CIMB Islamic Trustee Berhad 198801000556 (167913-M)	

[#] Please note that this Fund is neither capital guaranteed nor capital protected; therefore, a Member's capital is neither guaranteed nor protected.

[##] Income declared will be reinvested in the form of additional Units issued to Members.

[###] Sales Charge is not applicable for Units which are converted from Class A Units to Class C Units. Additional Class C Units purchased by Members who are converted from Class A Units to Class C Units will not be imposed a Sales Charge.

For more fund information, please refer to the Disclosure Documents:
• Manulife PRS NESTEGG Series: https://www.manulifeim.com.my/content/dam/wam/my/en/funds/disclosure-document/MPRS-disclosure-document.pdf
• Manulife Shariah PRS NESTEGG Series: https://www.manulifeim.com.my/content/dam/wam/my/en/funds/disclosure-document/MSP-disclosure-document.pdf

Globally, we are a major retirement provider

Canada

C$88.4 billion AUMA[1]

29.7% market share[2]
#2 in sales[2]

Hong Kong

US$49.3 billion AUMA[1]

#1 (27.8%) MPF market, AUMA[5]
#1 MPF market, net cash flows[5]

United States

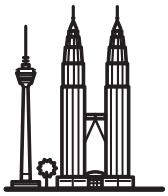
US$246.8 billion AUMA[1]

#2 in sales for plans <US$5M[3]
#4 in sales for plans US$5M-US$25M[3]
#2 in sales for plans US$25M-US$100M[3]

Indonesia

US$1.8 billion AUMA

#3 (17.6%) DPLK market, AUMA[6]



Malaysia

US$36 million AUMA

#7 (2.1%) PRS market, AUMA[4]

Philippines

US$22 million AUMA[7]

Note: Assets under management and administration (AUMA)

Footnotes:

1 Global Wealth & Asset Management (Internal view) metrics, as of Q4 2024.
2 LIMRA, Q4 2024. LIMRA, a worldwide research, learning and development organisation, is the trusted source of industry knowledge. Established in 1916, LIMRA has been helping more than 850 insurance and financial services companies in 64 countries increase their marketing and distribution effectiveness through industry research and training.
3 LIMRA, <US$100M market segment, Rolling 4Q as of Q3 2024.
4 PPA PRS Industry Report. The Private Pension Administrator Malaysia (PPA) is the central administrator for the Private Retirement Schemes (PRS).
5 Mercer MPF Market Shares Report as of Q4 2024. Mandatory Provident Fund (MPF) is a compulsory retirement savings system in Hong Kong.
6 DPLK Association's market rank by AUMA as of Q4 2024; market rank by sales or cash flows is as of June 2024. Dana Pensiun Lembaga Keuangan (DPLK) Indonesia's private pension schemes.
7 Manulife affiliates' AUM, as of Q4 2024.

Manulife iFUNDS

Easy investments on-the-go

What is Manulife iFUNDS?

Manulife iFUNDS is our online fund investment platform that allows you to manage your unit trust and PRS portfolios anytime, anywhere – seamlessly.

Using Manulife iFUNDS, you can open a PRS account and start to invest, or top up your existing contributions into Manulife PRS Funds from the comfort and convenience of your home.

This mobile responsive platform offers you a user-friendly, intuitive and secure way to manage your portfolio.

Why invest using Manulife iFUNDS?

Invest on the go
All you need is a smartphone or tablet.

The complete picture
Get a high-level portfolio overview or drill down for detailed information.

A unified digital experience
Manulife iFUNDS combines professional adviser insights and essential investment data.

Capture investment opportunities
With faster fund top up and switching.

Biometric authentication
Convenient access with your fingerprint or facial recognition.

Learn more about Manulife iFUNDS

Open an account with Manulife iFUNDS

Visit the Manulife iFUNDS webpage

Disclaimer:
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 Disclosure Document of Manulife PRS NESTEGG Series dated 14 February 2022 and its First Supplemental Disclosure Document dated 30 August 2023 and the Disclosure Document of Manulife Shariah PRS NESTEGG Series dated 14 February 2022 and its First Supplemental Disclosure Document dated 30 August 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.

Manulife Investment Management (M) Berhad
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