

## Manulife Shariah Dynamic Leaders Fund

### Responsibility Statement

This Product Highlights Sheet has been reviewed and approved by the directors and/or persons approved by the Board of Manulife Investment Management (M) Berhad and they collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable inquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements, or omission of other facts which would make any statement in the Product Highlights Sheet false or misleading.

### Statement of Disclaimer

The Securities Commission Malaysia has authorised the issuance of Manulife Shariah Dynamic Leaders Fund ("the Fund") and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the Fund and lodgement of this Product Highlights Sheet should not be taken to indicate that the Securities Commission Malaysia recommends the Fund or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of the Manulife Investment Management (M) Berhad, the Manager responsible for the Fund and takes no responsibility for the contents of this Product Highlights Sheet. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Product Highlights Sheet, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

Please note that this Fund is not offered for sale to any U.S. ("United States of America") person. If you are a non-Malaysian, your subscription may be restricted by your local law or regulation. Please observe and comply with such local restrictions, if any. If in doubt, please consult a professional adviser.

Manulife Shariah Dynamic Leaders Fund has been certified as Shariah-compliant by the Shariah adviser appointed for the Fund.

**This product highlights sheet only highlights the key features and risks of this Fund. Investors are advised to request, read and understand the prospectus of the Fund before deciding to invest.**

### Brief Information on the Product

#### 1. What is the Fund about?

The Fund is a Shariah-compliant equity fund that aims to achieve capital appreciation by investing in a portfolio of Shariah compliant equities and Shariah-compliant equity-related securities globally.

Note: Any material change to the Fund's investment objective would require unit holders' approval.

### Product Suitability

#### 2. Who is the Fund suitable for?

The Fund is suitable for investors who:

- seek capital appreciation;
- prefer Shariah-compliant investment;
- have a long-term investment horizon; and
- wish to seek investment exposure through a diversified portfolio of Shariah-compliant equities globally.

### Key Product Features

#### 3. What am I investing in?

Fund Category	Equity (Shariah-compliant).
Investment Strategy and Policy	<p>The Fund aims to achieve capital appreciation by investing in Shariah-compliant equities and Shariah-compliant equity-related securities globally.</p> <p>The Fund will invest at least 80% of its net asset value ("NAV") in a portfolio of Shariah-compliant equities and Shariah-compliant equity-related securities of large capitalisation companies globally (including in emerging markets). These companies are often market leaders in the industry and have the potential to generate long term capital appreciation as they are exposed to strong secular, stable or cyclical growth trends. Key characteristics of these companies include strong brands, high profitability, sound balance sheets, and consistent financial performance in metrics. The remaining NAV of the Fund will be held in cash and/or be invested in Islamic money market instruments and/or placement in general investment accounts and/or Islamic deposits. The Fund may invest in Islamic CIS which is limited to Islamic money market funds for liquidity purposes.</p> <p>The Fund employs both qualitative and quantitative analysis in identifying potential companies for investment. In doing so, the Fund Managers adopt a bottom-up approach which relies on fundamentals research – the fundamentals are assessed from a broad range of criteria including the company's growth and value profile, its cash-flow generation ability, and its management.</p>

	<p>The Fund is not subject to any limitation on the portion of its NAV that may be invested in any one country or sector. The Fund's investments may be denominated in any currency.</p> <p>In times of extreme market volatility or during severe adverse market conditions, the Fund may temporarily hold a substantial portion (up to 30%) of its assets in cash and/or Islamic money market instruments and/or placement in general investment accounts and/or Islamic deposits for the preservation of the value of the assets in the Fund's investment portfolio.</p> <p>The Fund pursues an actively managed investment strategy and uses the MSCI ACWI Islamic Index as a benchmark for performance comparison purposes.</p>		
Asset Allocation	Asset Class		Allocation (% of the Fund's NAV)
	Shariah-compliant equities and Shariah-compliant equity-related securities		Minimum 80%
	cash and/or Islamic money market instruments, placement in general investment accounts and/or Islamic deposits for liquidity purposes		Remaining NAV of the Fund
Performance Benchmark	MSCI ACWI Islamic Index		
Base Currency	United States Dollar ("USD")		
Currency Class(es)	A (RM-Hedged) Class	A (RM) Class	A (USD) Class
Initial Offer Price	RM 0.5000	RM 0.5000	USD 0.5000
Launch Date	23 July 2025		
Initial Offer Period	Twenty-one (21) days from 23 July 2025 to 12 August 2025 or such other shorter period as may be determined by the Manager. The Manager may shorten the Initial Offer Period if the Manager is of the view that it is timely to commence the investment of the Fund, e.g., to enable it to purchase assets for the Fund due to market conditions.		
Financial Year End	31 July		
Distribution Policy	A (RM-Hedged) Class, A (USD) Class and A (RM) Class Income distribution (if any) is incidental.		

#### 4. Who am I investing with?

Manager	Manulife Investment Management (M) Berhad
Fund Manager	Manulife Investment Management (US) LLC and Manulife Investment Management Limited
Trustee	HSBC (Malaysia) Trustee Berhad
Shariah Adviser	ZICO Shariah Advisory Services Sdn Bhd

### Key Risks

#### 5. What are the key risks associated with this Fund?

##### Market Risk

Market risk refers to the possibility that an investment will lose value because of a general decline in financial markets, due to economic, political and/or other factors, which will result in a decline in the Fund's NAV.

##### Manager Risk

This risk refers to the day-to-day management of the Fund by the Manager which will impact the performance of the Fund. For example, investment decisions undertaken by the Manager, as a result of an incorrect view of the market or any non-compliance with internal policies, investment mandate, the deed, relevant laws or guidelines due to factors such as human error or weaknesses in operational process and systems, may adversely affect the performance of the Fund.

##### Liquidity Risk

Liquidity risk refers to the ease of liquidating an asset depending on the asset's volume traded in the market. If the Fund holds assets that are illiquid, or are difficult to dispose of, the value of the Fund and investments of the unit holders will be negatively affected when it has to sell such assets at unfavourable prices.

##### Suspension/Deferment of Redemption Risk

The Manager may, in consultation with the Trustee and having considered the interests of unit holders, suspend the dealings in units of the Fund or a particular Class, due to exceptional circumstances such as when the market value or fair value of a material portion of the Fund's assets cannot be determined. No application will be dealt with when a suspension of dealing in units is triggered and this will limit the unit holders' right to freely redeem their units in the Fund or a particular Class. Where a suspension of dealing in units is triggered and if a redemption application is received and has been accepted by the Manager before the suspension period, the Fund may defer such redemption application until the suspension is lifted.

For the purpose of liquidity risk management, the Fund may defer redemption to the next Business Day if the total net redemption received is more than 10% of the NAV of the Fund on a particular Business Day. When such redemption limit is effected, it may jeopardise the Fund's ability to meet unit holder's redemption request and may lead to a delay in repayment of redemption proceeds to unit holders. Unit holders who are impacted by the deferment of redemption are subject to the risks inherent to the Fund until the redemption request is processed.

The Manager will inform all unit holders in a timely and appropriate manner of the decision to suspend the dealings in units of the Fund or defer redemption as mentioned above.

**Loan/Financing Risk**

This risk occurs when investors take a loan/financing to finance their investment. The inherent risk of investing with borrowed/financed money includes investors being unable to service the loan repayments/financing payments. In the event units are used as collateral, an investor may be required to top-up the investors' existing instalment if the prices of units fall below a certain level due to market conditions. Failing which, the units may be sold at a lower NAV per unit as compared to the NAV per unit at the point of purchase, towards settling the loan/financing.

Please note that loan/financing is discouraged.

**Stock Specific Risk**

Prices of a particular Shariah-compliant stock may fluctuate in response to the circumstances affecting individual companies such as adverse financial performance, news of a possible merger or loss of key personnel of a company. Any adverse price movements of such Shariah-compliant stock will adversely affect the Fund's NAV.

**Country Risk**

Investments of the Fund may be affected by changes in the economic and political climate, restriction on currency repatriation or other developments in the laws or regulations of the countries in which the Fund invests in. For example, the deteriorating economic condition of a country may adversely affect the value of the investments undertaken by the Fund. This in turn may cause the NAV of the Fund or prices of units to fall.

**Currency Risk**

As the investments of the Fund may be denominated in currencies other than the Base Currency, any fluctuation in the exchange rate between the Base Currency and the currencies in which the investments are denominated may have an impact on the value of these investments. Investors should be aware that if the currencies in which the investments are denominated depreciate against the Base Currency, this will have an adverse effect on the NAV of the Fund in the Base Currency and vice versa. Investors should note that any gains or losses arising from the fluctuation in the exchange rate may further increase or decrease the returns of the investment.

You should also be aware that currency risk is applicable to Class(es) which is in a different currency than the Base Currency. The impact of the exchange rate movement between the Base Currency and the currency denomination of the respective Class(es) may result in a depreciation of the value of your holdings.

As for a hedged Class, the Class itself provides mitigation to the currency risk arising from the difference between the currency denomination of the Class and the Base Currency. For this purpose, the Fund performs currency hedging for hedged Class(es) of the Fund, using currency forward contracts on a monthly rollover basis to passively hedge against currency risk. While the Manager aims to fully hedge the currency risk for a hedged Class, you should note that it may not entirely eliminate currency risk. Hence the unhedged portion of the hedged Class will be affected by the exchange rate and it may cause fluctuation of NAV of the respective hedged Class.

In addition, you should note that as a result of hedging, a hedged Class will not be able to enjoy the full benefits of the currency movement in the event of a favourable movement of the currency denomination of the hedged Class against the Base Currency. You should also note that hedging incurs costs, in which will impact the NAV of a hedged Class.

**Fund Managers Risk**

The Manager has no control over the investment techniques and knowledge, operational controls and management of the Fund by the Fund Managers. In the event the Fund is mismanaged by the Fund Managers, the NAV of the Fund would be affected negatively. Should such a situation arise, the Manager may replace the Fund Managers.

**Risk associated with investing in Islamic CIS**

The management company of the Islamic CIS, which the Fund may invest into, has absolute discretion over the Islamic CIS's investment technique, operational controls and management. In the event of mismanagement of the Islamic CIS by the management company of the Islamic CIS, the Fund's NAV would be affected negatively. Should such a situation arise, the Fund Managers will seek for another Islamic CIS.

**Risk considerations for investing in Islamic derivatives and Shariah-compliant warrants**

The Fund Managers may use Islamic derivatives such as Islamic swap, Islamic forward and Islamic futures, to hedge against certain risks such as adverse movements in currency exchange rates. This involves special risks, including but not limited to the risk of loss from default by the counterparty, typically as a consequence of insolvency or failed settlement.

The Fund Managers will only enter into hedging transactions where the counterparty is a financial institution with a minimum long-term credit rating of investment grade (including gradation and subcategories) rated by any domestic or global rating agency. In the event where the counterparty's or issuer's rating falls below the minimum required rating or it ceases to be rated, the Fund Managers will liquidate its position within six (6) months or sooner, unless the Trustee considers it to be in the best interest of the unit holders to do otherwise.

To mitigate the risk, all Islamic derivatives will be closely monitored or efforts will be taken to unwind such positions if there is material adverse change to the counterparty or issuer.

The Fund may purchase Shariah-compliant warrants and may also hold Shariah-compliant warrants which arise from the Fund's holdings in Shariah-compliant equities and such Shariah-compliant warrants are limited to those which can be converted into new shares. A Shariah-compliant warrant gives the Fund the right but not the obligation to subscribe to the underlying Shariah-compliant securities of the issuing company at a pre-determined price (exercise price), quantity and expiry period. It will expire and its value will diminish if it is not exercised by the expiration date or it is out-of-the-money (the exercise price is higher than the current market price of the underlying Shariah-compliant securities). Prices of Shariah-compliant warrants are extremely volatile and it may not always be possible to dispose all in a short period of time.

### Taxation Risk

Certain income and/or capital gains of the Fund may be subject to withholding and/or income tax, and any such taxes will reduce the return on the investments held by the Fund. The Fund may make tax provisions in respect of income and/or capital gains received from its foreign investments. The tax laws, regulations and practices are constantly changing, and they may be changed with retrospective effect. The interpretation and applicability of the tax laws and regulations by tax authorities may not be consistent and transparent. In this connection, the Fund may be subject to additional taxation that is not anticipated as at the date hereof or when the relevant investments are made, valued or disposed of. Such taxes will reduce the return on the investments of the Fund.

In addition, the Fund (through the Manager or its agents) may need to receive certain information from an investor for it to avoid certain withholding taxes. In particular, the Foreign Account Tax Compliance Act (FATCA) adopted in the U.S. will require the Fund (or the Manager) to obtain certain identifying information about its investors and potentially provide that information to the United States Internal Revenue Service. Subject to certain transition rules, investors that fail to provide the Manager or its agents with the requisite information will be subject to a 30% withholding tax on distributions to them and on proceeds from any sale or disposition or caused the entire Fund to be subject to a 30% withholding tax on income receivable on proceeds from any sales or disposition of the Fund. In addition, units held by such investors may be subject to compulsory redemption.

Investors should seek their own tax advice on their tax position with regards to their investment in the Fund.

### Reclassification of Shariah Status Risk

This is the risk that the currently held Shariah-compliant investments in the portfolio of the Fund may be reclassified to be Shariah non-compliant in the periodic review of the investments by the Shariah Advisory Council of the SC ("SACSC") or the Shariah Adviser or the Shariah boards of the relevant Islamic indices and/or Shariah screening tool subscribed by the Manager. If this occurs, the Fund Managers will take the necessary steps to dispose of such investments. There may be opportunity loss to the Fund due to the Fund not being allowed to retain the excess capital gains derived from the disposal of the Shariah non-compliant investments. The value of the Fund may also be affected in the event of a disposal of Shariah non-compliant investments at a price lower than the investment cost.

### Shariah non-compliance risk

This refers to the risk of the Fund not conforming to Shariah Investment Guidelines due to investment in Shariah non-compliant instrument. In the event that the Manager is required to rectify any Shariah non-compliance by disposing the related instrument, any losses from disposal due to investment in Shariah non-compliant instrument will be borne by the Manager. In any circumstances, gain received from disposal shall be channeled to baitulmal and/or charitable bodies as advised by the Shariah Adviser.

## Fees and Charges

### 6. What are the fees and charges involved?

#### Charges when buying units of the Fund

Charges when buying units of the Fund

Sales Charge	Distributors	Maximum Sales Charge*
	Unit Trust Consultant	Up to 5.00% of NAV per unit of the Fund
	Manager	
	Institutional Unit Trust Scheme Adviser ("IUTA")	
*The sales charge is non-negotiable. However, the Manager may at its discretion charge a lower sales charge from time to time.		
Note: The list of funds qualified under the Employees Provident Fund – Members Investment Scheme ("EPF-MIS") is available on our website at <a href="http://www.manulifeim.com.my">www.manulifeim.com.my</a> or EPF's website at <a href="http://www.kwsp.gov.my">www.kwsp.gov.my</a> . The same will be updated as and when EPF revises the list. Funds qualified under the EPF-MIS will be levied a sales charge of up to 0.50% of NAV per unit if subscribed via i-Akaun, otherwise up to 3.00% of NAV per unit.		
Redemption Charge	Nil	
Switching Fee	Subject to the conditions on switching as set out in the prospectus of the Fund.	
Transfer Fee	RM3.00 per transfer	

#### Fees incurred when investing in the Fund

Management fee	1.85% per annum of NAV of the Fund
Trustee fee	0.06% per annum of NAV of the Fund

All fees and charges (e.g. sales charge, switching fee, transfer fee, management fee, trustee fee and any other relevant fees and/or charges), where applicable, may be subject to any tax that may be introduced by the government of Malaysia from time to time.

Class	Application Mode	A (RM Hedged) Class	A (RM) Class	A (USD) Class
Minimum Initial Investment	Walk-in	RM2,000.00	RM2,000.00	USD2,000.00
	Online transactions	RM200.00	RM200.00	Not available
	or such other lower amount as the Manager may from time to time decide.			
Minimum Additional Investment	Walk-in	RM1,000.00	RM1,000.00	USD1,000.00
	Online transactions	RM100.00	RM100.00	Not available
	or such other lower amount as the Manager may from time to time decide.			
Cut-off time		<ul style="list-style-type: none"> <li>3.00 p.m. for walk-in transactions or any other time that may be determined by the Manager, and</li> <li>4.00 p.m. for online transactions*.</li> </ul>		

\*Online transactions include purchase of units and switching between fund/ class denominated in RM only. Online transactions are not applicable for redemption of units currently. You may refer to our online tool for latest updates.

**YOU SHOULD NOT MAKE PAYMENT IN CASH TO A UNIT TRUST CONSULTANT OR ISSUE A CHEQUE IN THE NAME OF A UNIT TRUST CONSULTANT.**

## Valuation and Exiting from Investment

### 7. How often are valuations available?

The valuation of the Fund is carried out daily at the end of the business day. Funds with exposure to foreign investments shall be valued at or before 5.00 p.m. on the next business day (or T+1) because of the time difference between Malaysia and the country(ies) where the funds invest in. The NAV per unit of the Classes will be published upon valuation conducted. However, delay may occur in updating the NAV per unit of the Classes. The latest prices will be available on the Manager's website at [www.manulifeim.com.my](http://www.manulifeim.com.my) or FiMM's website. Alternatively, unit holders may contact the Manager's Customer Service Hotline.

### 8. How can I exit from this investment and what are the risks and costs involved?

#### Redeeming an investment

Unit holders may redeem part or all of their investments at any time by completing a "Redemption Form" which is available from 8.45 a.m. to 5.30 p.m. at the office of the Manager and its branches. There is no redemption charge levied on the redemption of units. Redemption proceeds will be paid within eight (8) business days for all Classes from the date on which the redemption request is received by the Manager at or before the cut-off time.

Unit holders should note that redemption limit or suspension of dealing in units of the Fund may be imposed as part of liquidity risk management. These circumstances may lead to delay in payment of redemption proceeds to you. For more information, please refer to the Transaction Information section of the Fund's prospectus.

	A (RM Hedged) Class	A (RM) Class	A (USD) Class
Minimum redemption amount	500 units or such other lower amount as the Manager may from time to time decide.		
Minimum holding/ balance	1,000 units or such other lower amount as the Manager may from time to time decide.		
Cut-off time	<ul style="list-style-type: none"> <li>3.00 p.m. for walk-in transactions or any other time that may be determined by the Manager, and</li> <li>4.00 p.m. for online switching.</li> </ul>		

#### Cooling-off period

The cooling-off period is only applicable to any individual investing for the first time in any unit trust funds managed by the Manager and excludes staff of the Manager and persons registered with a body approved by the SC to deal in unit trusts. You have the right, within six (6) business days from the day of the receipt by the Manager of your application form, to call for a withdrawal of your investment. The money invested will be refunded to you subject to the conditions as set out in the prospectus of the Fund.

Withdrawal proceeds will only be paid to you once the Manager has received the cleared payments for the original investment.

For purchase/ redemption transaction made with IUTAs, the transaction is subject to the terms and conditions of the respective IUTAs. Also, if you invest in units through an IUTA which adopts the nominee system of ownership, you will not be considered as a unit holder under the Fund's deed, and you may consequently not have all the rights ordinarily exercisable by a unit holder (for example, the right to call for a unit holders' meeting and to vote thereat, and the right to have your particulars appearing in the Fund's register of unit holders).

## Fund Performance

Note: The Fund was launched on 23 July 2025. Hence, the Fund performance is not available.

**PAST PERFORMANCE OF THE FUND IS NOT AN INDICATION OF ITS FUTURE PERFORMANCE.**

## Contact Information

### 9. Who should I contact for further information or to lodge a complaint?

- i) For internal dispute resolution, you may contact us:

**Manulife Investment Management (M) Berhad**

13th Floor, Menara Manulife

No. 6, Jalan Gelenggang

Damansara Heights

50490 Kuala Lumpur.

Customer Service Hotline : 03-2719 9271

General Line : 03-2719 9228

Email : [MY\\_CustomerService@manulife.com](mailto:MY_CustomerService@manulife.com)

Website : [www.manulifeim.com.my](http://www.manulifeim.com.my)

- ii) If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Financial Markets Ombudsman Service (FMOS):

**Financial Markets Ombudsman Service (FMOS)**

Level 14, Main Block Menara Takaful Malaysia

No. 4, Jalan Sultan Sulaiman

50000 Kuala Lumpur.

Phone : 03-2272 2811

Email : [comms@fmos.org.my](mailto:comms@fmos.org.my)

Online complaint form available at [www.fmos.org.my](http://www.fmos.org.my)

- iii) Even if you have initiated a dispute resolution process with FMOS, you may also direct your complaint to the SC. To make a complaint, please contact the SC's Consumer & Investor Office:

**Consumer & Investor Office**

**Securities Commission Malaysia**

No. 3, Persiaran Bukit Kiara

Bukit Kiara

50490 Kuala Lumpur.

Phone : 03-6204 8999 (Aduan Hotline)

Fax : 03-6204 8991

Email : [aduan@seccom.com.my](mailto:aduan@seccom.com.my)

Online complaint form available at [www.sc.com.my](http://www.sc.com.my)

- iv) Federation of Investment Managers Malaysia (FiMM)'s Complaints Bureau:

**Legal, Secretariat & Regulatory Affairs**

**Federation of Investment Managers Malaysia**

19-06-1, 6th Floor, Wisma Tune

No. 19, Lorong Dungun

Damansara Heights

50490 Kuala Lumpur.

Phone : 03-7890 4242 (Press 3)

Fax : 03-2093 2700

Email : [complaints@fimm.com.my](mailto:complaints@fimm.com.my)

Online complaint form available at [www.fimm.com.my](http://www.fimm.com.my)