

Date: 11 September 2023

Dear Valued Customer,

Issuance of First Supplemental Disclosure Document dated 30 August 2023 (“First Supplemental Disclosure Document”) **in relation to the Disclosure Document dated 14 February 2022 in respect of:**

Manulife Shariah PRS NESTEGG Series consisting of –

- Manulife Shariah PRS – Growth Fund
- Manulife Shariah PRS – Moderate Fund
- Manulife Shariah PRS – Conservative Fund
- Manulife Shariah PRS – Global REIT Fund
- Manulife Shariah PRS – Golden Asia Fund

(collectively the “Funds” and individually the “Fund”)

We would like to inform you that the First Supplemental Disclosure Document has been issued on 30 August 2023 to reflect the following updates and/or changes:

- removal of information in relation to Class B of the core funds and changes to the provisions in relation to the conversion of units for core funds following the termination of Class B;
- in respect of the Manulife Shariah PRS – Moderate Fund and Manulife Shariah PRS – Conservative Fund, the amendment to the Funds’ income distribution policy to allow the Funds to distribute income out of their capital;
- amendments to streamline with the revised Guidelines on Private Retirement Schemes, which includes but not limited to the following:
 - the core funds are no longer restricted to invest in markets where the regulatory authorities are ordinary or associate members of the IOSCO and the core funds will invest in Eligible Markets as permitted by the relevant laws;
 - update to the investment policy and strategy of the Funds, permitted investments of the core funds and investment limits and restrictions of the Funds;
 - amendment to the asset allocation for Manulife Shariah PRS-Global REIT Fund and Manulife Shariah PRS-Golden Asia;
 - revision to the redemption proceeds payment timeline;
 - update to the disclosure on valuation bases of the assets of the Funds, policy on rebates and soft commissions, incorrect pricing, cooling-off period and suspension of dealing in units;
 - inclusion of redemption policy for the Target Fund of Manulife Shariah PRS-Global REIT Fund;
 - removal of investment committee which will be replaced with committee undertaking the oversight function of the Fund;
- update to liquidity risk and risk considerations for investing in Islamic hedging instruments and Shariah-compliant warrants and inclusion of suspension/deferment of redemption risk and taxation risk/ withholding tax risk;
- update to Shariah investment guidelines and cleansing process for the Funds;
- update to the investment policy and strategy, permitted investments, investment limits and restrictions, Shariah investment guidelines and fees charged by the Target Fund of Manulife Shariah PRS-Global REIT Fund;
- update to fees, charges and expenses of the Funds;
- update on minimum investment amount;
- inclusion of disclosure to allow termination of non-core fund without obtaining members’ approval;
- inclusion of liquidity risk management tools; and
- other general and administrative updates.

With the issuance of the First Supplemental Disclosure Document, should you be of the view that the changes would have affected your decision to invest in the Fund(s), you may withdraw or switch to other funds managed by us by 29 September 2023.

A copy of the First Supplemental Disclosure Document can be obtained from Manulife Investment Management (M) Berhad's offices or downloaded from our website at www.manulifeim.com.my.

Please contact Customer Service at 03-2719 9271 if you require any clarification or further information.

Thank you for your support.

Unless otherwise stated, the terms used in this letter shall have the meaning assigned to it in the Disclosure Document dated 14 February 2022 in respect of the Funds and First Supplemental Disclosure Document.

Note: This letter is computer generated and no signature is required.