Manulife Investments

Date: 14 August 2026

Dear Valued Unit Holder,

RE: Issuance of the Second Supplemental Master Prospectus dated 3 August 2026 (the "Second Supplemental Master Prospectus"**) in relation to:**

1. **Manulife Investment Balanced Fund**
2. **Manulife Investment Growth Fund**
3. **Manulife Investment Progress Fund**
4. **Manulife Investment Bond Fund**
5. **Manulife Investment Regular Savings Fund**
6. **Manulife Investment Money Market Fund**
7. **Manulife Investment-ML Flexi Fund**
8. **Manulife Investment Dividend Fund**
9. **Manulife Investment-HW Flexi Fund**
10. **Manulife Investment Al-Faid**
11. **Manulife Investment As-Saad**
12. **Manulife Investment Al-Fauzan**
13. **Manulife Investment Al-Umran**
14. **Manulife Investment Al-Ma'mun**
15. **Manulife Investment-Shariah Flexi Fund (formerly known as Manulife Investment-CM Shariah Flexi Fund)**
16. **Manulife Investment Shariah Progress Fund**
17. **Manulife Investment-HW Shariah Flexi Fund**
18. **Manulife Investment Shariah Progress Plus Fund**

(Collectively referred to as the "Funds"**)**

This notice summarises the key updates made through the Second Supplemental Master Prospectus and explains the option available to you if the changes affect your investment decision.

The Second Supplemental Master Prospectus has been issued on 3 August 2026 to reflect the following updates and/or changes:

1. Manulife Investment-CM Flexi Fund was terminated on 26 July 2024. All information relating to Manulife Investment-CM Flexi Fund, wherever appearing in the Master Prospectus and the First Supplemental Master Prospectus, has been removed.
2. Revisions were made to Manulife Investment-CM Shariah Flexi Fund following the passing of resolutions at the Unit Holders' adjourned meeting convened on 25 February 2026. These include the following:
   - the transfer of all assets of Manulife Investment-ML Shariah Flexi Fund to Manulife Investment-CM Shariah Flexi Fund, and the termination of Manulife Investment-ML Shariah Flexi Fund on 3 August 2026. All information relating to Manulife Investment-ML Shariah Flexi Fund, wherever appearing in the Master Prospectus and the First Supplemental Master Prospectus, has been removed;
   - the change of the Fund's name to "Manulife Investment-Shariah Flexi Fund";
   - the amendment to the Fund's Investment Policy and Strategy and Risk Management Strategies and Techniques;
   - the inclusion of "Country Risk" and "Currency Risk" to the specific risks of the Fund;
   - the reduction of sales charge in respect of the Fund;
3. the permitted investments of Manulife Investment-Shariah Flexi Fund, formerly known as Manulife Investment-CM Shariah Flexi Fund, have been updated;
4. the annual trustee fee has been updated;
5. an update to the permitted expenses;
6. the policy and procedures on unclaimed monies have been updated;
7. the Tax Adviser's Letter has been updated; and
8. other editorial, general and administrative updates.

For further information, please refer to the detailed list of amendments on our website at https://www.manulifeim.com.my/resources/company-announcement.html. The document is published under the title “Issuance of the Second Supplemental Master Prospectus dated 3 August 2026”.

If you are 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 3 September 2026.

A copy of the Second Supplemental Master Prospectus can be obtained from Manulife Investment Management (M) Berhad’s offices or downloaded from our website at www.manulifeim.com.my.

Should you require any further information or clarification, please do not hesitate to contact Manulife’s Customer Service Hotline at 03-2719 9271 or email us at My_CustomerService@Manulife.com.

Thank you for your support.

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

LIST OF AMENDMENTS: THIRD SUPPLEMENTAL MASTER PROSPECTUS CONSISTING OF:

- Manulife Investment Balanced Fund
- Manulife Investment Growth Fund
- Manulife Investment Progress Fund
- Manulife Investment Bond Fund
- Manulife Investment Regular Savings Fund
- Manulife Investment Money Market Fund
- Manulife Investment-ML Flexi Fund
- Manulife Investment Dividend Fund
- Manulife Investment-HW Flexi Fund
- Manulife Investment Al-Faid
- Manulife Investment As-Saad
- Manulife Investment Al-Fauzan
- Manulife Investment Al-Umran
- Manulife Investment Al-Ma'mun
- Manulife Investment-Shariah Flexi Fund *(formerly known as Manulife Investment-CM Shariah Flexi Fund)*
- Manulife Investment Shariah Progress Fund
- Manulife Investment-HW Shariah Flexi Fund
- Manulife Investment Shariah Progress Plus Fund

No	Section	Master Prospectus dated 15 May 2023 ("Master Prospectus") / First Supplemental Master Prospectus dated 20 October 2023	Second Supplemental Master Prospectus in respect of the above funds	Remarks
	General	(A) All references to "Manulife Investment-CM Shariah Flexi Fund", wherever they appear in the Master Prospectus and the First Supplemental Master Prospectus are hereby deleted and replaced with "Manulife Investment-Shariah Flexi Fund". We had convened a unit holders' meeting in relation to the Fund on 25 February 2026 ("Meeting") to obtain unit holders' approval for the following changes ("Material Changes") and the Material Changes have been approved by the unit holders present in person or by proxy at the Meeting: 1. to amend the Fund's Investment Policy and Strategy and Risk Management Strategies and Techniques; and 2. to include the "Country Risk" and "Currency Risk" to the specific risks of the Fund. A written notice will be given to existing unit holders at least 14 days prior to effective date of change, in compliance with paragraph 9.71 (a) of the GUTF. (B) Other amendments not under Item A above ("**Other Amendments**") We are of the view that all of the Other Amendments as set out in the Second Supplemental Master Prospectus will not materially prejudice the unit holders' interests as there is no: 1. change to the nature or objective of the Fund; 2. change to the risk profile of the Fund; 3. change in the distribution policy of the Fund; 4. introduction of a new category of fees or charges; or 5. increase in fees or charges of the Fund, as a result of the Other Amendments. As such, the Other Amendments do not materially prejudice the unit holders' interests under paragraph 9.70 of the Guidelines on Unit Trust Funds ("**GUTF**") and hence a unit holders' approval is not required under section 295(4)(a) of the Capital Markets and Services Act 2007 ("**CMSA**"). In addition, we are of the view that the Other Amendments are not significant changes that will affect unit holders' decision to stay invested in the Fund as there is no change in investment strategy, distribution policy or minimum balance of the Fund as a result of the Other Amendments.		

No	Section	Master Prospectus dated 15 May 2023 ("Master Prospectus") / First Supplemental Master Prospectus dated 20 October 2023	Second Supplemental Master Prospectus in respect of the above funds	Remarks
1	Corporate Directory	**Maybank Trustees Berhad** 196301000109 (5004-P) ~~**Registered Office/ Business Address**~~ ~~8th Floor, Menara Maybank~~ ~~100 Jalan Tun Perak,~~ ~~50050 Kuala Lumpur~~ ~~Phone: 03-2074 8580/ 8952~~ ~~Fax: 03-2070 9387~~ ~~E-mail: mtb.ut@maybank.com.my~~ Website: www.maybank2u.com.my	**Maybank Trustees Berhad** 196301000109 (5004-P) **Registered Office:** 14th Floor, Menara Maybank 100, Jalan Tun Perak 50050 Kuala Lumpur Email: mtb.ut@maybank.com Website: www.maybank2u.com.my **Business Address:** 22nd Floor, Tower 1 Etiqa Twin Towers 11, Jalan Pinang 50450 Kuala Lumpur Phone: 03-2177 5999 Fax: 03-2177 5974 Email: mtb.ut@maybank.com Website: www.maybank2u.com.my	Updated the registered and business addresses of Maybank Trustees Berhad following the relocation of its offices. Existing unit holders will be informed on the above amendments/ updates via a semi-annual or an annual report, whichever is earlier of the change, in compliance with paragraph 9.71 (b) of the GUTF
2	Corporate Directory	**ZICO Shariah Advisory Services Sdn Bhd 200701011429 (769433-D)** **~~Registered Office/~~ Business Address** Level 13A, Menara Milenium Jalan Damanlela Pusat Bandar Damansara 50490 Kuala Lumpur Phone: 03-9212 0976 ~~Fax: 03-9212 0974~~ Email : zh-shariah@zishariah.com Website: www.zico.group **Business Address:** Nil.	**ZICO Shariah Advisory Services Sdn Bhd** 200701011429 (769433-D) **Registered Office:** Level 5, Guoco Tower 6 Jalan Damanlela Damansara City, Bukit Damansara 50490 Kuala Lumpur Phone: 03-7890 3481/ 03-7890 2833 Email: aipeng.tan@incorp.asia / esther.chin@incorp.asia **Business Address:** Level 13A, Menara Milenium Jalan Damanlela Pusat Bandar Damansara 50490 Kuala Lumpur Phone: 03-9212 0976 Email: Zh-shariah@zishariah.com Website: www.zico.group	Updated the corporate directory of the Shariah Adviser following the relocation of its registered office. Existing unit holders will be informed on the above amendments/ updates via a semi-annual or an annual report, whichever is earlier of the change, in compliance with paragraph 9.71 (b) of the GUTF
3	Chapter 1: Fund Information	~~**1.2.5 Manulife Investment-CM Shariah Flexi Fund**~~ **Investment Policy and Strategy** The Fund invests in a diversified portfolio of Malaysian Shariah-compliant equities and/or Shariah-compliant equity-related instruments as well as sukuk and/or Islamic money market instruments. Islamic liquid assets such as Islamic money market instruments and Islamic deposits are used to maintain liquidity position and as a short-term alternative should the Shariah-compliant equity or sukuk markets become extremely volatile. The Fund may invest in the Shariah-compliant investments directly or via Islamic CISs. The Fund may invest up to 98% of its NAV in a single asset class of	**1.2.5 Manulife Investment-Shariah Flexi Fund** **Investment Policy and Strategy** The Fund invests in a diversified portfolio of Malaysian Shariah-compliant equities and/or Shariah-compliant equity-related instruments as well as sukuk and/or Islamic money market instruments. The Fund may also invest up to 25% of its NAV in foreign 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. Islamic liquid assets such as Islamic money market instruments	• Amended the name of Manulife Investment-CM Shariah Flexi Fund pursuant to the Fund Transfer Scheme which unit holders' approval was obtained on 25 February 2026. • The amendments to the Investment focus of the

No	Section	Master Prospectus dated 15 May 2023 ("Master Prospectus") / First Supplemental Master Prospectus dated 20 October 2023		Second Supplemental Master Prospectus in respect of the above funds	Remarks
			Shariah-compliant equities and/or Shariah-compliant equity-related instruments or sukuk and/or Islamic money market instruments. This allows the Fund the flexibility to switch to Shariah-compliant equities and/or Shariah-compliant equity-related instruments when the stock market is bullish and to switch to sukuk and/or Islamic 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 Islamic liquid assets. Strategy on Shariah-compliant equities and/or Shariah-compliant equity-related instruments broadly consists of the following: ~~i. The portfolio's asset allocation is determined by the Fund Manager's macro's view. A bottom-up approach in the Shariah-compliant equity selection will then follow in determining exposure to certain sector(s) or theme(s). This process will include:~~ ~~▪ Identification of growth companies which have competitive advantages to support strong earnings prospects; and~~ ~~▪ Screening for value which identifies fundamentally sound companies whose Shariah-compliant security prices have yet to reflect such value. These would include those with attractive valuations relative to their industry peers and those trading at significant discounts to their intrinsic/ book or replacement value. Focus will also be put on laggards and oversold Shariah-compliant equities which have the potential to rebound.~~ ~~ii. In addition to the quantitative factors included above, qualitative factors such as management and corporate governance will also be considered.~~ Strategy on sukuk and Islamic money market instruments: ~~▪ Predominantly in short-term sukuk, Islamic money market instruments and Islamic deposits. The short-term nature of these investments allows the Fund Manager to easily switch to Shariah-compliant equities during conducive stock market or bullish periods.~~ ~~▪ For investment in sukuk, the Fund Manager takes a top-down approach for asset allocation and a bottom-up approach for sukuk selection; looking for sukuk with value, investing in sukuk after thorough credit evaluation and identifying the relative market value.~~	and Islamic deposits are used to maintain liquidity position and as a short-term alternative should the Shariah-compliant equity or sukuk markets become extremely volatile. The Fund may invest in the Shariah-compliant investments directly or via Islamic CISs. The Fund may invest up to 98% of its NAV in a single asset class of Shariah-compliant equities and/or Shariah-compliant equity-related instruments or sukuk and/or Islamic money market instruments. This allows the Fund the flexibility to switch to Shariah-compliant equities and/or Shariah-compliant equity-related instruments when the stock market is bullish and to switch to sukuk and/or Islamic 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 Islamic liquid assets. Strategy on Shariah-compliant equities and/or Shariah-compliant equity-related instruments broadly consists of the following: Adopting a bottom-up approach in identifying companies with potential growth and earnings prospects during the Shariah-compliant securities selection process. Value-based criteria which identify fundamentally sound companies. These would include those with low valuations relative to their industry peers and those trading at discounts to their intrinsic, book or replacement value. Focus is also on laggards and fundamentally sound Shariah-compliant securities, which the prices have experienced sharp decline. The Fund Manager strongly believes in internal research. The Fund Manager conducts in-depth fundamental research on financial health, industry prospects and management quality of the company before investing. The Fund Manager also adopts an active trading strategy in meeting the investment objective of the Fund and focuses on the company's capital structure, intrinsic value, cash flow, replacement costs, revised net asset value (RNAV), management and potential growth trend. Strategy on sukuk and Islamic money market investment: Invests in liquid sukuk and Islamic money market instruments. The liquidity of the Shariah-compliant instruments will depend on market demand and supply for an issuer and/or tenure of the Shariah-compliant instruments and/or credit ratings which will in turn be dependent on prevailing economic and market conditions. The liquid nature of sukuk and Islamic money market instruments allows the Fund Manager to easily switch to Shariah-compliant equities when the Fund Manager sees such opportunities arise in the equity market.	Manulife Investment-Shariah Flexi Fund (formerly known as Manulife Investment-CM Shariah Flexi Fund) are made pursuant to the implementation of the approved fund transfer scheme and the corresponding change in investment strategy, as approved by the unit holders of the Transferor Fund (Manulife Investment-ML Shariah Flexi Fund) and the Transferee Fund (Manulife Investment-Shariah Flexi Fund) at the unit holders' meetings held on 25 February 2026. The amendment of investment focus is to provide the Transferee Fund greater flexibility to invest in foreign markets and align the investment strategy of the Transferee Fund with the Transferor Fund's investment strategy, thereby enabling the Transferee Fund to capture offshore growth opportunities following the implementation of the Transfer Scheme. • The amendment of the investment strategy of the transferee fund is intended to enhance clarity and accuracy of the disclosure relating to the Fund's investment approach. The revised wording provides clearer articulation of the Fund Manager's existing bottom-up equity selection process and refines the description of the Fund's
		Risk Management Strategies and Techniques	The Fund Manager actively monitors the investments to manage the risks of Shariah-compliant equity investments of the Fund~~. Although the Fund invests in Malaysian Shariah-compliant equities and/or Shariah-compliant equity-related instruments,~~ the level of equity investments changes as the Fund Manager purchases and/or sells Shariah-compliant equities and/or Shariah-compliant equity-related instruments. If the investment climate is unfavorable and the prospect of Shariah-compliant equity investments is not promising, the Fund Manager may sell down Shariah-compliant equities position in the Fund and reduce the Fund's exposure in Shariah-compliant equity investments. This strategy will minimize the potential loss which may arise when Shariah-compliant equities and/or Shariah-compliant equity-related instruments prices decline. The Fund Manager also		

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		structures the investments of the Fund so that they are well diversified across a range of Shariah-compliant equities to minimize specific (unsystematic) risk exposure to any one company or group of companies. The investments of the Fund are also diversified across a range of sectors/ industries to reduce sector/ industry specific risk. For sukuk and Islamic money market instruments, the Fund Manager focuses on managing credit/ default risk where credit analysis will be conducted on the issuer(s) to determine its ability to service promised profit payments and principal payments.	* 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. **Risk Management Strategies and Techniques** The Fund Manager actively monitors the investments to manage the risks of Shariah-compliant equity investments of the Fund. The level of equity investments changes as the Fund Manager purchases and/or sells Shariah-compliant equities and/or Shariah-compliant equity-related instruments. If the investment climate is unfavorable and the prospect of Shariah-compliant equity investments is not promising, the Fund Manager may sell down Shariah-compliant equities position in the Fund and reduce the Fund's exposure in Shariah-compliant equity investments. This strategy will minimize the potential loss which may arise when Shariah-compliant equities and/or Shariah-compliant equity-related instruments prices decline. The Fund Manager also structures the investments of the Fund so that they are well diversified across a range of Shariah-compliant equities to minimize specific (unsystematic) risk exposure to any one company or group of companies. The investments of the Fund are also diversified across a range of sectors/ industries to reduce sector/ industry specific risk. For sukuk and Islamic money market instruments, the Fund Manager focuses on managing credit/ default risk where credit analysis will be conducted on the issuer(s) to determine its ability to service promised profit payments and principal payments.	approach to investing in sukuk and Islamic money market instruments, including considerations relating to liquidity and market conditions. These changes are made only to improve disclosure and do not change the Fund's investment objective or how the Fund is managed. • The Risk Management Strategies and Techniques have been updated to ensure consistency with the Fund's updated investment strategy that permits investment in foreign markets. We are of the view that the Change of Investment Strategy and this amendment may affect the unit holders' decision to stay invested in the Transferee Fund. A written notice will be given to existing unit holders at least 14 days prior to effective date of change, in compliance with paragraph 9.71 (a) of the GUTF.

<table>
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<tr><td>4</td><td>Chapter 1: Fund Information</td><td>
1.3.2 Specific Risks

Table on risk associated with the Islamic Fund (for Manulife Investment- Shariah Flexi Fund)
<table>
<tr><th>Fund Category</th><th>Risk Associated with the Conventional Fund</th><th>Manulife Investment- ~~CM~~ Shariah Flexi Fund</th></tr>
<tr><td>Mixed Assets</td><td>Credit and default risk</td><td>✓</td></tr>
<tr><td></td><td>Interest rate risk</td><td>✓</td></tr>
<tr><td></td><td>Country risk</td><td></td></tr>
<tr><td></td><td>Currency risk</td><td></td></tr>
<tr><td></td><td>Stock specific risk</td><td>✓</td></tr>
<tr><td></td><td>Risk associated with investing in CIS</td><td>✓</td></tr>
<tr><td></td><td>Small to medium-sized compani-es risk</td><td>✓</td></tr>
<tr><td></td><td>Risk considerations for investing in Islamic hedging instruments and Shariah-compliant warrants</td><td>✓</td></tr>
<tr><td></td><td>Reclassification of Shariah status risk</td><td>✓</td></tr>
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1.3.2 Specific Risks

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<tr><td></td><td>Reclassification of Shariah status risk</td><td>✓</td></tr>
</table>
</td><td>
• Inclusion of ‘country risk’ and ‘currency risk’ to the fund to reflect the fund’s updated investment policy and strategy that allows investments in foreign markets, pursuant to item 3 of the LOA.

The material changes in sections 1.2.5 and 1.3.2 have been approved by unit holders via unit holders’ meeting held on 25 February 2026. Existing unit holders will be given at least 14 days written notice prior to effective date of change, in compliance with paragraph 9.71 (a) of the GUTF.
</td></tr>
</table>

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<tr><td>5</td><td><u>Chapter 1: Fund Information</u></td><td>1.5.1 Permitted Investments

~~Manulife Investment-CM Shariah Flexi Fund and~~ Manulife Investment-HW Shariah Flexi Fund
The Fund is authorised by its Deed to invest in the following:
▪ Shariah-compliant securities of companies listed on Bursa Malaysia;
▪ GIA and Islamic money market instruments;
▪ Unlisted Shariah-compliant shares including, without limitation, Shariah-compliant securities that have been approved by the relevant regulatory authorities for the listing of and quotation for such securities;
▪ Unlisted sukuk of a Malaysian issuer;
▪ Cagamas sukuk, sukuk and Islamic acceptance bills that are either bank guaranteed or carrying at least a BBB rating by RAM and/or MARC and/or investment grade rating from a recognised rating agency;
▪ GII, Bank Negara monetary notes-i and any other government Islamic paper;
▪ Islamic futures and option contracts traded in futures and option market of an exchange approved under the Act;
▪ Sukuk of Malaysian companies listed on approved stock exchange(s);
▪ Units/shares in Islamic CISs which include other Islamic money market funds; and
▪ Any other forms of Shariah-compliant investments as may be permitted by the SC and/or agreed upon by the Manager, the Trustee, the SACSC and/or the Shariah Adviser and in accordance to Shariah requirements from time to time.</td><td>1.5.1 Permitted Investments

Manulife Investment-Shariah Flexi Fund
The Fund is authorised by its Deed to invest in the following:
▪ Shariah-compliant securities of companies listed on Bursa Malaysia;
▪ Foreign sukuk and Shariah-compliant securities listed or traded under the rules of an Eligible Market;
▪ GIA and Islamic money market instruments;
▪ Unlisted Shariah-compliant securities including, without limitation, Shariah-compliant securities that have been approved by the relevant regulatory authorities for the listing of and quotation for such securities;
▪ Unlisted sukuk of a Malaysian issuer;
▪ Cagamas sukuk, sukuk and Islamic acceptance bills that are either bank-guaranteed or carrying at least a BBB rating by RAM and/or MARC and/or investment grade rating from a recognised rating agency;
▪ GII, Bank Negara monetary notes-i and any other government Islamic paper;
▪ Islamic futures and option contracts traded in futures and option market of an exchange approved under the Act;
▪ Sukuk of Malaysian companies listed on approved stock exchange(s);
▪ Units/shares in Islamic CISs which include other Islamic money market funds; and
▪ Any other forms of Shariah-compliant investments as may be permitted by the SC and/or agreed upon by the Manager, the Trustee, the SACSC and/or the Shariah Adviser and in accordance to Shariah requirements from time to time.

Manulife Investment-HW Shariah Flexi Fund
The Fund is authorised by its Deed to invest in the following:
▪ Shariah-compliant securities of companies listed on Bursa Malaysia;
▪ GIA and Islamic money market instruments;
▪ Unlisted Shariah-compliant shares including, without limitation, Shariah-compliant securities that have been approved by the relevant regulatory authorities for the listing of and quotation for such securities;
▪ Unlisted sukuk of a Malaysian issuer;
▪ Cagamas sukuk, sukuk and Islamic acceptance bills that are either bank guaranteed or carrying at least a BBB rating by RAM and/or MARC and/or investment grade rating from a recognised rating agency;
▪ GII, Bank Negara monetary notes-i and any other government Islamic paper;
▪ Islamic futures and option contracts traded in futures and option market of an exchange approved under the Act;
▪ Sukuk of Malaysian companies listed on approved stock exchange(s);
▪ Units/shares in Islamic CISs which include other Islamic money market funds; and
▪ Any other forms of Shariah-compliant investments as may be permitted by the SC and/or agreed upon by the Manager, the Trustee, the SACSC and/or the Shariah Adviser and in accordance to Shariah requirements from time to time.</td><td>• Updated the disclosure pursuant to item 3 of the LOA.

The amendments are not a significant change as this is a consequential update from item 3 of the LOA. Existing unit holders will be informed on the updates/ amendments via a semi-annual or an annual report, whichever is earlier, in compliance with paragraph 9.71 (b) of the GUTF</td></tr>
<tr><td>6</td><td><u>Chapter 1:</u></td><td><u>1.5.4 List of Deeds</u></td><td><u>1.5.4 List of Deeds</u></td><td></td></tr>
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No	Section	Master Prospectus dated 15 May 2023 ("Master Prospectus") / First Supplemental Master Prospectus dated 20 October 2023			Second Supplemental Master Prospectus in respect of the above funds			Remarks
		Fund Name	Trustee	List of Deeds	**Fund Name**	**Trustee**	**List of Deeds**	
	<u>Fund Information</u>	• Manulife Investment Balanced Fund	Maybank Trustees Berhad	• Master Deed dated 15 October 1998 • Supplemental Deed dated 12 July 1999 • 1st Supplemental Deed dated 17 April 2000 (applicable to Manulife Investment Equity Index Fund) • 2nd Supplemental Deed dated 18 December 2003 • 3rd Supplemental Deed dated 11 June 2007 • 4th Supplemental Deed dated 25 June 2009 (applicable to Manulife Investment Equity Index Fund) • 5th Supplemental Deed dated 26 August 2009 • 6th Supplemental Deed dated 3 June 2014 • 7th Supplemental Deed dated 6 March 2015 • 8th Supplemental Deed dated 17 April 2017 • 9th Supplemental Master Deed dated 27 June 2022	• Manulife Investment Balanced Fund	Maybank Trustees Berhad	• Master Deed dated 15 October 1998 • Supplemental Master Deed dated 12 July 1999 • 1st Supplemental Master Deed dated 17 April 2000 • 2nd Supplemental Master Deed dated 18 December 2003 • 3rd Supplemental Deed dated 11 June 2007 • 4th Supplemental Deed dated 25 June 2009 • 5th Supplemental Deed dated 26 August 2009 • 6th Supplemental Deed dated 3 June 2014 • 7th Supplemental Master Deed dated 6 March 2015 • 8th Supplemental Master Deed dated 17 April 2017 • 9th Supplemental Master Deed dated 27 June 2022 • 10th Supplemental Master Deed dated 27 March 2026	Updated the list of supplemental master deeds/ supplemental deed that have been recently registered with the Securities Commission Malaysia ("SC"). The amendments are not a significant change because it does not contain changes to the funds' investment strategy and risk profile, as well as the example of significant changes provided under guidance section of the GUTF. Existing unit holders will be informed on the above amendments/ updates via a semi-annual or an annual report, whichever is earlier of the change, in compliance with paragraph 9.71 (b) of the GUTF.
		• Manulife Investment Al-Faid • Manulife Investment Al-Fauzan • Manulife Investment As-Saad • Manulife Investment Bond Fund • Manulife Investment Dividend Fund • Manulife Investment Growth Fund • Manulife Investment Money Market Fund • Manulife Investment Progress Fund • Manulife Investment Regular Savings Fund • Manulife Investment-ML Shariah Flexi Fund	HSBC (Malaysia) Trustee Berhad	• Master Deed dated 31 January 2002 • 1st Supplemental Deed dated 12 June 2003 • 2nd Supplemental Deed dated 18 March 2004 • 3rd Supplemental Deed dated 26 August 2004 (applicable to Manulife Investment Regular Savings Fund and Manulife Investment Money Market Fund) • 4th Supplemental Deed dated 9 June 2005 (applicable to Manulife Investment Dividend Fund, Manulife Investment-ML Flexi Fund, Manulife Investment Al-Fauzan and Manulife Investment Al-Umran) • 5th Supplemental Deed dated 28 December 2006 (applicable to Manulife Investment-CM Flexi Fund and Manulife Investment Al-Ma'mun) • 7th Supplemental Deed dated 11 June 2007 (applicable to Manulife Investment-HW Flexi Fund)	• Manulife Investment Al-Faid • Manulife Investment Al-Fauzan • Manulife Investment As-Saad • Manulife Investment Bond Fund • Manulife Investment Dividend Fund • Manulife Investment Growth Fund • Manulife Investment Money Market Fund • Manulife Investment Progress Fund • Manulife Investment Regular Savings Fund • Manulife Investment-ML Shariah Flexi Fund	HSBC (Malaysia) Trustee Berhad	• Master Deed dated 31 January 2002 • 1st Supplemental Deed dated 12 June 2003 • 2nd Supplemental Deed dated 18 March 2004 • 3rd Supplemental Deed dated 26 August 2004 (applicable to Manulife Investment Regular Savings Fund and Manulife Investment Money Market Fund) • 4th Supplemental Deed dated 9 June 2005 (applicable to Manulife Investment Dividend Fund, Manulife Investment-ML Flexi Fund, Manulife Investment Al-Fauzan and Manulife Investment Al-Umran) • 5th Supplemental Deed dated 28 December 2006 (applicable to Manulife Investment Al-Ma'mun)	

		• Manulife Investment Al-Ma'mun • Manulife Investment Al-Umran • Manulife Investment-CM Shariah Flexi Fund • Manulife Investment-HW Flexi Fund • Manulife Investment-ML Flexi Fund	Maybank Trustees Berhad	• 8th Supplemental Deed dated 16 August 2007 (applicable to Manulife Investment-CM Shariah Flexi Fund) • 9th Supplemental Deed dated 6 November 2008 • 10th Supplemental Deed dated 13 December 2010 • 11th Supplemental Deed dated 6 December 2011 (applicable to Manulife Investment-ML Flexi Fund) • 12th Supplemental Deed dated 3 July 2012 (applicable to Manulife Investment-HW Flexi Fund) • 13th Supplemental Deed dated 3 June 2014 • 14th Supplemental Deed dated 23 October 2014 (applicable to Manulife Investment-ML Shariah Flexi Fund) • 15th Supplemental Master Deed dated 6 March 2015 • 16th Supplemental Master Deed dated 12 August 2015 (applicable to Manulife Investment Growth Fund and Manulife Investment Al-Fauzan) • 17th Supplemental Master Deed dated 17 April 2017 (applicable to Manulife Investment Dividend Fund, Manulife Investment Al-Fauzan and Manulife Investment Al-Umran) • 18th Supplemental Master Deed dated 10 November 2017 • 19th Supplemental Master Deed dated 17 August 2018 • 20th Supplemental Master Deed dated 24 June 2019 • 21st Supplemental Master Deed dated 27 September 2019 (applicable to Manulife Investment-HW Flexi Fund) • 22nd Supplemental Master Deed dated 23 September 2021 • 23rd Supplemental Master Deed dated 27 June 2022	• Manulife Investment Al-Ma'mun • Manulife Investment Al-Umran • Manulife Investment-Shariah Flexi Fund • Manulife Investment-HW Flexi Fund • Manulife Investment-ML Flexi Fund	Maybank Trustees Berhad	• 7th Supplemental Deed dated 11 June 2007 (applicable to Manulife Investment-HW Flexi Fund) • 8th Supplemental Deed dated 16 August 2007 (applicable to Manulife Investment-Shariah Flexi Fund) • 9th Supplemental Deed dated 6 November 2008 • 10th Supplemental Deed dated 13 December 2010 • 11th Supplemental Deed dated 6 December 2011 (applicable to Manulife Investment-ML Flexi Fund) • 12th Supplemental Deed dated 3 July 2012 (applicable to Manulife Investment-HW Flexi Fund) • 13th Supplemental Deed dated 3 June 2014 • 14th Supplemental Deed dated 23 October 2014 (applicable to Manulife Investment-ML Shariah Flexi Fund) • 15th Supplemental Master Deed dated 6 March 2015 • 16th Supplemental Master Deed dated 12 August 2015 (applicable to Manulife Investment Growth Fund and Manulife Investment Al-Fauzan) • 17th Supplemental Master Deed dated 17 April 2017 (applicable to Manulife Investment Dividend Fund, Manulife Investment Al-Fauzan and Manulife Investment Al-Umran) • 18th Supplemental Master Deed dated 10 November 2017 • 19th Supplemental Master Deed dated 17 August 2018 • 20th Supplemental Master Deed dated 24 June 2019 • 21st Supplemental Master Deed dated 27 September 2019 (applicable to Manulife Investment-HW Flexi Fund) • 22nd Supplemental Master Deed dated 23 September 2021 • 23rd Supplemental Master Deed dated 27 June 2022 • 24th Supplemental Master Deed dated 17 March 2026	
		• Manulife Investment Shariah Progress Fund • Manulife Investment-HW Shariah Flexi Fund	HSBC (Malaysia) Trustee Berhad	• Master Deed dated 8 August 2008 • 3rd Supplemental Deed dated 16 August 2010 (applicable to Manulife Investment Shariah Progress Fund) • 4th Supplemental Deed dated 23 April 2012 (applicable to Manulife Investment-HW Shariah Flexi Fund) • 5th Supplemental Deed dated 3 July 2012 (applicable to Manulife Investment Shariah Progress Fund) • 6th Supplemental Deed dated 3 June 2014				

<table>
<tr><th>No</th><th>Section</th><th>Master Prospectus dated 15 May 2023 (“Master Prospectus”) / First Supplemental Master Prospectus dated 20 October 2023</th><th>Second Supplemental Master Prospectus in respect of the above funds</th><th>Remarks</th></tr>
<tr><td></td><td></td><td>
<table>
<tr><td></td><td></td><td>• 8th Supplemental Deed dated 6 March 2015
• 9th Supplemental Deed dated 17 June 2015
• 12th Supplemental Master Deed dated 23 February 2021
• 13th Supplemental Master Deed dated 27 June 2022</td></tr>
<tr><td>• Manulife Investment Shariah Progress Plus Fund</td><td>HSBC (Malaysia) Trustee Berhad</td><td>• Master Deed dated 16 August 2017
• 1st Supplemental Master Deed dated 23 January 2018
• 8th Supplemental Deed dated 10 February 2021
• 13th Supplemental Master Deed dated 27 June 2022</td></tr>
</table>
</td><td>
<table>
<tr><td>• Manulife Investment Shariah Progress Fund
• Manulife Investment-HW Shariah Flexi Fund</td><td>HSBC (Malaysia) Trustee Berhad</td><td>▪ Master Deed dated 8 August 2008
▪ 2nd Supplemental Deed dated 2 August 2010
▪ 3rd Supplemental Deed dated 16 August 2010 (applicable to Manulife Investment Shariah Progress Fund)
▪ 4th Supplemental Deed dated 23 April 2012 (applicable to Manulife Investment-HW Shariah Flexi Fund)
▪ 5th Supplemental Deed dated 3 July 2012 (applicable to Manulife Investment Shariah Progress Fund)
▪ 6th Supplemental Deed dated 3 June 2014
▪ 8th Supplemental Deed dated 6 March 2015
▪ 9th Supplemental Deed dated 17 June 2015
▪ 11th Supplemental Master Deed dated 2 June 2020
▪ 12th Supplemental Master Deed dated 23 February 2021
▪ 13th Supplemental Master Deed dated 27 June 2022
▪ 14th Supplemental Master Deed dated 27 March 2026</td></tr>
<tr><td>• Manulife Investment Shariah Progress Plus Fund</td><td>HSBC (Malaysia) Trustee Berhad</td><td>▪ Master Deed dated 16 August 2017
▪ 1st Supplemental Master Deed dated 23 January 2018
▪ 8th Supplemental Deed dated 10 February 2021
▪ 13th Supplemental Master Deed dated 27 June 2022</td></tr>
</table>
</td><td></td></tr>
<tr><td>7</td><td>Chapter 2: Fees, Charges and Expenses</td><td>
2.1.1 Sales Charge

Table on sales charges of the Islamic Fund
<table>
<tr><th rowspan="2">Fund Category</th><th rowspan="2">Islamic Funds</th><th colspan="3">Sales Charge (as a % of NAV per Unit of the Fund)</th></tr>
<tr><th>UTC, Manager</th><th>IUTA</th><th>EPF#</th></tr>
<tr><td>Money Market</td><td>Manulife Investment Al-Ma’mun</td><td colspan="3">Nil</td></tr>
<tr><td>Sukuk</td><td>Manulife Investment As-Saad</td><td colspan="3">Up to 0.25%</td></tr>
<tr><td>Mixed Assets</td><td>Manulife Investment Al-Umran</td><td>Up to 6.50%</td><td>Up to 5.50%</td><td>Up to 0.50% with i-Akaun (Member)</td></tr>
</table>
</td><td>
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</table>
</td><td>• Updated the sales charge of Manulife Investment-Shariah Flexi (formerly known as Manulife Investment-CM Shariah Flexi) pursuant of the transfer of assets from Manulife Investment-ML Shariah Flexi

The amendment is not a significant change because it is not an increase to the charges</td></tr>
</table>

No	Section	Master Prospectus dated 15 May 2023 ("Master Prospectus") / First Supplemental Master Prospectus dated 20 October 2023	Second Supplemental Master Prospectus in respect of the above funds	Remarks
		~~Manulife Investment-CM Shariah Flexi Fund~~ | otherwise 3.00% Manulife Investment-HW Shariah Flexi Fund ~~Manulife Investment-ML Shariah Flexi Fund~~ | Up to 5.50% | N/A Equity | Manulife Investment Shariah Progress Plus Fund (RM Class) Manulife Investment Al-Faid Manulife Investment Al-Fauzan | Up to 6.50% | Up to 0.50% with i-Akaun (Member) otherwise 3.00% Manulife Investment Shariah Progress Fund	Manulife Investment-Shariah Flexi Fund | otherwise 3.00% Manulife Investment-HW Shariah Flexi Fund | Up to 5.50% Equity | Manulife Investment Shariah Progress Plus Fund (RM Class) | N/A Manulife Investment Al-Faid Manulife Investment Al-Fauzan | Up to 6.50% | Up to 0.50% with i-Akaun (Member) otherwise 3.00% Manulife Investment Shariah Progress Fund	of the fund.
		#**Employees Provident Fund - Members Investment Scheme (EPF-MIS)**: Funds qualified under the EPF-MIS will be levied a sales charge of up to 0.25% of NAV per Unit for bond funds; and for all other funds, up to 0.50% of NAV per Unit if subscribed via i-Akaun (Member), otherwise up to 3.00% of NAV per Unit. The list of Funds qualified under EPF-MIS will be updated on our website at www.manulifeim.com.my as and when EPF revises the list. Alternatively, you may contact the Manager's Customer Service personnel. i-Akaun (Member) is an account accessible via the internet for the members of the EPF-MIS to enable them to access their respective account with EPF and to use the services.	#**Employees Provident Fund - Members Investment Scheme (EPF-MIS)**: Funds qualified under the EPF-MIS will be levied a sales charge of up to 0.25% of NAV per Unit for bond funds; and for all other funds, up to 0.50% of NAV per Unit if subscribed via i-Akaun (Member), otherwise up to 3.00% of NAV per Unit. Please note that the applicable sales charge may be revised from time to time subject to further directives as may be issued by the EPF. The list of Funds qualified under EPF-MIS will be updated on our website at www.manulifeim.com.my as and when EPF revises the list. Alternatively, you may contact the Manager's Customer Service personnel. i-Akaun (Member) is an account accessible via the internet for the members of the EPF-MIS to enable them to access their respective account with EPF and to use the services.	• Statement added to provide clarity to investors that the sales charge for EPF-MIS funds may change subject to the regulatory or policy updates issued by the EPF Existing unit holders will be informed on the above amendments/ updates via a semi-annual or an annual report, whichever is earlier of the change, in compliance with paragraph 9.71 (b) of the GUTF.

<table>
<tr><th>No</th><th>Section</th><th>Master Prospectus dated 15 May 2023 (“Master Prospectus”) / First Supplemental Master Prospectus dated 20 October 2023</th><th>Second Supplemental Master Prospectus in respect of the above funds</th><th>Remarks</th></tr>
<tr>
<td>8</td>
<td>Chapter 2: Fees, Charges and Expenses</td>
<td>
2.2.2 Annual Trustee Fee
<table>
<tr><th>Fund Category</th><th>Conventional Funds</th><th>Annual Trustee Fee (as a % p.a. of NAV)</th></tr>
<tr><td>Money Market</td><td>Manulife Investment Money Market Fund</td><td>Up to 0.06%</td></tr>
<tr><td>Bond</td><td>Manulife Investment Bond Fund</td><td></td></tr>
<tr><td>Mixed Assets</td><td>Manulife Investment-ML Flexi Fund</td><td>~~Up to 0.07% or a minimum of RM18,000 p.a., whichever is higher~~</td></tr>
<tr><td></td><td>~~Manulife Investment-CM Flexi Fund~~</td><td>~~Up to 0.08% or a minimum of RM18,000 p.a., whichever is higher~~</td></tr>
<tr><td></td><td>Manulife Investment-HW Flexi Fund</td><td></td></tr>
<tr><td></td><td>Manulife Investment Balanced Fund</td><td>Up to 0.08%</td></tr>
<tr><td>Equity</td><td>Manulife Investment Dividend Fund</td><td>Up to 0.06%</td></tr>
<tr><td></td><td>Manulife Investment Equity Index</td><td></td></tr>
<tr><td></td><td>Manulife Investment Growth Fund</td><td></td></tr>
<tr><td></td><td>Manulife Investment Progress Fund</td><td></td></tr>
<tr><td></td><td>Manulife Investment Regular Savings Fund</td><td></td></tr>
</table>
<table>
<tr><th>Fund Category</th><th>Islamic Funds</th><th>Annual Trustee Fee (as a % p.a. of NAV)</th></tr>
<tr><td>Money Market</td><td>Manulife Investment Al-Ma’mun</td><td>Up to 0.08% or a minimum of RM18,000 p.a., whichever is higher</td></tr>
<tr><td>Sukuk</td><td>Manulife Investment As-Saad</td><td>Up to 0.06%</td></tr>
<tr><td>Mixed Assets</td><td>Manulife Investment Al-Umran</td><td>~~Up to 0.07% or a minimum of RM18,000 p.a., whichever is higher~~</td></tr>
<tr><td></td><td>~~Manulife Investment-CM Shariah Flexi Fund~~</td><td>~~Up to 0.08% or a minimum of RM18,000 p.a., whichever is higher~~</td></tr>
<tr><td></td><td>~~Manulife Investment-ML Shariah Flexi Fund~~</td><td>Up to 0.06%</td></tr>
<tr><td></td><td>Manulife Investment-HW Shariah Flexi Fund</td><td></td></tr>
<tr><td>Equity</td><td>Manulife Investment Al-Faid</td><td></td></tr>
<tr><td></td><td>Manulife Investment Al-Fauzan</td><td></td></tr>
<tr><td></td><td>Manulife Investment Shariah</td><td></td></tr>
</table>
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<tr><th>Fund Category</th><th>Conventional Funds</th><th>Annual Trustee Fee (as a % p.a. of NAV)</th></tr>
<tr><td>Money Market</td><td>Manulife Investment Money Market Fund</td><td>Up to 0.06%</td></tr>
<tr><td>Bond</td><td>Manulife Investment Bond Fund</td><td></td></tr>
<tr><td>Mixed Assets</td><td>Manulife Investment-ML Flexi Fund</td><td>Up to 0.06% or a minimum of RM12,000 p.a., whichever is higher</td></tr>
<tr><td></td><td>Manulife Investment-HW Flexi Fund</td><td></td></tr>
<tr><td></td><td>Manulife Investment Balanced Fund</td><td>Up to 0.06%</td></tr>
<tr><td>Equity</td><td>Manulife Investment Dividend Fund</td><td>Up to 0.06%</td></tr>
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<tr><td>Money Market</td><td>Manulife Investment Al-Ma’mun</td><td>Up to 0.03% or a minimum of RM12,000 p.a., whichever is higher</td></tr>
<tr><td>Sukuk</td><td>Manulife Investment As-Saad</td><td>Up to 0.06%</td></tr>
<tr><td>Mixed Assets</td><td>Manulife Investment Al-Umran</td><td>Up to 0.06% or a minimum of RM12,000 p.a., whichever is higher</td></tr>
<tr><td></td><td>Manulife Investment-Shariah Flexi Fund</td><td></td></tr>
<tr><td></td><td>Manulife Investment-HW Shariah Flexi Fund</td><td>Up to 0.06%</td></tr>
<tr><td>Equity</td><td>Manulife Investment Al-Faid</td><td></td></tr>
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<tr><td></td><td>Manulife Investment Shariah Progress Fund</td><td></td></tr>
</table>
</td>
<td>Updated the trustee fees as agreed with the Trustee.

This is not a significant change because it is not an increase in fees of the funds.

Existing unit holders will be informed on the above amendments/ updates via a semi-annual or an annual report, whichever is earlier of the change, in compliance with paragraph 9.71 (b) of the GUTF.</td>
</tr>
</table>

No	Section	Master Prospectus dated 15 May 2023 (“Master Prospectus”) / First Supplemental Master Prospectus dated 20 October 2023	Second Supplemental Master Prospectus in respect of the above funds	Remarks
		Progress Plus Fund Manulife Investment Shariah Progress Fund Manulife Investment Syariah Index Fund — Up to 0.08% or a minimum of RM18,000 p.a., whichever is higher		
9	Chapter 2: Fees, Charges and Expenses	**2.3 Expenses** Only the expenses which are directly related and necessary to the business of the Funds may be charged to the Funds. These would include (but not limited to) the following: • Commissions/fees paid to brokers in effecting dealings in the investments of the Funds, shown on the contract notes or confirmation notes ~~and difference accounts~~; • Charges/fees paid to sub-custodians in relation to foreign assets of the Funds (where the custodial function is delegated by the Trustee); • Taxes and other duties charged on the Fund~~s~~ by the government and/or other authorities; • Costs, fees and expenses properly incurred by the auditor ~~and tax agent~~ appointed for the Fund~~s~~; • Fees ~~incurred~~ for the valuation of any investment of the Funds; • Costs, fees and expenses incurred for any modification of the Deed save where such modification is for the benefit of the Manager and/or the Trustee; • Costs, fees and expenses incurred for any meeting of the Unit Holders save where such meeting is convened for the benefit of the Manager and/or the Trustee; • Costs, commissions, fees and expenses of the sale, purchase, insurance/ takaful and any other dealing of any asset of the Fund~~s~~; • Costs, fees and expenses incurred in engaging any specialist approved by the Trustee for investigating or evaluating any proposed investment of the Fund~~s~~; • Costs, fees and expenses incurred in engaging any adviser for the benefit of the Fund~~s~~; • Costs, fees and expenses incurred in the preparation and audit of the taxation returns and accounts of the Fund~~s~~; • Costs, fees and expenses incurred in the termination of the Fund~~s~~ or ~~its~~ Class~~(es)~~ or the removal of the Trustee or the Manager and the appointment of a new trustee or management company; • Costs, fees and expenses incurred in relation to any arbitration or other proceedings concerning the Fund~~s~~ ~~or its~~ Class~~(es)~~ or any asset of the Fund~~s~~, including proceedings against the Trustee or the Manager by the other for the benefit of the Funds (save to the extent that legal costs incurred for the defence of either of them ~~are not ordered by the court to be reimbursed~~ by the Fund~~s~~); • Remuneration and out-of-pocket expenses of the person(s) or members of a committee undertaking the oversight function of the Funds, unless the Manager decides otherwise;	**2.3 Expenses** Only the expenses which are directly related and necessary to the business of the Funds may be charged to the Funds. These would include (but not limited to) the following: (a) commissions or fees paid to brokers or dealers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes; (b) (where the custodial function is delegated by the Trustee) charges and fees paid to sub-custodians taking into custody any foreign assets of the Fund; (c) taxes and other duties charged on the Fund by the government and/or other authorities; (d) costs, fees and expenses properly incurred by the auditor appointed for the Fund; (e) fees for the valuation of any investment of the Fund; (f) costs, fees and expenses incurred for any modification of the Deed save where such modification is for the benefit of the Manager and/or the Trustee; (g) costs, fees and expenses incurred for any meeting of the Unit Holders save where such meeting is convened for the benefit of the Manager and/or the Trustee; (h) costs, commissions, fees and expenses of the sale, purchase, insurance or takaful and any other dealing of any asset of the Fund; (i) costs, fees and expenses incurred in engaging any specialist approved by the Trustee for investigating or evaluating any proposed investment of the Fund; (j) costs, fees and expenses incurred in engaging any adviser for the benefit of the Fund (including but not limited to Shariah adviser and legal adviser); (k) costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund; (l) costs, fees and expenses incurred in the termination of the Fund or a Class or the removal or retirement of the Trustee or the Manager and the appointment of a new trustee or management company; (m) costs, fees and expenses incurred in relation to any arbitration or other proceedings concerning the Fund, a Class or any asset of the Fund, including proceedings against the Trustee or the Manager by the other for the benefit of the Fund or a Class (save to the extent that legal costs incurred for the defence of either of them are ordered by the court not to be reimbursed by the Fund); (n) remuneration and out of pocket expenses of the person(s) or members of a committee undertaking the oversight function of the Fund, unless the Manager decides otherwise; (o) costs, fees and expenses deemed by the Manager to have been incurred in connection with any change or the need to comply with any change or introduction of any law, regulation or requirement (whether or not having the force of law) of any governmental or regulatory authority; (p) costs, fees and expenses incurred for the fund valuation and accounting of the Fund performed by a fund valuation agent;	• Amended for clarity purpose • Amended for clarity purpose • Inserted pursuant to items (e) and (f) of the guidance to paragraph 7.18 of the GUTF

No	Section	Master Prospectus dated 15 May 2023 ("Master Prospectus") / First Supplemental Master Prospectus dated 20 October 2023	Second Supplemental Master Prospectus in respect of the above funds	Remarks
		• ~~Costs and/or expenses associated with the distributions declared pursuant to the Deed and the payment of such distribution including without limitation fees, costs and/or expenses for the revalidation or reissuance of any distribution cheque or warrant or telegraphic transfer;~~ • Costs, fees and expenses deemed by the Manager to have been incurred in connection with any change or the need to comply with any change or introduction of any law, regulation or requirement (whether or not having the force of law) of any governmental or regulatory authority; • The costs of printing and despatching to Unit Holders reports, accounts of the Funds, tax certificates, distribution warrants, notice of meeting of Unit Holders, newspapers advertisements; ~~and~~ • ~~Any other such expenditure as may be approved by the Trustee.~~	(q) the costs of printing and despatching to Unit Holders the reports, account of the Fund, tax certificates, distribution warrants, notice of meeting of Unit Holders, newspaper advertisements and any other such expenditure as may be approved by the Trustee; (r) any fees as may be imposed by the SC in relation to the Fund; and (s) any tax now or hereafter imposed by law or required to be paid in connection with any costs, fees and expenses incurred under sub-paragraphs (a) to (r) above.	• Inserted to allow the fees that are in relation to the Fund as may be imposed by the Securities Commission Malaysia to be charged by the Fund; and • Inserted to account for taxes which may be imposed on the Fund As the list of permitted expenses are not exhaustive, the trustee may exercise its discretion in determining whether or not to allow an expenses to be charged to the Funds, we take the view that the costs, fees and/or expenses listed under (p), (r) and (s) are not a new category of expenses but are the expansion to the existing list of specified expenses, hence it's not significant change. Existing unit holders will be informed on the above amendments/ updates via a semi-annual or an annual report, whichever is earlier of the change, in compliance with paragraph 9.71 (b) of the GUTF.
10	Chapter 3: Transaction Information	**3.3 Information on Purchasing and Redeeming Units** Units can be purchased and redeemed by completing the Account Opening Form or Redemption Form which is obtainable via: ▪ the Manager's office/ branch offices ~~between 8.45 a.m. to 5.30 p.m. on a Business Day~~; ▪ the Manager's website at www.manulifeim.com.my;	**3.3 Information on Purchasing and Redeeming Units** Units can be purchased and redeemed by completing the Account Opening Form or Redemption Form which is obtainable via: ▪ the Manager's office/ branch offices (Please refer to https://www.manulifeim.com.my/contact-us.html for the latest update on our operation hours);	Removed the operation hours and to instead refer unit holders to the Manager's website for the latest information. This amendment is made to ensure that the prospectus

No	Section	Master Prospectus dated 15 May 2023 (“Master Prospectus”) / First Supplemental Master Prospectus dated 20 October 2023	Second Supplemental Master Prospectus in respect of the above funds	Remarks
		▪ direct mail to you by contacting the Manager’s Customer Service Hotline; or ▪ any of the Manager’s authorised distributors.	▪ the Manager’s website at www.manulifeim.com.my; ▪ direct mail to you by contacting the Manager’s Customer Service Hotline; or ▪ any of the Manager’s authorised distributors.	disclosures remain accurate and up to date, as operating hours may be subject to change from time to time. The amendment improves clarity and accuracy of disclosure and does not affect the process for purchasing or redeeming units, nor does it result in any change to the rights of unit holders or the Fund’s transaction procedures. The amendments are not a significant change because it does not contain changes to the funds’ investment strategy and risk profile, as well as the example of significant changes provided under guidance section of the GUTF. Existing unit holders will be informed on the above amendments/ updates via a semi-annual or an annual report, whichever is earlier of the change, in compliance with paragraph 9.71 (b) of the GUTF.
11	Chapter 3: Transaction Information	**3.4 Opening an Account and Making an Investment** Eighth paragraph of the section Upon the expiry of the time limit, the Manager will, based on your instruction: (i) switch the investments in money market fund into non-money market fund offered under the EPF-MIS managed by us; or (ii) return the money to the member’s EPF account.	**3.4 Opening an Account and Making an Investment** Eighth paragraph of the section Within fourteen (14) calendar days before the expiry of the time limit, the Manager will, based on your instruction: (iii) switch the investments in money market fund into non-money market fund offered under the EPF-MIS managed by us; or (iv) return the money to the member’s EPF account.	The amended disclosure is to clarify the timing at which the Manager will act on a member’s instruction upon the expiry of the applicable EPF-MIS time limit. Existing unit holders will be informed on the above amendments/ updates via a semi-annual or an annual report, whichever is earlier of the change, in compliance with paragraph 9.71 (b) of the GUTF

No	Section	Master Prospectus dated 15 May 2023 ("Master Prospectus") / First Supplemental Master Prospectus dated 20 October 2023	Second Supplemental Master Prospectus in respect of the above funds	Remarks
12	Chapter 3: Transaction Information	**3.7 Policy and Procedures on Unclaimed Monies** Any monies payable to Unit Holders which remain unclaimed after one year from the date of payment will be handled by the Manager in accordance with the requirements of the Unclaimed Moneys Act, 1965.	**3.7 Policy and Procedures on Unclaimed Monies** Any monies payable to Unit Holders which remain unclaimed after two years from the date of payment will be handled by the Manager in accordance with the requirements of the Unclaimed Moneys Act, 1965 as amended by Unclaimed Moneys (Amendment) Act 2024.	Updated the disclosure of the policy and procedures on unclaimed monies accordance with the requirements of the Unclaimed Moneys Act, 1965 as amended by Unclaimed Moneys (Amendment) Act 2024 in force from 1st August 2024. This is not a significant change to the existing investors, as this is amendment in Unclaimed Moneys Act. Existing unit holders will be informed on the above amendments/ updates via a semi-annual or an annual report, whichever is earlier of the change, in compliance with paragraph 9.71 (b) of the GUTF
13	Chapter 7: The Trustees	**7.2 Maybank Trustees Berhad** Corporate Information Maybank Trustees Berhad (Registration No.: 196301000109 (5004-P)) is the trustee of Manulife Investment Balanced Fund, ~~Manulife Investment Equity Index Fund,~~ Manulife Investment-ML Flexi Fund, ~~Manulife Investment Syariah Index Fund,~~ Manulife Investment Al-Umran, ~~Manulife Investment-CM Flexi Fund,~~ Manulife Investment Al-Ma'mun, Manulife Investment-HW Flexi Fund and ~~Manulife Investment-CM Shariah Flexi Fund.~~ The Trustee's registered office is at ~~8th Floor, Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur~~. Maybank Trustees Berhad was incorporated on 12 April 1963 and registered as a Trust Company under the Trust Companies Act 1949 on 11 November 1963. It was one of the first local trust companies to provide trustee services with the objective of meeting the financial needs of both individual and corporate clients. The Trustee has acquired experience in the administration of unit trust funds/ schemes since 1991.	**7.2 Maybank Trustees Berhad** Corporate Information Maybank Trustees Berhad (Registration No.: 196301000109 (5004-P)) is the trustee of Manulife Investment Balanced Fund, Manulife Investment-ML Flexi Fund, Manulife Investment Al-Umran, Manulife Investment Al-Ma'mun, Manulife Investment-HW Flexi Fund and Manulife Investment-Shariah Flexi Fund. The Trustee's registered office is at 14th Floor, Menara Maybank, 100, Jalan Tun Perak, 50050 Kuala Lumpur. Maybank Trustees Berhad was incorporated on 12 April 1963 and registered as a Trust Company under the Trust Companies Act 1949 on 11 November 1963. It was one of the first local trust companies to provide trustee services with the objective of meeting the financial needs of both individual and corporate clients. The Trustee has acquired experience in the administration of unit trust funds/schemes since 1991.	Updated pursuant to item 1 of the LOA. The amendments are not a significant change because it does not contain changes to the funds' investment strategy and risk profile, as well as the example of significant changes provided under guidance section of the GUTF. Existing unit holders will be informed on the above amendments/ updates via a semi-annual or an annual report, whichever is earlier of the change, in compliance with paragraph 9.71 (b) of the GUTF.

<table>
<tr><th>No</th><th>Section</th><th>Master Prospectus dated 15 May 2023 (“Master Prospectus”) / First Supplemental Master Prospectus dated 20 October 2023</th><th>Second Supplemental Master Prospectus in respect of the above funds</th><th>Remarks</th></tr>
<tr>
<td>14</td>
<td>Chapter 8: Salient Terms of the Deed</td>
<td>

8.3.2 Indirect Fees and Charges

<table>
<tr><th rowspan="2">Fund Category</th><th rowspan="2">Conventional Funds</th><th colspan="2">Maximum Charge (as a % p.a. of the NAV per Unit of the Fund/ Class)</th></tr>
<tr><th>Management Fee</th><th>Trustee Fee</th></tr>
<tr><td>Money Market</td><td>Manulife Investment Money Market Fund</td><td>Class A: 1.50%
Class I: 1.50%</td><td>0.25%, subject to a minimum of RM18,000 p.a.</td></tr>
<tr><td>Bond</td><td>Manulife Investment Bond Fund</td><td>0.75%</td><td>0.25%, subject to a minimum of RM30,000 p.a.</td></tr>
<tr><td rowspan="4">Mixed Assets</td><td>Manulife Investment Balanced Fund</td><td>1.50%</td><td>0.08%</td></tr>
<tr><td>~~Manulife Investment-CM Flexi Fund~~</td><td rowspan="2">2.50%</td><td rowspan="4">~~0.25%, subject to a minimum of RM18,000 p.a.~~</td></tr>
<tr><td>Manulife Investment-HW Flexi Fund</td></tr>
<tr><td>Manulife Investment-ML Flexi Fund</td><td rowspan="5">1.50%</td></tr>
<tr><td rowspan="4">Equity</td><td>Manulife Investment Dividend Fund</td></tr>
<tr><td>Manulife Investment Regular Savings Fund</td></tr>
<tr><td>Manulife Investment Growth Fund</td><td rowspan="2">0.25%, subject to a minimum of RM30,000 p.a.</td></tr>
<tr><td>Manulife Investment Progress Fund</td></tr>
</table>

<table>
<tr><th rowspan="2">Fund Category</th><th rowspan="2">Islamic Funds</th><th colspan="2">Maximum Charge (as a % p.a. of the NAV per Unit of the Fund/ Class)</th></tr>
<tr><th>Management Fee</th><th>Trustee Fee</th></tr>
<tr><td>Money Market</td><td>Manulife Investment Al-Ma’mun</td><td>Class A: 2.50%
Class I: 2.50%</td><td>0.25%, subject to a minimum of ~~RM18,000 p.a.~~</td></tr>
<tr><td>Sukuk</td><td>Manulife Investment As-Saad</td><td>0.75%</td><td>0.25%, subject to a minimum of RM30,000 p.a.</td></tr>
<tr><td rowspan="3">Mixed Assets</td><td>Manulife Investment Al-Umran</td><td>1.50%</td><td>~~0.25%, subject to a minimum of RM18,000 p.a.~~</td></tr>
<tr><td>Manulife Investment-ML Shariah Flexi Fund</td><td rowspan="2">2.50%</td><td>0.25% (excluding foreign custodian fees and charges)</td></tr>
<tr><td>Manulife Investment-CM</td><td>0.25%, subject to a minimum of</td></tr>
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8.3.2 Indirect Fees and Charges

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<tr><th rowspan="2">Fund Category</th><th rowspan="2">Conventional Funds</th><th colspan="2">Maximum Charge (as a % p.a. of the NAV per Unit of the Fund/ Class)</th></tr>
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<tr><td>Money Market</td><td>Manulife Investment Money Market Fund</td><td>Class A: 1.50%
Class I: 1.50%</td><td>0.25%, subject to a minimum of RM18,000 p.a.</td></tr>
<tr><td>Bond</td><td>Manulife Investment Bond Fund</td><td>0.75%</td><td>0.25%, subject to a minimum of RM30,000 p.a.</td></tr>
<tr><td rowspan="3">Mixed Assets</td><td>Manulife Investment Balanced Fund</td><td>1.50%</td><td>0.08%</td></tr>
<tr><td>Manulife Investment-HW Flexi Fund</td><td>2.50%</td><td rowspan="2">0.25%, subject to a minimum of RM12,000 p.a.</td></tr>
<tr><td>Manulife Investment-ML Flexi Fund</td><td rowspan="5">1.50%</td></tr>
<tr><td rowspan="4">Equity</td><td>Manulife Investment Dividend Fund</td><td rowspan="2">0.25%, subject to a minimum of RM18,000 p.a.</td></tr>
<tr><td>Manulife Investment Regular Savings Fund</td></tr>
<tr><td>Manulife Investment Growth Fund</td><td rowspan="2">0.25%, subject to a minimum of RM30,000 p.a.</td></tr>
<tr><td>Manulife Investment Progress Fund</td></tr>
</table>

<table>
<tr><th rowspan="2">Fund Category</th><th rowspan="2">Islamic Funds</th><th colspan="2">Maximum Charge (as a % p.a. of the NAV per Unit of the Fund/ Class)</th></tr>
<tr><th>Management Fee</th><th>Trustee Fee</th></tr>
<tr><td>Money Market</td><td>Manulife Investment Al-Ma’mun</td><td>Class A: 2.50%
Class I: 2.50%</td><td>0.25%, subject to a minimum of RM12,000 p.a.</td></tr>
<tr><td>Sukuk</td><td>Manulife Investment As-Saad</td><td>0.75%</td><td>0.25%, subject to a minimum of RM30,000 p.a.</td></tr>
<tr><td rowspan="3">Mixed Assets</td><td>Manulife Investment Al-Umran</td><td>1.50%</td><td rowspan="2">0.25%, subject to a minimum of RM12,000 p.a.</td></tr>
<tr><td>Manulife Investment-Shariah Flexi Fund</td><td rowspan="3">2.50%</td></tr>
<tr><td>Manulife Investment-HW Shariah Flexi Fund</td><td rowspan="2">0.25%, subject to a minimum of RM18,000 p.a. (excluding foreign custodian fees and</td></tr>
<tr><td>Equity</td><td>Manulife Investment</td></tr>
</table>

</td>
<td>Updated the minimum amount of trustee fee per annum as disclosed in the 24th Supplemental Master Deed dated 17 March 2026 which was recently registered with the SC.

This is not a significant change because it is not an increase in fees of the funds.

Existing unit holders will be informed on the above amendments/ updates via a semi-annual or an annual report, whichever is earlier of the change, in compliance with paragraph 9.71 (b) of the GUTF.</td>
</tr>
</table>

No	Section	Master Prospectus dated 15 May 2023 (“Master Prospectus”) / First Supplemental Master Prospectus dated 20 October 2023	Second Supplemental Master Prospectus in respect of the above funds	Remarks
		|	|	| | | |---|---|---|---| | | Shariah Flexi Fund | | RM18,000 p.a. (excluding foreign custodian fees and charges) | | | Manulife Investment-HW Shariah Flexi Fund | | | | **Equity** | Manulife Investment Shariah Progress Fund | 1.50% | | | | Manulife Investment Al-Fauzan | 1.50% | | | | Manulife Investment Al-Faid | 1.50% | 0.25%, subject to a minimum of RM30,000 p.a. | | | Manulife Investment Shariah Progress Plus Fund | 3.00% | 0.20%, subject to any minimum fee (excluding foreign sub-custodian fees and charges) p.a. and/or a maximum fee (excluding foreign sub-custodian fees and charges) p.a. as shall be agreed upon by the Manager and the Trustee. |	| Shariah Progress Fund | | charges) | |---|---|---| | Manulife Investment Al-Fauzan | 1.50% | | | Manulife Investment Al-Faid | 1.50% | 0.25%, subject to a minimum of RM30,000 p.a. | | Manulife Investment Shariah Progress Plus Fund | 3.00% | 0.20%, subject to any minimum fee (excluding foreign sub-custodian fees and charges) p.a. and/or a maximum fee (excluding foreign sub-custodian fees and charges) p.a. as shall be agreed upon by the Manager and the Trustee. |	
15	Chapter 8: Salient Terms of the Deed	**8.5 Permitted Expenses** Only the expenses (or parts thereof) which are directly related and necessary to the business of the Funds may be charged to the Funds. These would include (but are not limited to) the following: • Commissions/ fees paid to brokers in effecting dealings in the investments of the Fund~~s~~, shown on the contract notes or confirmation notes ~~or difference accounts~~; • Charges/ fees paid to sub-custodians (where the custodial function is delegated by the Trustee); • Taxes and other duties charged on the Fund~~s~~ by the government and/or other authorities; • Costs, fees and expenses properly incurred by the auditor of the Fund~~s~~; • Fees for the valuation of any investment of the Funds; • Costs, fees and expenses incurred for any modification of the Deed save where such modification is for the benefit of the Manager and/or the Trustee; • Costs, fees and expenses incurred for any meeting of the Unit Holders save where such meeting is convened for the benefit of the Manager and/or the Trustee; • Costs, commissions, fees and expenses of the sale, purchase, insurance/takaful and any other dealing of any asset of the Fund~~s~~; • Costs, fees and expenses incurred in engaging any specialist approved by the Trustee for investigating or evaluating any proposed investment of the Fund~~s~~; • Costs, fees and expenses incurred in engaging any adviser for the benefit of the Funds;	**8.5 Permitted Expenses** Only the expenses (or parts thereof) which are directly related and necessary to the business of the Funds may be charged to the Funds. These would include (but are not limited to) the following: (a) commissions or fees paid to brokers or dealers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes; (b) (where the custodial function is delegated by the Trustee) charges and fees paid to sub-custodians taking into custody any foreign assets of the Fund; (c) taxes and other duties charged on the Fund by the government and/or other authorities; (d) costs, fees and expenses properly incurred by the auditor appointed for the Fund; (e) fees for the valuation of any investment of the Fund; (f) costs, fees and expenses incurred for any modification of the Deed save where such modification is for the benefit of the Manager and/or the Trustee; (g) costs, fees and expenses incurred for any meeting of the Unit Holders save where such meeting is convened for the benefit of the Manager and/or the Trustee; (h) costs, commissions, fees and expenses of the sale, purchase, insurance or takaful and any other dealing of any asset of the Fund; (i) costs, fees and expenses incurred in engaging any specialist approved by the Trustee for investigating or evaluating any proposed investment of the Fund; (j) costs, fees and expenses incurred in engaging any adviser for the benefit of the Fund (including but not limited to Shariah adviser and legal adviser);	• Amended as per the 24th Supplemental Master Deed dated 17 March 2026 which was recently registered with the SC

No	Section	Master Prospectus dated 15 May 2023 (“Master Prospectus”) / First Supplemental Master Prospectus dated 20 October 2023	Second Supplemental Master Prospectus in respect of the above funds	Remarks
		• Costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund~~s~~; • Costs, fees and expenses incurred in the termination of the Fund~~s~~ or ~~its~~ Class~~(es)~~ or the removal of the Trustee or the Manager and the appointment of a new trustee or management company; • Costs, fees and expenses incurred in relation to any arbitration or other proceedings concerning the Fund~~s~~ or ~~its~~ Class~~(es)~~ or any asset of the Fund~~s~~, including proceedings against the Trustee or the Manager by the other for the benefit of the Fund~~s~~ (save to the extent that legal costs incurred for the defence of either of them ~~are not ordered~~ by the court to be reimbursed by the Funds); • Remuneration and out-of-pocket expenses of the ~~independent members of the~~ person(s) or members of a committee undertaking the oversight function of the Fund~~s~~, unless the Manager decides otherwise; ~~• Costs and/or expenses associated with the distributions declared pursuant to the Deed and the payment of such distribution including without limitation fees, costs and/or expenses for the revalidation or reissuance of any distribution cheque or warrant or telegraphic transfer;~~ • Costs, fees and expenses deemed by the Manager to have been incurred in connection with any change or the need to comply with any change or introduction of any law, regulation or requirement (whether or not having the force of law) of any governmental or regulatory authority; and • Costs of printing and despatching to Unit Holders the reports, accounts of the Fund~~s~~, tax certificates, distribution warrants, notice of meeting of Unit Holders, newspapers advertisements and any other such expenditure as may be approved by the Trustee.	(k) costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund; (l) costs, fees and expenses incurred in the termination of the Fund or a Class or the removal or retirement of the Trustee or the Manager and the appointment of a new trustee or management company; (m) costs, fees and expenses incurred in relation to any arbitration or other proceedings concerning the Fund, a Class or any asset of the Fund, including proceedings against the Trustee or the Manager by the other for the benefit of the Fund or a Class (save to the extent that legal costs incurred for the defence of either of them are ordered by the court not to be reimbursed by the Fund); (n) remuneration and out of pocket expenses of the person(s) or members of a committee undertaking the oversight function of the Fund, unless the Manager decides otherwise; (o) costs, fees and expenses deemed by the Manager to have been incurred in connection with any change or the need to comply with any change or introduction of any law, regulation or requirement (whether or not having the force of law) of any governmental or regulatory authority; (p) costs, fees and expenses incurred for the fund valuation and accounting of the Fund performed by a fund valuation agent; (q) the costs of printing and despatching to Unit Holders the reports, account of the Fund, tax certificates, distribution warrants, notice of meeting of Unit Holders, newspaper advertisements and any other such expenditure as may be approved by the Trustee; (r) any fees as may be imposed by the SC in relation to the Fund; and (s) any tax now or hereafter imposed by law or required to be paid in connection with any costs, fees and expenses incurred under sub-paragraphs (a) to (r) above.	As the list of permitted expenses are not exhaustive, the trustee may exercise its discretion in determining whether or not to allow an expenses to be charged to the Funds, we take the view that the costs, fees and/or expenses listed under (p), (f) and (s) are are not a new category of expenses but are the expansion to the existing specified list of expenses, hence this is not significant change. Existing unit holders will be informed on the above amendments/ updates via a semi-annual or an annual report, whichever is earlier of the change, in compliance with paragraph 9.71 (b) of the GUTF.

No	Section	Master Prospectus dated 15 May 2023 ("Master Prospectus") / First Supplemental Master Prospectus dated 20 October 2023	Second Supplemental Master Prospectus in respect of the above funds	Remarks
16	**Chapter 9: Related-Party Transaction Or Conflict Of Interest**	Cross Trade Cross trade is defined as a buy and sell transaction of the same security between two or more clients'/ Funds' accounts managed by the Manager. The Manager may conduct cross trades provided the following conditions imposed by the regulators are met:- ▪ ~~the cross trade~~ is in the best interests of both portfolios; ▪ ~~the cross trade~~ is executed on an arm's length and fair value basis; ▪ the reasons for such trades are documented and approval of the ~~Chief Executive Officer of the Manager~~ is obtained prior to execution; and ▪ the cross trade transaction is disclosed to investors of the Funds. The cross trade will be executed in accordance to the Manager's policy which is in line with the regulatory requirements, monitored by the compliance officer and reported to the members of the committee ~~who carry out~~ the oversight function of the Funds. A compliance officer must verify that any cross trade undertaken by the fund management company complies with the requirement provided in paragraph 11.30 of the Guidelines on Compliance Function for Fund Management Companies. Cross trades between the personal account of an employee of the Manager and the Fund's account or between the Manager's proprietary accounts and clients' accounts are strictly prohibited.	Cross Trade Cross trade is defined as a buy and sell transaction of the same security between two or more funds'/ clients' accounts managed by the Manager. The Manager may conduct cross trades provided the following conditions imposed by the regulators are met: ▪ sale and purchase decisions are in the best interests of both funds' and/or clients' accounts; ▪ reason for such transactions is documented prior to execution of the trades; ▪ transactions are executed through a dealer or a Financial Institution on an arm's length and fair value basis; and ▪ the cross trade transactions are disclosed to both clients and/or investors of the fund(s). The cross trade will be executed in accordance to the Manager's policy which is in line with the regulatory requirements, monitored by the compliance officer of the Manager and reported to the person(s) or members of the committee undertaking the oversight function of the Funds. A compliance officer of the Manager must verify that any cross trade undertaken by the Manager complies with the requirement provided in paragraph 11.30 of the Guidelines on Compliance Function for Fund Management Companies. Cross trades between the personal account of an employee of the Manager and the fund's/client's account or between the Manager's proprietary accounts and funds'/clients' accounts are strictly prohibited.	Disclosures are updated for better clarity and to be standardized with the disclosures in official website. The amendments are not a significant change because it does not contain changes to the funds' investment strategy and risk profile, as well as the example of significant changes provided under guidance section of the GUTF. Existing unit holders will be informed on the above amendments/ updates via a semi-annual or an annual report, whichever is earlier of the change, in compliance with paragraph 9.71 (b) of the GUTF.
17	**Tax Adviser's Letter On Taxation Of The Funds And Unit Holders**	Tax Adviser's Letter dated 20 October 2022.	Updated Tax Adviser's Letter dated 8 April 2026.	Updated the date of tax adviser's letter, and the content accordingly due to development of tax laws since January 2023

No	Section	Master Prospectus dated 15 May 2023 ("Master Prospectus") / First Supplemental Master Prospectus dated 20 October 2023	Second Supplemental Master Prospectus in respect of the above funds	Remarks
18	**Chapter 12: Additional Information**	**Avenue for advice** Unit Holders may seek clarification on their investments from the Manager's Customer Service personnel at (03) 2719 9271 ~~from 8.45 a.m. to 5.30 p.m~~. Inquiries can also be sent to our e-mail at MY_CustomerService@manulife.com. Alternatively, Unit Holders may visit the Manager's office at 13th Floor, Menara Manulife, 6, Jalan Gelenggang, 50490 Kuala Lumpur.	**Avenue for advice** Unit Holders may seek clarification on their investments from the Manager's Customer Service personnel at (03) 2719 9271. Inquiries can also be sent to our e-mail at MY_CustomerService@manulife.com. Alternatively, Unit Holders may visit the Manager's office at 13th Floor, Menara Manulife, 6, Jalan Gelenggang, 50490 Kuala Lumpur. Please refer to https://www.manulifeim.com.my/contact-us.html for further information.	Removed the operation hours and to instead refer unit holders to the Manager's website for the latest information. This amendment is made to ensure that the prospectus disclosures remain accurate and up to date, as operating hours may be subject to change from time to time. The amendment improves clarity and accuracy of disclosure and does not affect the process for purchasing or redeeming units, nor does it result in any change to the rights of unit holders or the Fund's transaction procedures. The amendments are not a significant change because it does not contain changes to the funds' investment strategy and risk profile, as well as the example of significant changes provided under guidance section of the GUTF. Existing unit holders will be informed on the above amendments/ updates via a semi-annual or an annual report, whichever is earlier of the change, in compliance with paragraph 9.71 (b) of the GUTF
19	**Chapter 12: Additional Information**	**Statements and annual/ semi-annual reports** Confirmation of investment statements detailing Unit Holders' investment will be sent within ~~10~~ Business Days from the date monies are received by the Manager for investment in the Fund. This confirmation will include details of the Units purchased and the purchase price. The Fund's annual and semi-annual reports will be made available on the Manager's website at www.manulifeim.com.my. The annual report will be available within two (2) months of the Fund's financial year end and the semi-annual report within two (2) months from the end of the period covered, e.g. for a financial year/ period ending 30	**Statements and annual/ semi-annual reports** Confirmation of investment statements detailing Unit Holders' investment will be sent within 7 Business Days from the date monies are received by the Manager for investment in the Fund. This confirmation will include details of the Units purchased and the purchase price. The Fund's annual and semi-annual reports will be made available on the Manager's website at www.manulifeim.com.my. The annual report will be available within two (2) months of the Fund's financial year end and the semi-annual report within two (2) months from the end of the period covered, e.g. for a financial year/ period ending 30	Shortened the timeline tor the delivery of confirmation of investment statements, from 10 Business Days to 7 Business Days, which enhances timely disclosure to unit holders. Existing unit holders will be informed on the above amendments/ updates via a

No	Section	Master Prospectus dated 15 May 2023 ("Master Prospectus") / First Supplemental Master Prospectus dated 20 October 2023	Second Supplemental Master Prospectus in respect of the above funds	Remarks
		November, the annual/ semi-annual report will be available by end of January. The Fund's annual report is available upon request.	November, the annual/ semi-annual report will be available by end of January. The Fund's annual report is available upon request.	semi-annual or an annual report, whichever is earlier of the change, in compliance with paragraph 9.71 (b) of the GUTF
20	**Distribution Channel and Offices**	Ipoh ~~No. 1, 1A & 1B~~ Pusat Perdagangan Canning 2 Pusat Perdagangan Canning 31400 Ipoh, Perak Phone: 05-541 6839 Fax: 05-541 6627	Ipoh 3rd Floor, No. 2C Pusat Perdagangan Canning 2 Pusat Perdagangan Canning 31400 Ipoh, Perak Phone: 05-541 6839 Fax: 05-541 6627	An update to the Ipoh branch's address due to branch relocation. Existing unit holders will be informed on the above amendments/ updates via a semi-annual or an annual report, whichever is earlier of the change, in compliance with paragraph 9.71 (b) of the GUTF
21	**Distribution Channel and Offices**	~~Sungai Petani~~ ~~Lot 88, No. 17, 2nd Floor~~ ~~Jalan Perdana Heights 2/2~~ ~~Perdana Heights~~ ~~08000 Sg Petani, Kedah~~ ~~Phone: 04-423 3233~~ ~~Fax: 04-423 3233~~	**Deleted information of Sungai Petani branch.**	Removal of Sungai Petani branch information due to branch closure. Existing unit holders will be informed on the above amendments/ updates via a semi-annual or an annual report, whichever is earlier of the change, in compliance with paragraph 9.71 (b) of the GUTF
22	**Distribution Channel and Offices**	~~Kota Bharu~~ ~~1st Floor, Lot 10900~~ ~~Wisma Seri Setia~~ ~~Jalan Dusun Muda, Sek 26~~ ~~15200 Kota Bharu, Kelantan~~ ~~Phone: 09-747 2388~~ ~~Fax: 09-747 2588~~	**Deleted information of Kota Bharu branch**	Removal of Kota Bharu branch information due to branch closure. Existing unit holders will be informed on the above amendments/ updates via a semi-annual or an annual report, whichever is earlier of the change, in compliance with paragraph 9.71 (b) of the GUTF

No	Section	Master Prospectus dated 15 May 2023 ("Master Prospectus") / First Supplemental Master Prospectus dated 20 October 2023	Second Supplemental Master Prospectus in respect of the above funds	Remarks
23	**Distribution Channel and Offices**	~~Melaka~~ ~~No. 87-1 & 87-2~~ ~~Jalan Melaka Raya 25~~ ~~Taman Melaka Raya 1~~ ~~75000 Melaka~~ ~~Phone: 06-281 3866~~ ~~Fax: 06-282 0587~~	**Deleted information on Melaka branch.**	Removal of Melaka branch information due to branch closure. Existing unit holders will be informed on the above amendments/ updates via a semi-annual or an annual report, whichever is earlier of the change, in compliance with paragraph 9.71 (b) of the GUTF
24	**Distribution Channel and Offices**	**Nil.**	**Inserted this statement at the end of this section:** Please refer to https://www.manulifeim.com.my/about-us/branch-network.html for the latest update on our branch network.	The website link is inserted for investors to refer to the latest list of branch network. Existing unit holders will be informed on the above amendments/ updates via a semi-annual or an annual report, whichever is earlier of the change, in compliance with paragraph 9.71 (b) of the GUTF