

Date: 14 July 2025

Dear Valued Customer,

**Updates in relation to Manulife Cash Management Fund - Issuance of the Fourth Supplemental Master Prospectus dated 30 June 2025** (the "Fourth Supplemental Master Prospectus")

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We would like to inform you that the Fourth Supplemental Master Prospectus has been issued on 30 June 2025 to reflect the following updates and/or changes:

1. Manulife Cash Management Fund is now a multi-class fund and offers Class I and Class A which are differentiated by fee structure, minimum investment amount and distribution frequency, and the consequential amendments arising thereto;
2. an update to the Tax Adviser's Letter; and
3. other general and administrative updates.

Please refer to Appendix A for the detailed list of amendments.

A copy of the Fourth Supplemental Master Prospectus can be obtained from Manulife Investment Management (M) Berhad's offices or downloaded from our website at [www.manulifeim.com.my](http://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 at [My\\_CustomerService@Manulife.com](mailto:My_CustomerService@Manulife.com).

Thank you for your support.

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

**List of Amendments (“LOA”) for the Fourth Supplemental Master Prospectus dated 30 June 2025 (“Fourth Supplemental Master Prospectus dated 30 June 2025”). This Fourth Supplemental Master Prospectus has to be read in conjunction with the Master Prospectus dated 15 May 2023, the First Supplemental Master Prospectus dated 20 October 2023, the Second Supplemental Master Prospectus dated 12 February 2025, and the Third Supplemental Master Prospectus dated 3 June 2025.**

Please refer to the table below on the list highlighting the original statements from the previously registered master prospectus and supplemental master prospectuses and the amended statements:

No	Section	Previous provision	Revised provision in the Fourth Supplemental Master Prospectus	Remarks																				
1	<u>Definitions</u>	<p>(i) <b>Class(es)</b> means any class of Units representing similar interest in the assets of a Fund although a class of Units of a Fund may have different features from another class of Units of the same Fund.</p> <p>Note: The Manulife Investment Asia-Pacific ex Japan Fund, Manulife Investment Asia-Pacific REIT Fund, Manulife Investment U.S. Equity Fund, Manulife Bond Plus Fund, Manulife Diversified Real Asset Fund, Manulife India Equity Fund, Manulife Dragon Growth Fund, Manulife Asia Total Return Bond Fund, Manulife Preferred Securities Income Fund, Manulife Global Low Volatility Equity Fund, Manulife Global Healthcare Fund, Manulife Global Thematic Fund, Manulife Global Aqua Fund, Manulife Asia Pacific Opportunities Fund, Manulife Investment Shariah Asia-Pacific ex Japan Fund, Manulife Shariah Global REIT Fund, Manulife Shariah China Equity Fund and Manulife Shariah India Equity Fund, are allowed to establish new Class(es) from time to time.</p>	<p>(i) <b>Class(es)</b> means any class of Units representing similar interest in the assets of a Fund although a class of Units of a Fund may have different features from another class of Units of the same Fund.</p> <p>Note: The Manulife Investment Asia-Pacific ex Japan Fund, Manulife Investment Asia-Pacific REIT Fund, Manulife Investment U.S. Equity Fund, Manulife Bond Plus Fund, Manulife Diversified Real Asset Fund, Manulife India Equity Fund, <b>Manulife Cash Management Fund</b>, Manulife Dragon Growth Fund, Manulife Asia Total Return Bond Fund, Manulife Preferred Securities Income Fund, Manulife Global Low Volatility Equity Fund, Manulife Global Healthcare Fund, Manulife Global Thematic Fund, Manulife Global Aqua Fund, Manulife Asia Pacific Opportunities Fund, Manulife Investment Shariah Asia-Pacific ex Japan Fund, Manulife Shariah Global REIT Fund, Manulife Shariah China Equity Fund and Manulife Shariah India Equity Fund, are allowed to establish new Class(es) from time to time.</p>	Editorial amendments in view that Manulife Cash Management Fund is now a multi-class fund.																				
2	<u>Definitions</u>	<p>(ii) The information on “Manulife Cash Management Fund” under the definition of “List of Funds in this Master Prospectus” as per following:</p> <table> <tr> <th>Fund Category</th><th>Conventional Funds</th><th>Class(es), if any</th><th>Applicable Fund No.</th><th>Applicable Fund Code</th></tr> <tr> <td>Money Market</td><td>Manulife Cash Management Fund</td><td>Not applicable</td><td>35</td><td>MCMF</td></tr> </table>	Fund Category	Conventional Funds	Class(es), if any	Applicable Fund No.	Applicable Fund Code	Money Market	Manulife Cash Management Fund	Not applicable	35	MCMF	<p>(ii) The information on “Manulife Cash Management Fund” under the definition of “List of Funds in this Master Prospectus” is hereby deleted and replaced with the following:</p> <table> <tr> <th>Fund Category</th><th>Conventional Funds</th><th>Class(es), if any</th><th>Applicable Fund No.</th><th>Applicable Fund Code</th></tr> <tr> <td>Money Market</td><td>Manulife Cash Management Fund</td><td><b>Class I Class A</b></td><td>35 <b>XX</b></td><td>MCMF <b>XX</b></td></tr> </table>	Fund Category	Conventional Funds	Class(es), if any	Applicable Fund No.	Applicable Fund Code	Money Market	Manulife Cash Management Fund	<b>Class I Class A</b>	35 <b>XX</b>	MCMF <b>XX</b>	Manulife Cash Management Fund is now a multi-class fund, which is offered in Class I and Class A. This is a consequential effect to item 3 of the LOA.
Fund Category	Conventional Funds	Class(es), if any	Applicable Fund No.	Applicable Fund Code																				
Money Market	Manulife Cash Management Fund	Not applicable	35	MCMF																				
Fund Category	Conventional Funds	Class(es), if any	Applicable Fund No.	Applicable Fund Code																				
Money Market	Manulife Cash Management Fund	<b>Class I Class A</b>	35 <b>XX</b>	MCMF <b>XX</b>																				

No	Section	Previous provision	Revised provision in the Fourth Supplemental Master Prospectus	Remarks															
3	<u>Chapter 1: Fund Information – 1.1.1 Manulife Cash Management Fund</u>	<b>1.1.7 Manulife Cash Management Fund</b> <table><tr><td>Currency Class</td><td>Nil</td></tr><tr><td>Launch Date</td><td>25 March 2013</td></tr><tr><td>Distribution Policy</td><td>Subject to availability of income, the Class will distribute income on a monthly basis.  Any distribution of income can be made from realised gains, realised income and/or capital**.  **The Fund/ Classes are allowed to distribute income out of capital to achieve the investment objective of the Fund to provide income at the regular intervals stated herein.</td></tr></table>	Currency Class	Nil	Launch Date	25 March 2013	Distribution Policy	Subject to availability of income, the Class will distribute income on a monthly basis.  Any distribution of income can be made from realised gains, realised income and/or capital**.  **The Fund/ Classes are allowed to distribute income out of capital to achieve the investment objective of the Fund to provide income at the regular intervals stated herein.	<b>1.1.7 Manulife Cash Management Fund</b> <table><tr><td>Currency Class</td><td><b>Class I</b></td><td><b>Class A</b></td></tr><tr><td>Launch Date</td><td>25 March 2013</td><td><b>30 June 2025</b>  Note: The initial offer period for the Class is one (1) day, which is 30 June 2025, with an initial offer price at RM1.000 per Unit*.  Note: With effect from 30 June 2025, non-individual investors will be allocated to Class I, and Class A is only offered for subscription by individual investors.</td></tr><tr><td>Distribution Policy</td><td colspan="2"><b>Class I</b> Subject to availability of income, the Class will distribute income on a monthly basis.  <b>Class A</b> Subject to availability of income, the Class will distribute income on a quarterly basis.  Any distribution of income can be made from realised gains, realised income and/or capital**.  **The Fund/ Classes are allowed to distribute income out of capital to achieve the investment objective of the Fund to provide income at the regular intervals stated herein.</td></tr></table>	Currency Class	<b>Class I</b>	<b>Class A</b>	Launch Date	25 March 2013	<b>30 June 2025</b>  Note: The initial offer period for the Class is one (1) day, which is 30 June 2025, with an initial offer price at RM1.000 per Unit*.  Note: With effect from 30 June 2025, non-individual investors will be allocated to Class I, and Class A is only offered for subscription by individual investors.	Distribution Policy	<b>Class I</b> Subject to availability of income, the Class will distribute income on a monthly basis.  <b>Class A</b> Subject to availability of income, the Class will distribute income on a quarterly basis.  Any distribution of income can be made from realised gains, realised income and/or capital**.  **The Fund/ Classes are allowed to distribute income out of capital to achieve the investment objective of the Fund to provide income at the regular intervals stated herein.		<ul style="list-style-type: none"><li>Manulife Cash Management Fund is now a multi-class fund, which is offered in Class I and Class A, differentiated by fee structure, minimum investment amount and income distribution frequency.</li><li>There is no change to the features and fee structure of Class I. Existing unitholders (non-individual investors) of the Fund will be housed into Class I on the effective date of change. Whereas the newly launched Class A will be offered to individual investors.</li><li>Included the launch date and initial offer period for Class A, which is a new class for individual investors. The exact date will be provided before SC registers the Fourth Supplemental Master Prospectus.</li><li>The Fund is a multi-class fund, which offered in Class I and Class A. Hence, the distribution policy disclosures are updated for each share class.</li><li>There is no significant</li></ul>
Currency Class	Nil																		
Launch Date	25 March 2013																		
Distribution Policy	Subject to availability of income, the Class will distribute income on a monthly basis.  Any distribution of income can be made from realised gains, realised income and/or capital**.  **The Fund/ Classes are allowed to distribute income out of capital to achieve the investment objective of the Fund to provide income at the regular intervals stated herein.																		
Currency Class	<b>Class I</b>	<b>Class A</b>																	
Launch Date	25 March 2013	<b>30 June 2025</b>  Note: The initial offer period for the Class is one (1) day, which is 30 June 2025, with an initial offer price at RM1.000 per Unit*.  Note: With effect from 30 June 2025, non-individual investors will be allocated to Class I, and Class A is only offered for subscription by individual investors.																	
Distribution Policy	<b>Class I</b> Subject to availability of income, the Class will distribute income on a monthly basis.  <b>Class A</b> Subject to availability of income, the Class will distribute income on a quarterly basis.  Any distribution of income can be made from realised gains, realised income and/or capital**.  **The Fund/ Classes are allowed to distribute income out of capital to achieve the investment objective of the Fund to provide income at the regular intervals stated herein.																		

\*If the Class(es) has no subscription during the initial offer period, the initial offer price

No	Section	Previous provision	Revised provision in the Fourth Supplemental Master Prospectus	Remarks																		
			<i>will be used for the first subscription into the Class(es) after the initial offer period.</i>	change to the existing investors, the existing investors will be in Class I, as there are no changes in all the features, While the new class will be Class A, which is offering to individual investors with different minimum investment amount and income distribution frequency.																		
4	<u>Chapter 1: Fund Information – 1.5.4 List of Deeds</u>	<b>1.5.4 List of Deeds</b> <table><tr><th>Fund Name</th><th>Trustee</th><th>List of Deeds</th></tr><tr><td>• Manulife Cash Management Fund</td><td>HSBC (Malaysia) Trustee Berhad</td><td>• Deed dated 13 August 2012 • Supplemental Deed dated 6 March 2015 • 2nd Supplemental Deed dated 27 October 2022</td></tr></table>	Fund Name	Trustee	List of Deeds	• Manulife Cash Management Fund	HSBC (Malaysia) Trustee Berhad	• Deed dated 13 August 2012 • Supplemental Deed dated 6 March 2015 • 2nd Supplemental Deed dated 27 October 2022	<b>1.5.4 List of Deeds</b> <table><tr><th>Fund Name</th><th>Trustee</th><th>List of Deeds</th></tr><tr><td>Manulife Cash Management Fund</td><td>HSBC (Malaysia) Trustee Berhad</td><td>• Deed dated 13 August 2012 • Supplemental Deed dated 6 March 2015 • 2nd Supplemental Deed dated 27 October 2022 • 3rd Supplemental Deed dated 22 April 2025</td></tr></table>	Fund Name	Trustee	List of Deeds	Manulife Cash Management Fund	HSBC (Malaysia) Trustee Berhad	• Deed dated 13 August 2012 • Supplemental Deed dated 6 March 2015 • 2nd Supplemental Deed dated 27 October 2022 • 3rd Supplemental Deed dated 22 April 2025	Updated the list of supplemental deed that has been recently registered with the Securities Commission Malaysia (“SC”).						
Fund Name	Trustee	List of Deeds																				
• Manulife Cash Management Fund	HSBC (Malaysia) Trustee Berhad	• Deed dated 13 August 2012 • Supplemental Deed dated 6 March 2015 • 2nd Supplemental Deed dated 27 October 2022																				
Fund Name	Trustee	List of Deeds																				
Manulife Cash Management Fund	HSBC (Malaysia) Trustee Berhad	• Deed dated 13 August 2012 • Supplemental Deed dated 6 March 2015 • 2nd Supplemental Deed dated 27 October 2022 • 3rd Supplemental Deed dated 22 April 2025																				
5	<u>Chapter 3: Fees, Charges and Expenses – 3.2.1 Annual Management Fee</u>	<b>3.2.1 Annual Management Fee</b> <table><tr><th>Fund Category</th><th>Conventional Funds</th><th>Annual Management Fee (as a % p.a. of NAV)</th></tr><tr><td>Money Market</td><td>Manulife Cash Management Fund</td><td>Up to 0.50%</td></tr></table>	Fund Category	Conventional Funds	Annual Management Fee (as a % p.a. of NAV)	Money Market	Manulife Cash Management Fund	Up to 0.50%	<b>3.2.1 Annual Management Fee</b> <table><tr><th>Fund Category</th><th>Conventional Funds</th><th>Annual Management Fee (as a % p.a. of NAV)</th></tr><tr><td>Money Market</td><td>Manulife Cash Management Fund</td><td>Class I: Up to 0.20% Class A: Up to 0.35%</td></tr></table>	Fund Category	Conventional Funds	Annual Management Fee (as a % p.a. of NAV)	Money Market	Manulife Cash Management Fund	Class I: Up to 0.20% Class A: Up to 0.35%	This is a consequential effect to item 3, Manulife Cash Management Fund is now a multi-class fund, which is offered in Class I and Class A, differentiated by fee structure.						
Fund Category	Conventional Funds	Annual Management Fee (as a % p.a. of NAV)																				
Money Market	Manulife Cash Management Fund	Up to 0.50%																				
Fund Category	Conventional Funds	Annual Management Fee (as a % p.a. of NAV)																				
Money Market	Manulife Cash Management Fund	Class I: Up to 0.20% Class A: Up to 0.35%																				
6	<u>Chapter 4: Transaction Information – 4.3 Information on Purchasing and Redeeming Units</u>	<b>4.3 Information on Purchasing and Redeeming Units</b> <table><tr><th>Fund Name</th><th>Cut-off time for:</th><th></th></tr><tr><th></th><th>Walk-in</th><th>Online transactions</th></tr><tr><td>Manulife Cash Management Fund</td><td>▪ 2.00 p.m. for subscription; and ▪ 3.00 p.m. for redemption; or ▪ Any other time that may be determined by the Manager.</td><td>▪ Not applicable</td></tr></table>	Fund Name	Cut-off time for:			Walk-in	Online transactions	Manulife Cash Management Fund	▪ 2.00 p.m. for subscription; and ▪ 3.00 p.m. for redemption; or ▪ Any other time that may be determined by the Manager.	▪ Not applicable	<b>4.3 Information on Purchasing and Redeeming Units</b> <table><tr><th>Fund Name</th><th>Cut-off time for:</th><th></th></tr><tr><th></th><th>Walk-in</th><th>Online transactions</th></tr><tr><td>Manulife Cash Management Fund</td><td>▪ 12.00 p.m. for subscription; and ▪ 12.00 p.m. for redemption; or ▪ Any other time that may be determined by the Manager.</td><td>▪ Not applicable</td></tr></table>	Fund Name	Cut-off time for:			Walk-in	Online transactions	Manulife Cash Management Fund	▪ 12.00 p.m. for subscription; and ▪ 12.00 p.m. for redemption; or ▪ Any other time that may be determined by the Manager.	▪ Not applicable	Updated the application cut-off time for walk-in transaction. This update is to streamline the settlement process flow.
Fund Name	Cut-off time for:																					
	Walk-in	Online transactions																				
Manulife Cash Management Fund	▪ 2.00 p.m. for subscription; and ▪ 3.00 p.m. for redemption; or ▪ Any other time that may be determined by the Manager.	▪ Not applicable																				
Fund Name	Cut-off time for:																					
	Walk-in	Online transactions																				
Manulife Cash Management Fund	▪ 12.00 p.m. for subscription; and ▪ 12.00 p.m. for redemption; or ▪ Any other time that may be determined by the Manager.	▪ Not applicable																				

No	Section	Previous provision						Revised provision in the Fourth Supplemental Master Prospectus						Remarks		
7	<a href="#">Chapter 4: Transaction Information – 4.4 Opening an Account and Making an Investment</a>	4.4 Opening an Account and Making an Investment						4.4 Opening an Account and Making an Investment						Inclusion of two classes, i.e. Class and Class A for Manulife Cash Management Fund in the minimum investment amount table.		
		Fund Category	Conventional Funds	Class(es)	Minimum Investment Amount				Fund Category	Conventional Funds	Class(es)	Minimum Investment Amount				
					Walk-in/ Hardcopy application		Online application					Walk-in/ Hardcopy application			Online application	
					Initial	Additional	Initial	Additional				Initial	Additional		Initial	Additional
Money Market	Manulife Cash Management Fund	Not applicable	RM50,000	RM10,000	Not available	Not available	Money Market	Manulife Cash Management Fund	Class I Class A	RM50,000 RM2,000	RM10,000 RM1,000	Not available Not available	Not available Not available			
8	<a href="#">Chapter 4: 4.4.3 Redeeming an Investment</a>	4.4.3 Redeeming an Investment						4.4.3 Redeeming an Investment						Inclusion of two classes, i.e. Class I and Class A for Manulife Cash Management Fund in the minimum redeeming amount table.		
		Fund Category	Conventional Funds	Class(es)	Minimum Redemption Amount	Minimum Holding/ Balance	Fund Category	Conventional Funds	Class(es)	Minimum Redemption Amount	Minimum Holding/ Balance					
Money Market	Manulife Cash Management Fund	Not applicable	20,000 Units	20,000 Units	Money Market	Manulife Cash Management Fund	Class I Class A	20,000 Units 500 Units	20,000 Units 1,000 Units							
9	<a href="#">Chapter 4: 4.4.5 Transfer</a>	4.4.5 Transfer						4.4.5 Transfer						Inclusion of two classes, i.e. Class I and Class A for Manulife Cash Management Fund in the minimum transfer amount table.		
		Fund Category	Conventional Funds	Class(es)	Minimum Transfer Amount	Fund Category	Conventional Funds	Class(es)	Minimum Transfer Amount							
Money Market	Manulife Cash Management Fund	Not applicable	Not applicable	Money Market	Manulife Cash Management Fund	Class I Class A	20,000 Units 1,000 Units									

No	Section	Previous provision	Revised provision in the Fourth Supplemental Master Prospectus	Remarks
10	Chapter 4: Transaction Information = 4.5 Distribution of Income and Reinvestm ent Policy	<p><b>4.5 Distribution of Income and Reinvestment Policy</b></p> <p><u>Manulife Bond Plus Fund, Manulife Asia Total Return Bond Fund, Manulife Preferred Securities Income Fund, Manulife Dragon Growth Fund, Manulife Global Low Volatility Equity Fund, Manulife Global Healthcare Fund, Manulife Global Thematic Fund, Manulife Global Aqua Fund, Manulife Asia Pacific Opportunities Fund, Manulife India Equity Fund, Manulife Diversified Real Asset Fund, Manulife Investment Asia-Pacific REIT Fund, Manulife Shariah - Dana Ekuiti, Manulife Shariah China Equity Fund, Manulife Shariah India Equity Fund and Manulife Shariah Global REIT Fund</u></p> <p>Unit Holders may choose to <b>receive or reinvest*</b> any income distribution declared as follows:</p> <ul style="list-style-type: none"> <li>income distribution will be credited directly into the Unit Holders' bank account in the currency denomination of the Fund/ Class (the applicable cost and expenses will be borne by Unit Holders); or</li> <li>income distribution will be reinvested into additional Units of the Fund/ Class without incurring any sales charge.</li> </ul> <p>Income distribution will be <b>automatically reinvested*</b> without incurring any sales charge, if:</p> <ul style="list-style-type: none"> <li>no distribution choice was made on the Account Opening Form;</li> <li>there is no valid bank account; or</li> <li>the income distribution amount is less than RM100.00 or 300.00 in the respective currency of non-RM denominated Class, or such amount as may be determined by the Manager from time to time.</li> </ul> <p>Payment cannot be made to bank accounts in the name of third parties. For joint accounts, the bank account provided could either be in the name of the principal account holder or in the name of both account holders.</p> <p><u>Manulife Cash Management Fund, Manulife Investment Asia-Pacific ex Japan Fund, Manulife Investment Greater China Fund, Manulife Investment Indonesia Equity Fund, Manulife Investment Shariah Asia-Pacific ex Japan Fund and Manulife Investment U.S. Equity Fund</u></p> <p>All income distribution proceeds will be reinvested* as additional Units of the Fund/ Class without incurring any sales charge.</p> <p>*Under the reinvestment policy, income distribution proceeds which are reinvested as additional Units of the Fund/ Class will be based on the NAV per Unit (of the respective Classes) on the Business Day following the income distribution declaration date. The reinvestment of such additional Units will be done within 14 days of the income distribution declaration date.</p>	<p><b>4.5 Distribution of Income and Reinvestment Policy</b></p> <p><u>Manulife Cash Management Fund, Manulife Bond Plus Fund, Manulife Asia Total Return Bond Fund, Manulife Preferred Securities Income Fund, Manulife Dragon Growth Fund, Manulife Global Low Volatility Equity Fund, Manulife Global Healthcare Fund, Manulife Global Thematic Fund, Manulife Global Aqua Fund, Manulife Asia Pacific Opportunities Fund, Manulife India Equity Fund, Manulife Diversified Real Asset Fund, Manulife Investment Asia-Pacific REIT Fund, Manulife Shariah - Dana Ekuiti, Manulife Shariah China Equity Fund, Manulife Shariah India Equity Fund and Manulife Shariah Global REIT Fund</u></p> <p>Unit Holders may choose to <b>receive or reinvest*</b> any income distribution declared as follows:</p> <ul style="list-style-type: none"> <li>income distribution will be credited directly into the Unit Holders' bank account in the currency denomination of the Fund/ Class (the applicable cost and expenses will be borne by Unit Holders); or</li> <li>income distribution will be reinvested into additional Units of the Fund/ Class without incurring any sales charge.</li> </ul> <p>Income distribution will be <b>automatically reinvested*</b> without incurring any sales charge, if:</p> <ul style="list-style-type: none"> <li>no distribution choice was made on the Account Opening Form;</li> <li>there is no valid bank account; or</li> <li>the income distribution amount is less than RM100.00 or 300.00 in the respective currency of non-RM denominated Class, or such amount as may be determined by the Manager from time to time.</li> </ul> <p>Payment cannot be made to bank accounts in the name of third parties. For joint accounts, the bank account provided could either be in the name of the principal account holder or in the name of both account holders.</p> <p><u>Manulife Investment Asia-Pacific ex Japan Fund, Manulife Investment Greater China Fund, Manulife Investment Indonesia Equity Fund, Manulife Investment Shariah Asia-Pacific ex Japan Fund and Manulife Investment U.S. Equity Fund</u></p> <p>All income distribution proceeds will be reinvested* as additional Units of the Fund/ Class without incurring any sales charge.</p> <p>*Under the reinvestment policy, income distribution proceeds which are reinvested as additional Units of the Fund/ Class will be based on the NAV per Unit (of the respective Classes) on the Business Day following the income distribution declaration date. The reinvestment of such additional Units will be done within 14 days of the income distribution declaration date.</p>	<p>Updated the distribution of income and reinvestment policy with inclusion of Manulife Cash Management Fund to give the option for cash payout or reinvestment for both Class I and Class A.</p> <p>Currently, the distribution of income for Manulife Cash Management Fund is only for reinvested with no option with cash payout.</p>

No	Section	Previous provision	Revised provision in the Fourth Supplemental Master Prospectus	Remarks
		<p>Unless stated otherwise, the information stipulated under Section 4.5 is only applicable for cash investment. Investment via EPF-MIS is subject to EPF's terms and conditions.</p> <p><b>UNIT PRICES AND DISTRIBUTIONS PAYABLE, IF ANY, MAY GO DOWN AS WELL AS UP.</b></p>	<p>Unless stated otherwise, the information stipulated under Section 4.5 is only applicable for cash investment. Investment via EPF-MIS is subject to EPF's terms and conditions.</p> <p><b>UNIT PRICES AND DISTRIBUTIONS PAYABLE, IF ANY, MAY GO DOWN AS WELL AS UP.</b></p>	
11	<u>Tax Adviser's Letter on Taxation of the Funds and Unit Holders</u>	Tax adviser's letter dated <del>13 November 2024</del>	Updated Tax adviser's letter dated <b>10 June 2025</b>	Updated the date of tax adviser's letter to include the relevant disclosures of Manulife Cash Management Fund is a Retail Money Market Fund ("RMMF") under section 3.2 in the Tax Adviser's letter.