

Date: 14 August 2023

Dear Valued Members,

First Supplemental Disclosure Document (“First Supplemental Disclosure Document”) in respect of:

Manulife Shariah PRS NESTEGG Series consisting of –

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

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

Thank you for investing with us.

We would like to inform you that we will be issuing the First Supplemental Disclosure Document in respect of Manulife Shariah PRS NESTEGG Series to reflect the following updates and/or significant changes:

1) For Manulife Shariah PRS – Moderate Fund and Manulife Shariah PRS – Conservative Fund

The Funds are allowed to distribute income out of capital to enable the Funds to provide income at regular interval as per the distribution policy of respective Funds.

Rationale for change:

Based on the revised Guidelines on Private Retirement Schemes (“Revised Guidelines”), which reads “Distributable income which is not declared and paid as distribution in a period of a financial year can be carried forward as distributable income for the next period(s) within the same financial year. Distributable income that has been accrued as at the end of a financial year and is declared and paid as distribution at the next distribution date immediately after that financial year end could be treated as distributable income in respect of that financial year. However, distributable income which has been accrued as at the end of a financial year but is not declared and paid as distribution at the next distribution date immediately after that financial year end (“Unutilised Distributable Income”) should be included as “capital” for the next financial year.”

The above-mentioned Funds aim to provide income as stated under the investment objective and income distribution policy. In order to provide income once a year (if any) as per the distribution policy of respective Funds, the Funds currently may distribute income based on Unutilised Distributable Income (“existing practice”). Based on the Revised Guidelines, the Unutilised Distributable Income is now included as capital for income distribution for next financial year.

The amendment to the First Supplemental Disclosure Document to allow distribution of income out of the Fund’s capital to be in line with the Revised Guidelines is consistent with the existing practice. There is no intention to change the existing practice for calculation of income distribution amount. What has changed is the categorisation of Unutilised Distributable Income under the Revised Guidelines which is now be part of the Fund’s capital. There is no intention to allow distribution out of the Fund’s capital which is not part of the Unutilised Distributable Income. Hence, there is no additional risk to the Fund.

2) For Manulife Shariah PRS-Global REIT Fund

Streamline the investment policy and strategy, asset allocation, investment limits and permitted investments for all feeder funds pursuant to the Revised Guidelines and to include asset allocation in derivatives for hedging purpose.

Further, the asset allocation of target fund has been updated to be in line with the target fund prospectus. As the target fund is regulated by the Securities Commission Malaysia, amendments to the asset allocation of the target fund which is a fund-of-funds were made to streamline with the Guidelines on Unit Trust Funds issued by the Securities Commission Malaysia.

3) For Manulife Shariah PRS-Golden Asia Fund

Streamline the investment policy and strategy, asset allocation, investment limits and permitted investments for the Fund to be in line with the Revised Guidelines.

4) **Applicable for all Funds**

- Utilisation of liquidity risk management tool by deferring redemption payment in the event the total net redemption received for the Funds on a particular business day is more than 10% of the NAV of the Funds;
- Subsequent inclusion of suspension/deferment of redemption risk pursuant to the utilisation of suspension/ deferment of redemption as part of liquidity risk management for the Funds;
- Inclusion of taxation risk/ withholding tax risk;
- Change of redemption proceeds payment timeline from ten (10) calendar days to seven (7) business days for all Funds.

Please refer to Appendix A for further information.

The First Supplemental Disclosure Document in respect of Manulife Shariah PRS NESTEGG Series has been submitted to the Securities Commission Malaysia for registration and the abovementioned amendments will take effect on the issuance date of the First Supplemental Disclosure Document.

With the issuance of First Supplemental Disclosure Document in respect of Manulife Shariah PRS NESTEGG Series, should you be of the view that the changes would affect your decision to invest in the Fund(s), you may submit a request to redeem or to switch to other funds managed by us.

A copy of the First Supplemental Disclosure Document in respect of Manulife Shariah PRS NESTEGG Series can be obtained from Manulife Investment Management (M) Berhad's offices or downloaded from our website at www.manulifeim.com.my on the effective date of the First Supplemental Disclosure Document in respect of Manulife Shariah PRS NESTEGG Series.

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

Thank you.

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

Significant Changes of Manulife Shariah PRS NESTEGG Series

Please note the list below is prepared based on the First Supplemental Disclosure Document which is pending registration with the Securities Commission Malaysia. For latest updates, Members are advised to refer to the First Supplemental Disclosure Document which can be obtained from Manulife Investment Management (M) Berhad's offices or downloaded from our website at www.manulifeim.com.my on the effective date of the First Supplemental Disclosure Document.

No	Section	Disclosure Document dated 14 February 2022 in respect of the Scheme		First Supplemental Disclosure Document in respect of the Scheme							
1	<u>Additional Statements</u>	Nil.		<p>After 4th Paragraph:</p> <p>PLEASE NOTE THAT MANULIFE SHARIAH PRS-MODERATE FUND AND MANULIFE SHARIAH PRS-CONSERVATIVE FUND MAY DECLARE DISTRIBUTION OUT OF CAPITAL AND MAY RESULT IN CAPITAL EROSION. THE DISTRIBUTIONS ARE ACHIEVED BY FORGOING THE POTENTIAL FOR FUTURE CAPITAL GROWTH AND THIS CYCLE MAY CONTINUE UNTIL ALL CAPITAL IS DEPLETED.</p>							
2	<u>Chapter 1: Key Data</u>	<table border="1"> <tr> <td>Name of the Fund</td> <td>Manulife Shariah PRS-Moderate Fund</td> </tr> <tr> <td>Distribution Policy</td> <td>Income will be distributed once a year, if any, and will be automatically reinvested and distributed as additional Units of the Fund.</td> </tr> </table>	Name of the Fund	Manulife Shariah PRS-Moderate Fund	Distribution Policy	Income will be distributed once a year, if any, and will be automatically reinvested and distributed as additional Units of the Fund.	<table border="1"> <tr> <td>Name of the Fund</td> <td>Manulife Shariah PRS-Moderate Fund</td> </tr> <tr> <td>Distribution Policy</td> <td>Income will be distributed once a year, if any, and will be automatically reinvested and distributed as additional Units of the Fund. Any distribution of income can only be made from realised gains, realised income and/or capital*. * The Fund is allowed to distribute income out of capital to enable the Fund to provide income at regular interval as per the distribution policy of the Fund.</td> </tr> </table>	Name of the Fund	Manulife Shariah PRS-Moderate Fund	Distribution Policy	Income will be distributed once a year, if any, and will be automatically reinvested and distributed as additional Units of the Fund. Any distribution of income can only be made from realised gains, realised income and/or capital*. * The Fund is allowed to distribute income out of capital to enable the Fund to provide income at regular interval as per the distribution policy of the Fund.
Name of the Fund	Manulife Shariah PRS-Moderate Fund										
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3	<u>Chapter 1: Key Data</u>	<table border="1"> <tr> <td>Name of the Fund</td> <td>Manulife Shariah PRS-Conservative Fund</td> </tr> <tr> <td>Distribution Policy</td> <td>Income will be distributed once a year, if any, and will be automatically reinvested and distributed as additional Units of the Fund.</td> </tr> </table>	Name of the Fund	Manulife Shariah PRS-Conservative Fund	Distribution Policy	Income will be distributed once a year, if any, and will be automatically reinvested and distributed as additional Units of the Fund.	<table border="1"> <tr> <td>Name of the Fund</td> <td>Manulife Shariah PRS-Conservative Fund</td> </tr> <tr> <td>Distribution Policy</td> <td>Income will be distributed once a year, if any, and will be automatically reinvested and distributed as additional Units of the Fund. Any distribution of income can only be made from realised gains, realised income and/or capital*. * The Fund is allowed to distribute income out of capital to enable the Fund to provide income at regular interval as per the distribution policy of the Fund.</td> </tr> </table>	Name of the Fund	Manulife Shariah PRS-Conservative Fund	Distribution Policy	Income will be distributed once a year, if any, and will be automatically reinvested and distributed as additional Units of the Fund. Any distribution of income can only be made from realised gains, realised income and/or capital*. * The Fund is allowed to distribute income out of capital to enable the Fund to provide income at regular interval as per the distribution policy of the Fund.
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No	Section	Disclosure Document dated 14 February 2022 in respect of the Scheme		First Supplemental Disclosure Document in respect of the Scheme	
4	Chapter 1: <u>Key Data</u>	<p>Name of the Fund</p> <p>Investment Policy and Strategy</p> <p>Asset Allocation</p>	<p>Manulife Shariah PRS-Global REIT Fund</p> <p>1st paragraph The Fund will invest at least 95% of the Fund's NAV in the Manulife Shariah Global REIT Fund ("Target Fund"), while the balance will be invested in Islamic liquid assets such as Islamic money market instruments and placement of Islamic deposits with financial institutions for liquidity purposes.</p> <ul style="list-style-type: none"> At least 95% of the Fund's NAV will be invested in the Target Fund; and Balance of the Fund's NAV will be invested in Islamic liquid assets such as Islamic money market instruments and placement of Islamic deposits with financial institutions for liquidity purposes. <p>Note: The Provider will ensure that there is sufficient liquidity for the Fund to meet withdrawal requests.</p>	<p>Name of the Fund</p> <p>Investment Policy and Strategy</p> <p>Asset Allocation</p>	<p>Manulife Shariah PRS-Global REIT Fund</p> <p>1st paragraph The Fund will invest at least 85% of the Fund's NAV in the Manulife Shariah Global REIT Fund ("Target Fund"), while the balance will be invested in Islamic liquid assets such as Islamic money market instruments, placement of short-term Islamic deposits with financial institutions for liquidity purposes and/or Islamic hedging instruments for hedging purposes.</p> <ul style="list-style-type: none"> At least 85% of the Fund's NAV will be invested in the Target Fund; and Balance of the Fund's NAV will be invested in Islamic liquid assets such as Islamic money market instruments, placement of short-term Islamic deposits with financial institutions for liquidity purposes and/or Islamic hedging instruments for hedging purposes. <p>Note: The Provider will ensure that there is sufficient liquidity for the Fund to meet withdrawal requests.</p>
5	Chapter 1: <u>Key Data</u>	<p>Name of the Fund</p> <p>Investment Policy and Strategy</p>	<p>Manulife Shariah PRS-Golden Asia Fund</p> <p>To achieve its investment objective, the Fund will invest a minimum of 95% of the Fund's NAV in a portfolio of Islamic CIS that aims to provide capital appreciation through exposure into China and India markets. The Fund will invest in at least two (2) Islamic CIS at all times with investment objective that is similar to the Fund. The Provider shall issue a supplementary / replacement disclosure document and notify Members of the Fund on any amendments to the markets which the Fund may invest in.</p> <p>The remaining NAV of the Fund will be invested in Islamic liquid assets such as cash, Islamic money market instruments, general investment accounts and/or Islamic deposits with financial institutions for liquidity purposes.</p> <p>The Fund adopts a passive strategy by equally allocating the Fund's NAV among the Islamic CIS which the Fund invests in. The Fund's portfolio will be closely monitored and rebalanced from time to time to ensure that the Fund's asset is allocated in accordance with its prescribed asset allocation.</p>	<p>Name of the Fund</p> <p>Investment Policy and Strategy</p>	<p>Manulife Shariah PRS-Golden Asia Fund</p> <p>To achieve its investment objective, the Fund will invest a minimum of 85% of the Fund's NAV in a portfolio of Islamic CIS that aims to provide capital appreciation through exposure into China and India markets. The Fund will invest in at least two (2) Islamic CIS at all times with investment objective that is similar to the Fund. The Provider shall issue a supplementary / replacement disclosure document and notify Members of the Fund on any amendments to the markets which the Fund may invest in.</p> <p>Up to 15% of the Fund's NAV will be invested in Islamic liquid assets such as cash, Islamic money market instruments that are dealt in or under the rules of an Eligible Market and whose residual maturity does not exceed 12 months, general investment accounts, placement in short-term Islamic deposits with financial institutions for liquidity purposes and Islamic hedging instruments for the sole purpose of hedging arrangements.</p> <p>The Fund adopts a passive strategy by equally allocating the Fund's NAV among the Islamic CIS which the Fund invests in. The Fund's portfolio will be closely monitored and rebalanced from time to time to ensure that the Fund's asset is allocated in accordance with its prescribed asset allocation.</p>

No	Section	Disclosure Document dated 14 February 2022 in respect of the Scheme	First Supplemental Disclosure Document in respect of the Scheme
		<p>Asset Allocation</p> <ul style="list-style-type: none"> Minimum 95% of the Fund's NAV will be invested in a portfolio of Islamic CIS; and The remaining NAV of the Fund will be invested in Islamic liquid assets such as cash, Islamic money market instruments, general investment accounts and/or Islamic deposits with financial institutions for liquidity purposes. <hr/> <p>Performance Benchmark</p> <p><u>Note below performance benchmark</u></p> <p>Note: The composite performance benchmark provides a balanced gauge on the asset allocation of the Fund which can invest a minimum of 95% of the Fund's NAV in a portfolio of Islamic CIS with exposure in China and India markets. The performance benchmark above is only used as a reference for investment performance comparison purpose. The risk profile of the Fund is not the same as the risk profile of this performance benchmark. The performance benchmark information is available at www.manulifeinvestment.com.my.</p>	<p>Asset Allocation</p> <ul style="list-style-type: none"> Minimum 85% of the Fund's NAV will be invested in a portfolio of Islamic CIS; and Up to 15% of the Fund's NAV will be invested in Islamic liquid assets such as cash, Islamic money market instruments that are dealt in or under the rules of an Eligible Market and whose residual maturity does not exceed 12 months, general investment accounts, placement in short-term Islamic deposits with financial institutions for liquidity purposes and Islamic hedging instruments for the sole purpose of hedging arrangements. <hr/> <p>Performance Benchmark</p> <p><u>Note below performance benchmark</u></p> <p>Note: The composite performance benchmark provides a balanced gauge on the asset allocation of the Fund which can invest a minimum of 85% of the Fund's NAV in a portfolio of Islamic CIS with exposure in China and India markets. The performance benchmark above is only used as a reference for investment performance comparison purpose. The risk profile of the Fund is not the same as the risk profile of this performance benchmark. The performance benchmark information is available at www.manulifeim.com.my.</p>
6	Chapter 1: Key Data	Nil.	<p><u>End of Key Data section for Manulife Shariah PRS-Golden Asia Fund:</u></p> <p>(ii) <u>Applicable for Manulife Shariah PRS-Moderate Fund and Manulife Shariah PRS-Conservative Fund only:</u> Capital distributions have a risk to erode capital. It may reduce the Funds' capital available for future investment and lead to a decline in potential for future income generation. Members should be aware that distribution out of capital is achieved by foregoing the potential for future capital growth and this cycle may continue until all capital is depleted. As a result, the value of future returns would also be diminished.</p>

No	Section	Disclosure Document dated 14 February 2022 in respect of the Scheme		First Supplemental Disclosure Document in respect of the Scheme			
7	Chapter 1: <u>Key Data – Transaction Details</u>	Payment of redemption proceeds	Circumstances of withdrawal	Period of payment to be made	Payment of redemption proceeds	Circumstances of withdrawal	Period of payment to be made
(a) Pre-retirement withdrawals from Sub-account B	Within ten (10) days after the Provider received a completed withdrawal request.		(a) Pre-retirement withdrawals from Sub-account B	Within seven (7) Business Days after the Provider received a completed withdrawal request.			
(b) Upon reaching Retirement Age			(b) Upon reaching Retirement Age				
(c) Permanent departure of a Member from Malaysia			(c) Permanent departure of a Member from Malaysia				
(d) For housing purpose from Sub-account B			(d) For housing purpose from Sub-account B				
(e) For healthcare purpose from Sub-account B			(e) For healthcare purpose from Sub-account B				
(f) Due to permanent total disablement, serious disease and mental disability of a Member	Within ten (10) days after the Provider received a completed withdrawal request (either received directly or through a notification from the Administrator).		(f) Due to permanent total disablement, serious disease and mental disability of a Member	Within seven (7) Business Days after the Provider received a completed withdrawal request (either received directly or through a notification from the Administrator).			
(g) Death of a Member	Within ten (10) days after the Provider received an authorisation from the Administrator.	(g) Death of a Member	Within seven (7) Business Days after the Provider received an authorisation from the Administrator.				
8	Chapter 2: <u>Risk Factors</u> 2.1. <u>General Risk of Investing in the Funds</u>	Nil.		<p data-bbox="1196 919 1630 943">Suspension/ Deferment of redemption risk</p> <p data-bbox="1196 967 2080 1142">The Provider may, in consultation with the Scheme Trustee and having considered the interests of Members, suspend the dealings in Units of the Funds due to exceptional circumstances such as when the market value or fair value of a material portion of the Funds' assets cannot be determined. No application will be dealt with when suspension of dealing in Units is triggered and this will limit the Member's right to freely redeem their Units in the Funds. Where a suspension of dealing in Units is triggered and when the redemption application has been accepted, the Funds may defer redemption application until the suspension is lifted.</p> <p data-bbox="1196 1166 2080 1334">For the purpose of liquidity risk management, the Funds may defer redemption to the next Business Day if the total net redemption received is more than 10% of the NAV of the Funds on a particular Business Day. When such redemption limit is triggered, it may jeopardise the Funds' ability to meet Members' redemption request and may lead to a delay in repayment of redemption proceeds to Members. Members who are impacted by deferment of redemption are subject to the risks inherent to the Fund which Members invested in until the redemption request is processed.</p>			

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			<p>The Provider will inform all Members in a timely and appropriate manner of the decision to suspend dealing in Units of the Fund or defer redemption as mentioned above. Save for the circumstances as prescribed in Section 5.10 (only applicable to Manulife Shariah PRS – Global REIT Fund), the redemption proceeds to the Members will be paid within seven (7) Business Days from the date on which the redemption is processed.</p>
9	<p><u>Chapter 2: Risk Factors</u> <u>2.2 Specific Risk Associated with the Investment Portfolio of the Fund</u></p>	<p>Nil.</p>	<p>Taxation Risk/ Withholding Tax Risk</p> <p>Certain income received by the Fund, or income received by the CIS/ Target Fund invested by the Fund may be subject to withholding and/or income tax, and any such taxes will reduce the return on the investments held by the Fund. The Fund may make tax provision in respect of income received from its foreign investments. The tax laws, regulations and practice are constantly changing, and they may be changed with retrospective effect. The interpretation and applicability of the tax law and regulations by tax authorities may not be consistent and transparent. In this connection, the Fund may be subject to additional taxation that is not anticipated as at the date hereof or when the relevant investments are made, valued or disposed of. Such taxes will reduce the return on the investments of the Fund.</p> <p>In addition, the Fund may need to receive certain information from a Member for it to avoid certain withholding taxes. In particular, the Foreign Account Tax Compliance Act (“FATCA”) enforced by the U.S. will require the Fund (or the Provider) to obtain certain identifying information about the Member and potentially provide such information to the United States Internal Revenue Service. Subject to certain transition rules, Members that fail to provide the Provider or its agents with the requisite information will be subject to a 30% withholding tax on distributions to them and on proceeds from any sale or disposition or caused the entire Fund to subject to a 30% withholding tax on income receivable or on proceeds from any sales or disposition of the Fund. In addition, Units held by such Member may be subject to compulsory redemption. Any withholding taxes imposed on the Fund could affect the return of investments held by the Fund or the investment return of the Member.</p> <p>Members should seek their own tax advice on their tax position with regard to their investment in the relevant Fund.</p>
10	<p><u>Chapter 2: Risk Factors</u> <u>2.4 Risk Management Strategies</u></p>	<p>Risk management is an integral part of the Provider’s process in managing the Funds of the Scheme. In ensuring compliance with the Guidelines, and the Funds’ limits and investment restrictions, the Provider has in place clearly defined policies and procedures that have been approved by the board of directors and also a system for the monitoring of transactions.</p> <p>In addition, the fund managers of the Funds conduct regular review on the economic, political and social factors to evaluate its effects on investments held by the Funds. Regular meetings are also held to deliberate on these factors, investment themes and portfolio decisions.</p> <p>For the core funds, the Fund Manager may lower the total Shariah-compliant equity exposure of the Funds to below the minimum limit permitted in the asset allocation if the Fund Manager is of the opinion that the investment climate is deemed unfavourable or</p>	<p>Risk management is an integral part of the Provider’s process in managing the Funds of the Scheme. In ensuring compliance with the Guidelines, and the Funds’ limits and investment restrictions, the Provider has in place clearly defined policies and procedures that have been approved by the board of directors and also a system for the monitoring of transactions.</p> <p>In addition, the fund managers of the Funds conduct regular review on the economic, political and social factors to evaluate its effects on investments held by the Funds. Regular meetings are also held to deliberate on these factors, investment themes and portfolio decisions.</p> <p>For the core funds, the Fund Manager may lower the total Shariah-compliant equity exposure of the Funds to below the minimum limit permitted in the asset allocation if the Fund Manager is of the opinion that the investment climate is deemed unfavourable or under adverse market conditions. This strategy will minimise the potential loss which may arise when prices of</p>

No	Section	Disclosure Document dated 14 February 2022 in respect of the Scheme	First Supplemental Disclosure Document in respect of the Scheme
		<p>under adverse market conditions. This strategy will minimise the potential loss which may arise when prices of Shariah-compliant equities decline. The Fund Manager will then decide on the optimal asset allocation strategy and reallocate the Funds' investments into more defensive instruments such as sukuk, Islamic money market instruments and Islamic deposit.</p> <p>For Manulife Shariah PRS-Golden Asia Fund, the Provider may take temporary defensive positions that may be inconsistent with the Fund's investment strategy in response to adverse market conditions, economic, political or any other condition. In such circumstances, the Provider may allocate up to 100% of the Fund's NAV in cash, Islamic money market instruments, general investment accounts and/or Islamic deposits.</p> <p>For Manulife Shariah PRS-Global REIT Fund, a minimum 95% of the Fund's NAV will be invested in the Target Fund. The risk management strategies and techniques employed will be at the Target Fund level. Please refer to Section 5.4 for risk management of the Target Fund.</p>	<p>Shariah-compliant equities decline. The Fund Manager will then decide on the optimal asset allocation strategy and reallocate the Funds' investments into more defensive instruments such as sukuk, Islamic money market instruments and Islamic deposit.</p> <p>For Manulife Shariah PRS-Golden Asia Fund, the Provider may take temporary defensive positions that may be inconsistent with the Fund's investment strategy in response to adverse market conditions, economic, political or any other condition. In such circumstances, the Provider may allocate up to 100% of the Fund's NAV in cash, Islamic money market instruments, general investment accounts and/or short-term Islamic deposits.</p> <p>For Manulife Shariah PRS-Global REIT Fund, a minimum 85% of the Fund's NAV will be invested in the Target Fund. The risk management strategies and techniques employed will be at the Target Fund level. Please refer to Section 5.4 for risk management of the Target Fund.</p> <p>As part of the liquidity risk management, in the event the total net redemption received for the Funds on a particular Business Day is more than 10% of the NAV of the Funds, the Provider may defer the redemption in excess of such 10% limit to the next Business Day. Such redemption will be effected in priority to later requests. The Provider will pay such redemption proceeds on a staggered manner based on the redemption price, as and when the Funds' investments are liquidated.</p> <p>In addition, the Funds may borrow cash or obtain financing for the purpose of meeting redemption requests for Units and for short-term bridging requirements. This will incur financial cost to the Funds.</p> <p>Suspension in redemption of Units can be triggered by the Provider as the last resort after the abovementioned liquidity risk management tools have been exhausted. The Provider may, in consultation with the Scheme Trustee and having considered the interests of Members, suspend redemption of Units due to exceptional circumstances, such as when the market value or fair value of a material portion of the Funds' assets cannot be determined. Redemption application will not be dealt with when suspension of dealing in Units is triggered and this will limit the Member's right to freely redeem their Units in the Funds.</p> <p>The Provider will inform all Members in a timely and appropriate manner of the decision to defer redemption or to suspend dealing in Units of the Fund as mentioned above. Save for the circumstances as prescribed in Section 5.10 (only applicable to Manulife Shariah PRS – Global REIT Fund), the redemption proceeds to the Members will be paid within seven (7) Business Days from the date on which the redemption is processed.</p>
11	Chapter 4: Detailed Information On The Funds	<p>4.4.2 Investment Policy and Strategy (1st paragraph)</p> <p>The Fund will invest at least 95% of the Fund's NAV in the Manulife Shariah Global REIT Fund ("Target Fund"), while the balance will be invested in Islamic liquid assets such as Islamic money market instruments and placement of Islamic deposits with financial institutions for liquidity purposes.</p>	<p>4.4.2 Investment Policy and Strategy (1st paragraph)</p> <p>The Fund will invest at least 85% of the Fund's NAV in the Manulife Shariah Global REIT Fund ("Target Fund"), while the balance will be invested in Islamic liquid assets such as Islamic money market instruments, placement of short-term Islamic deposits with financial institutions for liquidity purposes and/or Islamic hedging instruments for hedging purposes.</p>

No	Section	Disclosure Document dated 14 February 2022 in respect of the Scheme	First Supplemental Disclosure Document in respect of the Scheme
12	4.4. Manulife Shariah PRS–Global REIT Fund	<p>4.4.3 Asset Allocation</p> <ul style="list-style-type: none"> At least 95% of the Fund's NAV will be invested in the Target Fund; and Balance of the Fund's NAV will be invested in Islamic liquid assets such as Islamic money market instruments and placement of Islamic deposits with financial institutions for liquidity purposes. <p><i>Note: The Provider will ensure that there is sufficient liquidity for the Fund to meet withdrawal requests.</i></p>	<p>4.4.3 Asset Allocation</p> <ul style="list-style-type: none"> At least 85% of the Fund's NAV will be invested in the Target Fund; and Balance of the Fund's NAV will be invested in Islamic liquid assets such as Islamic money market instruments, placement of short-term Islamic deposits with financial institutions for liquidity purposes and/or Islamic hedging instruments for hedging purposes. <p><i>Note: The Provider will ensure that there is sufficient liquidity for the Fund to meet withdrawal requests.</i></p>
13	Chapter 4: Detailed Information On The Funds 4.5. Manulife Shariah PRS–Golden Asia Fund	<p>4.5.2 Investment Policy and Strategy</p> <p>To achieve its investment objective, the Fund will invest a minimum of 95% of the Fund's NAV in a portfolio of Islamic CIS that aims to provide capital appreciation through exposure into China and India markets. The Fund will invest in at least two (2) Islamic CIS at all times with investment objective that is similar to the Fund. The Provider shall issue a supplementary / replacement disclosure document and notify Members of the Fund on any amendments to the markets which the Fund may invest in.</p> <p>The remaining NAV of the Fund will be invested in Islamic liquid assets such as cash, Islamic money market instruments, general investment accounts and/or Islamic deposits with financial institutions for liquidity purposes.</p> <p>The Fund adopts a passive strategy by equally allocating the Fund's NAV among the Islamic CIS which the Fund invests in. The Fund's portfolio will be closely monitored and rebalanced from time to time to ensure that the Fund's asset is allocated in accordance with its prescribed asset allocation.</p>	<p>4.5.2 Investment Policy and Strategy</p> <p>To achieve its investment objective, the Fund will invest a minimum of 85% of the Fund's NAV in a portfolio of Islamic CIS that aims to provide capital appreciation through exposure into China and India markets. The Fund will invest in at least two (2) Islamic CIS at all times with investment objective that is similar to the Fund. The Provider shall issue a supplementary / replacement disclosure document and notify Members of the Fund on any amendments to the markets which the Fund may invest in.</p> <p>Up to 15% of the Fund's NAV will be invested in Islamic liquid assets such as cash, Islamic money market instruments that are dealt in or under the rules of an Eligible Market and whose residual maturity does not exceed 12 months, general investment accounts, placement in short-term Islamic deposits with financial institutions for liquidity purposes and Islamic hedging instruments for the sole purpose of hedging arrangements.</p> <p>The Fund adopts a passive strategy by equally allocating the Fund's NAV among the Islamic CIS which the Fund invests in. The Fund's portfolio will be closely monitored and rebalanced from time to time to ensure that the Fund's asset is allocated in accordance with its prescribed asset allocation.</p>
14		<p>4.5.3 Asset Allocation</p> <ul style="list-style-type: none"> Minimum 95% of the Fund's NAV will be invested in a portfolio of Islamic CIS; and The remaining NAV of the Fund will be invested in Islamic liquid assets such as cash, Islamic money market instruments, general investment accounts and/or Islamic deposits with financial institutions for liquidity purposes. 	<p>4.5.3 Asset Allocation</p> <ul style="list-style-type: none"> Minimum 85% of the Fund's NAV will be invested in a portfolio of Islamic CIS; and Up to 15% of the Fund's NAV will be invested in Islamic liquid assets such as cash, Islamic money market instruments that are dealt in or under the rules of an Eligible Market and whose residual maturity does not exceed 12 months, general investment accounts, placement in short-term Islamic deposits with financial institutions for liquidity purposes and Islamic hedging instruments for the sole purpose of hedging arrangements.
15	Chapter 4: Detailed Information On The Funds 4.5. Manulife Shariah	<p>4.5.4 Performance Benchmark</p> <p><u>Note below performance benchmark</u></p> <p>Note: The composite performance benchmark provides a balanced gauge on the asset allocation of the Fund which can invest a minimum of 95% of the Fund's NAV in a portfolio of Islamic CIS with exposure in China and India markets. The performance benchmark above is only used as a reference for investment performance comparison purpose. The</p>	<p>4.5.4 Performance Benchmark</p> <p><u>Note below performance benchmark</u></p> <p>Note: The composite performance benchmark provides a balanced gauge on the asset allocation of the Fund which can invest a minimum of 85% of the Fund's NAV in a portfolio of Islamic CIS with exposure in China and India markets. The performance benchmark above is only used as a reference for investment performance comparison purpose. The risk profile of</p>

No	Section	Disclosure Document dated 14 February 2022 in respect of the Scheme	First Supplemental Disclosure Document in respect of the Scheme
	<u>PRS–Golden Asia Fund</u>	risk profile of the Fund is not the same as the risk profile of this performance benchmark. The performance benchmark information is available at www.manulifeinvestment.com.my .	the Fund is not the same as the risk profile of this performance benchmark. The performance benchmark information is available at www.manulifeim.com.my .
16	<u>Chapter 5: Detailed Information On The Target Fund</u>	<p>5.5. Asset Allocation of the Target Fund</p> <ul style="list-style-type: none"> • 70% to 98% in Islamic REITs; and • 2% to 30% in Islamic liquid assets which comprise of cash, Islamic money market instruments and Islamic deposits with financial institution(s). 	<p>5.5. Asset Allocation of the Target Fund</p> <ul style="list-style-type: none"> • 85% to 98% in Islamic REITs; • 2% to 15% in Islamic liquid assets which comprise of cash, Islamic money market instruments that are dealt in or under the rules of an Eligible Market and whose residual maturity does not exceed 12 months, placement in short-term Islamic deposits with financial institution(s) for liquidity purposes and Islamic hedging instruments for the sole purpose of hedging arrangements.
17	<u>Chapter 5: 5.10 Redemption Policy of the Target Fund</u>		<p>5.10 Redemption Policy of the Target Fund</p> <p>Units of the Target Fund will be redeemed at the net asset value per unit of the Target Fund as at the next valuation point (i.e. forward pricing). There is no restriction on the frequency of redemption.</p> <p>Redemption limit may be imposed as part of liquidity risk management of the Target Fund. In the event the total net redemption received for the Target Fund on a particular Business Day is more than 10% of the net asset value of the Target Fund, the manager of the Target Fund may defer the redemption in excess of such 10% limit to the next Business Day. Such redemption will be effected in priority to later requests. The manager of the Target Fund will pay such redemption proceeds on a staggered manner based on the redemption price, as and when the Target Fund's investments are liquidated.</p> <p>The manager of the Target Fund may, in consultation with the trustee and having considered the interests of its investors, suspend dealing in units of the Target Fund due to exceptional circumstances, such as when the market value or fair value of a material portion of the Target Funds' assets cannot be determined.</p> <p>Should the redemption request of the Target Fund be deferred or suspended, the redemption of the Manulife Shariah PRS – Global REIT Fund may also be deferred or suspended accordingly. This may jeopardise the Fund's ability to meet Members' redemption request and there may be a delay in the payment of redemption proceeds to the Members. The redemption proceeds to the Members will be paid within five (5) Business Days from the receipt of redemption proceeds from the Target Fund.</p>
18	<u>Chapter 7: Transaction Information</u>	<p>7.5 Withdrawal of Units</p> <p>6th paragraph</p> <p>Redemption proceeds will be paid within 40 days of the receipt of request from the Member or authorisation from the Administrator by the Provider.</p>	<p>7.5 Withdrawal of Units</p> <p>6th paragraph</p> <p>Under normal circumstances, withdrawal proceeds will be paid within seven (7) Business Days of the receipt of request from the Member or authorisation from the Administrator by the Provider.</p>

No	Section	Disclosure Document dated 14 February 2022 in respect of the Scheme	First Supplemental Disclosure Document in respect of the Scheme
			<p>Members should note that redemption limit may be imposed or redemption may be suspended as part of liquidity risk management. When such circumstances occur, Members will be given a notice on the deferred redemption or suspension of redemption. Save for the circumstances as prescribed in Section 5.10 (only applicable to Manulife Shariah PRS – Global REIT Fund), the redemption proceeds to the Members will be paid within seven (7) Business Days from the date on which the redemption is processed.</p>