

# News Release

For Immediate Release  
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## Financial Fitness Tied to Lifespan – Yet Nearly Half of Malaysians are Unprepared for Retirement

- Manulife Investments offers the Manulife Global Multi-Asset Diversified Income Fund for Bank of China (Malaysia) Berhad clients to build resilient, income-generating portfolios

**Kuala Lumpur** – Financial wellbeing is increasingly recognised as a key pillar of long-term health and longevity, with many acknowledging that financial fitness can significantly influence their quality of life as they age. In response to this growing awareness – and the pressing need to help investors in Malaysia better prepare for retirement – Manulife Investments and Bank of China (Malaysia) Berhad (“BOCM”) today announced that they are offering BOCM clients the Manulife Global Multi-Asset Diversified Income Fund (the “Fund”). The Fund invests at least 85% of its net asset value into the Manulife Global Fund – Global Multi-Asset Diversified Income Fund (the “Target Fund”).

The Manulife Global Multi-Asset Diversified Income Fund is suitable for investors who seek regular income, and wish to participate in a diversified portfolio of assets in the global markets, and have a medium to long-term investment horizon.

A recent survey<sup>1</sup> conducted by Manulife revealed that only 58% of Malaysians believe they have sufficient funds for retirement – raising concerns that the remaining 42% may face health and longevity challenges post-retirement. Additionally, over half (56%) believe it is critical to have a steady income stream after retirement, while nearly one-third say a diversified investment portfolio helps bridge their financial gap.

The Manulife Global Multi-Asset Diversified Income Fund takes a differentiated approach to income generation, focusing less on equity appreciation and more on delivering yield through fixed income and an option writing strategy. A key feature of the strategy is the tactical use of option writing, which may provide a steady income stream in both rising and falling markets. Option premiums tend to increase with market volatility, making this approach particularly valuable during market downturns – when traditional capital payouts may be under pressure.

**Yan Ye, Deputy Chief Executive of BOCM**, said “BOCM understands that the country will become an aged nation earlier than expected by 2040, with those who are 60 years old and above accounting for 17% of the population<sup>2</sup>. According to a public mandatory retirement scheme, most Malaysians do not have enough savings for their retirement. Therefore, planning for retirement should start early to enable individuals to adopt suitable strategy. As a financial service provider, BOCM provides banking solutions that bridge the financial needs of Malaysians. Leveraging the Fund’s objective and Manulife Investments’ fund management expertise over the years, we are onboarding the Fund on our platform to enhance the range of options available for our customers’ selection.”

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<sup>1</sup> The Manulife Asia Care Survey 2025 was conducted across January and February 2025 and captured insights from over 9,000 individuals aged 25 or above (including 60+) across nine Asian markets: The Chinese mainland; Hong Kong, China; Taiwan, China; Japan; Singapore; Vietnam; Indonesia; Philippines and Malaysia.

<sup>2</sup> Data source: Securities Commission Malaysia Annual Report 2024

**Grace Ho, Head of Retail Wealth Distribution and Direct Digital Business, Asia, Manulife Investments** said: “We are pleased to offer the Manulife Global Multi-Asset Diversified Income Fund to the valued customers of BOCM. Across Asia, we continue to see rising demand for income solutions that can help investors navigate longer lifespans, shifting retirement expectations, and evolving market conditions. Bringing this established strategy to Malaysia reflects our commitment to supporting local investors with proven, globally diversified approaches that align with their long-term financial goals.”

BOCM customers can subscribe to the Manulife Global Multi-Asset Diversified Income Fund through bank branches and mobile banking (eWealth Banking) platform. For more information about the Manulife Global Multi-Asset Diversified Income Fund, please visit:  
<https://www.manulifeim.com.my/funds/gmadi.html>.

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#### **About Manulife Wealth & Asset Management**

As part of Manulife Financial Corporation, Manulife Wealth & Asset Management provides global investment, financial advice, and retirement plan services to 19 million individuals, institutions, and retirement plan members worldwide. Our mission is to make decisions easier and lives better by empowering people today to invest for a better tomorrow. As a committed partner to our clients and as a responsible steward of investor capital, we offer a heritage of risk management, deep expertise across public and private markets, and comprehensive retirement plan services. We seek to provide better investment and impact outcomes and to help people confidently save and invest for a more secure financial future. Not all offerings are available in all jurisdictions. For additional information, please visit [manulifeim.com](http://manulifeim.com).

#### **Disclaimer**

The above information has not been reviewed by the Securities Commission Malaysia (SC) and is subject to the relevant warning, disclaimer, qualification or terms and conditions stated herein. Investors are advised to read and understand the contents of the Prospectus for Manulife Global Multi-Asset Diversified Income Fund dated 28 June 2024, the First Supplemental Prospectus dated 6 August 2025 and all the respective Product Highlights Sheet(s) (collectively, the “Offering Documents”), obtainable at our offices or website, before investing. The Offering Documents have been registered with the SC, however the registration with the SC does not amount to nor indicate that the SC has recommended or endorsed the product. There are risks involved with investing in unit trust funds; wholesale funds and/or Private Retirement Schemes. Some of these risks associated with investments in unit trust funds; wholesale funds and/or Private Retirement Schemes are interest rate fluctuation risk, foreign exchange or currency risk, country risk, political risk, credit risk, non-compliance risk, counterparty risk, target fund manager risk, liquidity risk and interest rate risk. For further details on the risk profile of all the funds, please refer to the Risk Factors section in the Offering Documents. The price of units and income distribution may go down as well as up. Investors should compare and consider the fees, charges and costs involved. Investors are advised to conduct own risk assessment and consult the professional advisers if in doubt on the action to be taken. Where a unit split/distribution is declared, investors are advised that following the issue of additional units/distribution, the NAV per unit will be reduced from the pre-unit split NAV/cum-distribution NAV to post-unit split NAV/ex-distribution NAV; and where a unit split is declared, the value of your investment in the Fund’s denominated currency will remain unchanged after the distribution of the additional units.

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**Important Note:** The price of Investment products may go up as well as down. Where past performance is quoted, the past performance of a product should not be taken as indicative of its future performance. You should also carefully consider whether any investment views or investment products are appropriate in view of your investment experience, objectives, financial resources and relevant circumstances.

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