





Enjoy peace of
mind with our
Islamic funds

Nikmati ketenangan
fikiran dengan dana
Islam kami

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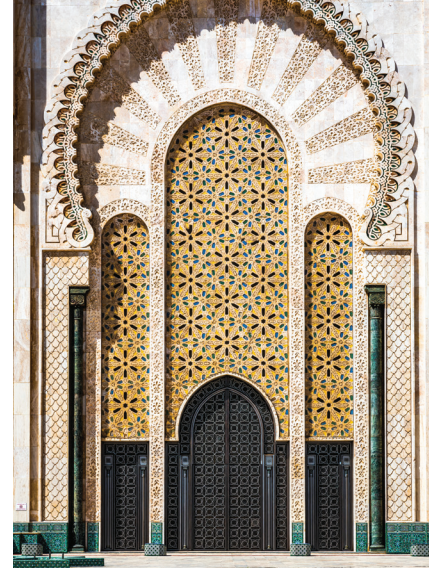
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Invest in our Islamic funds

Here are the top three reasons:

- You will invest with peace of mind to achieve your medium- and long-term financial goals.
- Our Islamic funds are managed and administered in accordance with Shariah principles.
- ZICO Shariah Advisory Services Sdn Bhd is chosen as the Shariah Adviser for all of our Islamic funds.



We offer 18 Islamic funds for your investment diversification

Asset class	Fund name	Fund category	Investment objective
Equity	Manulife Shariah Global REIT Fund	Fund-of-Funds (Islamic)	The Fund aims to provide regular income* and capital appreciation by investing in Islamic REITs. *Income distribution (if any) may be made in the form of cash or additional Units reinvested into the Fund.
	Manulife Investment Syariah Index Fund	Equity Index (Islamic)	The Fund is an Islamic equity index-tracking fund. Its primary investment objective is to track the performance of the FTSE Bursa Malaysia EMAS Shariah Index (FBMSHA). The Fund also aims to generate annual distribution.
	Manulife Investment Al-Faid	Equity (Islamic)	The Fund seeks to provide Unit Holders with medium- to long-term capital growth through investments in a diversified portfolio of equities which are Shariah-compliant.
	Manulife Investment Al-Fauzan	Equity (Islamic)	The Fund seeks to provide Unit Holders with a steady recurring income that is potentially higher than the prevailing GIA rates. At the same time, the Fund also attempts to attain medium- to long-term capital appreciation.
	Manulife Investment Shariah Progress Fund	Equity (Islamic)	The Fund seeks to provide Unit Holders with steady long-term capital growth at a reasonable level of risk by investing in a diversified portfolio of small- to medium-capitalised Shariah-compliant equities and Shariah-compliant equity-related instruments.
	Manulife Investment Shariah Progress Plus* Fund	Equity (Islamic)	The Fund seeks to provide capital appreciation by investing primarily in a portfolio of Shariah-compliant equities of small to medium sized companies.
	<p><i>*The word "Plus" is used in the Fund's name as the Fund has a similar investment strategy as Manulife Investment Shariah Progress Fund with a wider universe via exposure to the Asia Pacific region.</i></p>		

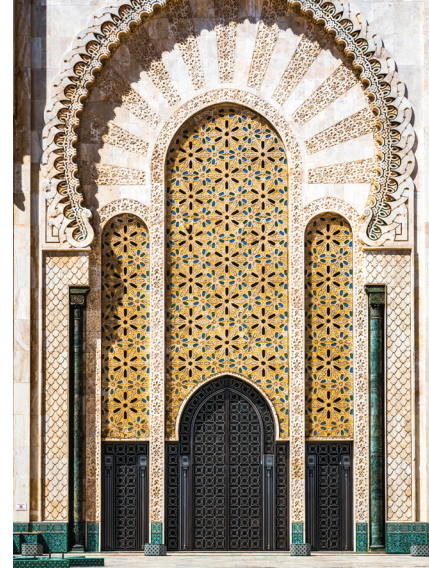
Asset class	Fund name	Fund category	Investment objective
Equity	Manulife Investment Shariah Asia-Pacific ex Japan Fund (formerly known as Manulife Investment Shariah Asia-Pacific Fund)	Equity (Islamic)	The Fund aims to provide long-term capital appreciation through investments in Shariah-compliant equities and Shariah-compliant equity-related securities of companies in the Asia-Pacific ex Japan region.
	Manulife Shariah China Equity Fund	Equity (Islamic)	The Fund aims to achieve capital appreciation by investing in Shariah-compliant equities and Shariah-compliant equity-related securities of companies in China market.
	Manulife Shariah India Equity Fund	Equity (Islamic)	The Fund aims to achieve capital appreciation by investing in Shariah-compliant equities and Shariah-compliant equity-related securities of companies in India market.
	Manulife Shariah Indonesia Equity Fund	Equity (Islamic)	The Fund aims to achieve capital appreciation by investing in Shariah-compliant equities and Shariah-compliant equity-related securities of companies in Indonesia market.
	Manulife Shariah-Dana Ekuiti	Equity (Islamic)	The Fund aims to achieve capital growth over the medium- to long-term by investing primarily in Shariah-compliant equities and/or Shariah-compliant equity-related securities.
	Manulife Investment Al-Umran	Balanced (Islamic)	Its investment objective is to produce medium- to long-term capital appreciation and current income*. *Current income refers to distributable income. Income distribution, if any, will be in the form of additional Units or cash.
	Manulife Investment-CM Shariah Flexi Fund	Mixed Assets (Islamic)	The Fund seeks to provide Unit Holders with long-term capital appreciation.
	Manulife Investment-HW Shariah Flexi Fund	Mixed Assets (Islamic)	The Fund seeks to provide Unit Holders with long-term capital appreciation.
Manulife Investment-ML Shariah Flexi Fund	Mixed Assets (Islamic)	The Fund seeks to provide Unit Holders with long-term capital appreciation.	
Fixed income	Manulife Investment As-Saad	Sukuk	The Fund seeks to provide Unit Holders with higher than average returns compared to fixed deposits in medium- to long-term periods by investing in bonds* and other fixed income securities* which are Shariah-compliant. *Refers to sukuk and other Islamic fixed income securities.
	Manulife Shariah Income Management Fund	Sukuk	The Fund seeks to provide Unit Holders with income by investing in sukuk, Islamic money market instruments, general investment accounts and Islamic deposits.
Money Market	Manulife Investment Al-Ma'mun	Money Market (Islamic)	The Fund seeks to provide Unit Holders with liquidity and current income* while maintaining capital stability. *Current income refers to distributable income. Income distribution, if any, will be in the form of additional Units.

In the event of any dispute or ambiguity arising out of the Bahasa Malaysia translation in this brochure, the English version shall prevail.

Melabur dalam dana-dana Islam kami

Berikut adalah tiga sebab utama:

- Anda akan melabur dengan fikiran tenang untuk mencapai matlamat kewangan jangka pertengahan dan panjang.
- Dana-dana Islam kami diuruskan dan ditadbir menurut prinsip Syariah.
- ZICO Shariah Advisory Services Sdn Bhd telah dipilih sebagai Penasihat Syariah untuk semua dana Islam kami.



Kami menawarkan 18 dana Islam untuk mempelbagaikan pelaburan anda

Kelas aset	Nama dana	Kategori dana	Objektif pelaburan
Ekuiti	Manulife Shariah Global REIT Fund	Dana kepada Dana (Islam)	Dana ini berusaha menyediakan pendapatan berkala* dan peningkatan modal dengan melabur dalam amanah pelaburan hartanah (REIT) Islam. *Penggajian pendapatan (jika ada) boleh dibuat dalam bentuk tunai atau unit tambahan yang dilaburkan semula ke dalam dana.
	Manulife Investment Syariah Index Fund	Indeks Ekuiti (Islam)	Dana ini ialah dana penjejak indeks ekuiti Islam. Objektif utama pelaburan dana ini ialah untuk menjejak prestasi Indeks FTSE Bursa Malaysia EMAS Shariah (FBMSHA). Dana ini juga berusaha menjana pengagihan tahunan.
	Manulife Investment Al-Faid	Ekuiti (Islam)	Dana ini berusaha mencapai pertumbuhan modal jangka pertengahan hingga panjang untuk Pemegang Unit menerusi pelaburan dalam portfolio ekuiti terpelbagai yang patuh Syariah.
	Manulife Investment Al-Fauzan	Ekuiti (Islam)	Dana ini berusaha memberikan pendapatan berulang yang mantap dan berpotensi lebih tinggi daripada kadar Akaun Pelaburan Am (General Investment Accounts) semasa untuk Pemegang Unit. Pada masa yang sama, Dana ini juga berusaha menghasilkan peningkatan modal jangka pertengahan hingga panjang.
	Manulife Investment Syariah Progress Fund	Ekuiti (Islam)	Dana ini berusaha mencapai pertumbuhan modal jangka panjang yang mantap untuk Pemegang Unit, pada tahap risiko yang munasabah dengan melabur dalam portfolio ekuiti patuh Syariah bermodal kecil hingga sederhana yang terpelbagai dan instrumen berkaitan ekuiti patuh Syariah.
	Manulife Investment Syariah Progress Plus* Fund	Ekuiti (Islam)	Dana ini berusaha menghasilkan peningkatan modal dengan melabur terutamanya dalam portfolio ekuiti patuh Syariah yang terdiri daripada syarikat-syarikat bersaiz kecil hingga sederhana. <i>*Perkataan "Plus" digunakan dalam nama Dana kerana Dana tersebut mempunyai strategi pelaburan yang serupa dengan Manulife Investment Syariah Progress Fund dengan pilihan pelaburan lebih luas menerusi pendedahan kepada rantau Asia Pasifik.</i>

Kelas aset	Nama dana	Kategori dana	Objektif pelaburan
Ekuiti	Manulife Investment Shariah Asia-Pacific ex Japan Fund (dahulu dikenali sebagai Manulife Investment Shariah Asia-Pacific Fund)	Ekuiti (Islam)	Dana ini berusaha mencapai pertumbuhan modal jangka panjang menerusi pelaburan dalam ekuiti patuh Syariah dan sekuriti berkaitan ekuiti patuh Syariah di rantau Asia Pasifik tidak termasuk Jepun.
	Manulife Shariah China Equity Fund	Ekuiti (Islam)	Dana berusaha mencapai peningkatan modal dengan melabur dalam ekuiti patuh Syariah dan sekuriti berkaitan ekuiti patuh Syariah syarikat-syarikat di pasaran China.
	Manulife Shariah India Equity Fund	Ekuiti (Islam)	Matlamat Dana ialah mencapai peningkatan modal dengan melabur dalam ekuiti patuh Syariah dan sekuriti berkaitan ekuiti patuh Syariah syarikat-syarikat di pasaran India.
	Manulife Shariah Indonesia Equity Fund	Ekuiti (Islam)	Dana berusaha mencapai peningkatan modal dengan melabur dalam ekuiti patuh Syariah dan sekuriti berkaitan ekuiti patuh Syariah syarikat-syarikat di pasaran Indonesia.
	Manulife Shariah-Dana Ekuiti	Ekuiti (Islam)	Dana ini berusaha mencapai pertumbuhan modal dalam jangka pertengahan hingga panjang dengan melabur terutamanya dalam ekuiti patuh Syariah dan/ atau sekuriti berkaitan ekuiti patuh Syariah.
	Manulife Investment Al-Umran	Seimbang (Islam)	Objektif pelaburan dana ini ialah untuk menghasilkan peningkatan modal jangka pertengahan hingga panjang dan juga pendapatan semasa*. *Pendapatan semasa merujuk kepada pendapatan boleh diagihkan. Pengagihan pendapatan, jika ada, adalah merupakan Unit tambahan atau tunai.
	Manulife Investment-CM Shariah Flexi Fund	Aset bercampur (Islam)	Dana ini berusaha menghasilkan peningkatan modal jangka panjang untuk Pemegang Unit.
	Manulife Investment-HW Shariah Flexi Fund	Aset bercampur (Islam)	Dana ini berusaha menghasilkan peningkatan modal jangka panjang untuk Pemegang Unit.
Manulife Investment-ML Shariah Flexi Fund	Aset bercampur (Islam)	Dana ini berusaha menghasilkan peningkatan modal jangka panjang untuk Pemegang Unit.	
Pendapatan tetap	Manulife Investment As-Saad	Sukuk	Dana ini berusaha menjana pulangan lebih tinggi daripada purata kepada Pemegang Unit berbanding deposit tetap dalam jangka pertengahan hingga panjang dengan melabur dalam bon* dan sekuriti pendapatan tetap lain* yang patuh Syariah. *Merujuk kepada sukuk dan sekuriti pendapatan tetap Islam lain.
	Manulife Shariah Income Management Fund	Sukuk	Dana berusaha menghasilkan pendapatan bagi Pemegang Unit dengan melabur dalam sukuk, instrumen pasaran wang Islam, akaun pelaburan am dan deposit Islam.
Pasaran Wang	Manulife Investment Al-Ma'mun	Pasaran Wang (Islam)	Dana ini berusaha menyediakan kecairan dan pendapatan semasa* kepada Pemegang Unit sambil mengekalkan kestabilan modal. *Pendapatan semasa merujuk kepada pendapatan boleh diagihkan. Pengagihan pendapatan, jika ada, adalah merupakan Unit tambahan.

Sekiranya terdapat sebarang pertikaian atau percanggahan yang timbul daripada terjemahan Bahasa Malaysia brosur ini, versi Bahasa Inggeris akan diguna pakai.

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 Master Prospectus dated 7 February 2020, its First Supplemental Master Prospectus dated 13 November 2020, its Second Supplemental Master Prospectus dated 5 April 2021, its Third Supplemental Master Prospectus dated 13 September 2021, its Fourth Supplemental Master Prospectus dated 29 November 2021 and its Fifth Supplemental Master Prospectus dated 28 February 2022; Master Prospectus dated 10 August 2020, its First Supplemental Master Prospectus dated 10 August 2020, its Second Supplemental Master Prospectus dated 27 January 2021, its Third Supplemental Master Prospectus dated 5 April 2021, its Fourth Supplemental Master Prospectus dated 13 September 2021 and its Fifth Supplemental Master Prospectus dated 15 September 2022; Prospectus of Manulife Shariah Income Management Fund dated 21 June 2021 and its First Supplemental Prospectus dated 13 September 2021; Prospectus of Manulife Shariah China Equity Fund dated 24 August 2021; Prospectus of Manulife Shariah India Equity Fund dated 26 October 2021 and its First Supplemental Prospectus dated 26 October 2021; Prospectus of Manulife Shariah Indonesia Equity Fund dated 18 August 2022 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.

Penafian:

Maklumat di atas tidak disemak oleh Suruhanjaya Sekuriti Malaysia (SC) dan tertakluk kepada amaran, penafian, kelayakan atau terma dan syarat yang dinyatakan di dalam ini. Pelabur dinasihatkan untuk membaca dan memahami kandungan Prospektus Induk bertarikh 7 Februari 2020, Prospektus Induk Tambahan Pertama bertarikh 13 November 2020, Prospektus Induk Tambahan Kedua bertarikh 5 April 2021, Prospektus Induk Tambahan Ketiga bertarikh 13 September 2021, Prospektus Induk Tambahan Keempat bertarikh 29 November 2021 dan Prospektus Induk Tambahan Kelima bertarikh 28 Februari 2022; Prospektus Induk bertarikh 10 Ogos 2020, Prospektus Induk Tambahan Pertama bertarikh 10 Ogos 2020, Prospektus Induk Tambahan Kedua bertarikh 27 Januari 2021, Prospektus Induk Tambahan Ketiga bertarikh 5 April 2021, Prospektus Induk Tambahan Keempat bertarikh 13 September 2021 dan Prospektus Induk Tambahan Kelima bertarikh 15 September 2022; Prospektus Manulife Shariah Income Management Fund bertarikh 21 Jun 2021 dan Prospektus Tambahan Pertama bertarikh 13 September 2021; Prospektus Manulife Shariah China Equity Fund bertarikh 24 Ogos 2021; Prospektus Manulife Shariah India Equity Fund bertarikh 26 Oktober 2021 dan Prospektus Tambahan Pertama bertarikh 26 Oktober 2021; Prospektus Manulife Shariah Indonesia Equity Fund bertarikh 18 Ogos 2022 dan semua Lembaran Maklumat Penting Produk masing-masing (secara bersama dinamakan "Dokumen Tawaran"), yang boleh didapati di pejabat atau laman web kami, sebelum melabur. Dokumen Tawaran telah didaftarkan dengan SC, bagaimanapun, pendaftaran dengan SC tidak bermaksud atau menunjukkan bahawa SC telah mengesyorkan atau mengesahkan produk tersebut. Terdapat risiko yang terbabit dengan pelaburan dalam dana unit amanah; dana borong dan/atau Skim Persaraan Swasta. Antara risiko yang berkaitan dengan pelaburan dalam dana unit amanah; dana borong dan/atau Skim Pelaburan Swasta ialah risiko turun naik kadar faedah, risiko tukaran asing atau mata wang, risiko negara, risiko politik, risiko kredit, risiko ketidakpatuhan, risiko pihak yang berurusan, risiko pengurusan dana sasaran, risiko kecairan dan risiko kadar faedah. Untuk maklumat lanjut tentang profil risiko semua dana, sila rujuk kepada bahagian Faktor Risiko dalam Dokumen Tawaran. Harga unit dan pengagihan pendapatan mungkin turun atau naik. Pelabur hendaklah membandingkan dan mempertimbangkan yuran, caj dan kos yang terbabit. Pelabur dinasihatkan untuk menjalankan penilaian risiko sendiri dan berunding dengan penasihat profesional jika ragu-ragu tentang tindakan yang patut diambil.

