

Date: 6 October 2022

Dear Valued Customer,

Issuance of Fifth Supplemental Master Prospectus dated 15 September 2022 (“Fifth Supplemental Master Prospectus”) in relation to the Master Prospectus dated 10 August 2020, First Supplemental Master Prospectus dated 10 August 2020, Second Supplemental Master Prospectus dated 27 January 2021, Third Supplemental Master Prospectus dated 5 April 2021 and Fourth Supplemental Master Prospectus dated 13 September 2021 in respect of:

- Manulife Investment Asia-Pacific ex Japan Fund
- Manulife Investment Asia-Pacific REIT Fund
- Manulife Investment Greater China Fund
- Manulife Investment U.S. Equity Fund
- Manulife Bond Plus Fund
- Manulife China Equity Fund
- Manulife Global Resources Fund
- Manulife India Equity Fund
- Manulife Investment Indonesia Equity Fund
- Manulife Cash Management Fund
- Manulife Asia Total Return Bond Fund
- Manulife Shariah – Dana Ekuiti
- Manulife Shariah Global REIT Fund
- Manulife Investment Shariah Asia-Pacific ex Japan Fund (formerly known as Manulife Investment Shariah Asia-Pacific Fund)

We would like to inform you that the Fifth Supplemental Master Prospectus has been issued to reflect the following updates and/or changes:

- change in performance benchmark for Manulife Investment Asia-Pacific REIT Fund;
- changes to the target fund of Manulife Asia Total Return Bond Fund which includes update in investment strategy to allow up to 20% of its net assets to be invested in debt instruments with loss-absorption features, subsequent inclusion of risks associated with investments in debt instruments with loss-absorption features, enhancement of disclosure on debt instruments risk and removal of additional investment restrictions;
- reduction of sales charge for Manulife Investment Greater China Fund for purchase made from unit trust consultant and Manulife Investment Management (M) Berhad;
- change in designated fund manager for Manulife Shariah – Dana Ekuiti, designated fund manager of the external fund manager (i.e. Manulife Investment Management (Hong Kong) Limited) for Manulife Investment Indonesia Equity Fund and inclusion of co-fund manager of the external fund manager (i.e. Manulife Investment Management (Hong Kong) Limited) for Manulife Investment Greater China Fund;
- an update to the roles and responsibilities of the Shariah Adviser; and
- other general and administrative updates.

Please refer to Appendix A for further information.

With the issuance of the Fifth Supplemental Master Prospectus, should you be 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 27 October 2022.

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

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

Thank you for your support.

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

Issuance of Fifth Supplemental Master Prospectus dated 15 September 2022 (“Fifth Supplemental Master Prospectus”) in relation to the Master Prospectus dated 10 August 2020, First Supplemental Master Prospectus dated 10 August 2020, Second Supplemental Master Prospectus dated 27 January 2021, Third Supplemental Master Prospectus dated 5 April 2021 and Fourth Supplemental Master Prospectus dated 13 September 2021

Please note that the Fifth Supplemental Master Prospectus has to be read in conjunction with the Master Prospectus dated 10 August 2020, First Supplemental Master Prospectus dated 10 August 2020, Second Supplemental Master Prospectus dated 27 January 2021, Third Supplemental Master Prospectus dated 5 April 2021 and Fourth Supplemental Master Prospectus dated 13 September 2021

Section	Previous Provision	New Provision
<p>Corporate Directory: The Trustee</p> <p><i>Update in registered office and business address of HSBC (Malaysia) Trustee Berhad and inclusion of e-mail address.</i></p>	<p>HSBC (Malaysia) Trustee Berhad 193701000084 (1281-T) Registered Office and Business Address 13th Floor, Bangunan HSBC, South Tower No. 2, Leboh Ampang 50100 Kuala Lumpur. Tel : 03-2075 7800 Fax : 03-8894 2611</p>	<p>HSBC (Malaysia) Trustee Berhad 193701000084 (1281-T) Registered Office and Business Address Level 19, Menara IQ Lingkaran TRX 55188 Tun Razak Exchange Kuala Lumpur. Tel : 03-2075 7800 Fax : 03-8894 2611 Email : fs.client.services.myh@hsbc.com.my</p>
<p>Corporate Directory: The Shariah Adviser</p> <p><i>Update in telephone and fax number and website of Shariah Adviser.</i></p>	<p>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 Tel : 03-2093 3999 Fax : 03-2093 2999 Email : zh-shariah@zishariah.com Website : www.zicoholdings.com</p>	<p>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 Tel : 03-9212 0976 Fax : 03-9212 0974 Email : zh-shariah@zishariah.com Website : www.zico.group</p>
<p>Chapter 1: Fund Information – 1.1.13 Manulife Investment Asia-Pacific REIT Fund</p> <p><i>Change in performance benchmark with effect from 1 August 2022. The S&P Pan Asia REIT ex Japan customised index is used in succession to Manulife Investment Asia REIT Ex Japan Index that has been discontinued. The revised benchmark is aligned and representative of Manulife Investment Asia-Pacific REIT</i></p>	<p><u>Performance Benchmark</u> Manulife Investment Asia REIT Ex Japan Index is a customised index which consists of the REIT funds universe within Asia ex Japan markets, which include China, Hong Kong, India, Indonesia, Malaysia, Pakistan, the Philippines, Singapore, South Korea, Taiwan and Thailand. The index is a market capitalisation weighted index of REIT funds with market capitalisation of USD5 million or more. The performance benchmark above is only used as a reference for investment performance comparison purpose. The performance of the benchmark is obtainable via www.manulifeinvestment.com.my. The risk profile of the Fund is different from the risk profile of the performance benchmark.</p>	<p><u>Performance Benchmark</u> The S&P Pan Asia REIT ex Japan is a customised index which consists of the REITs listed in Asia ex Japan, Australia, New Zealand and Pakistan. The index is a market capitalisation weighted index with a minimum market capitalisation of USD500 million with a single stock weight limit of 10%. The performance benchmark above is only used as a reference for investment performance comparison purpose. The performance benchmark information and disclaimer of S&P Dow Jones Indices LLC are obtainable via www.manulifeinvestment.com.my. The risk profile of the Fund is different from the risk profile of the performance benchmark.</p>

Section	Previous Provision	New Provision
<p><i>Fund's investment universe that may invest up to 98% of its net asset value in real estate investment trusts.</i></p>		<p><u>Note: The performance benchmark for the Fund is revised from Manulife Investment Asia REIT Ex Japan Index to S&P Pan Asia REIT ex Japan customised index effective from 1 August 2022. The purpose of the change is due to the discontinuation of Manulife Investment Asia REIT Ex Japan Index. The S&P Pan Asia REIT ex Japan customised index is used to better reflect the performance of the investment universe of the Fund.</u></p>
<p>Chapter 1: Fund Information – 1.2.2 Manulife Investment Shariah Asia-Pacific ex Japan Fund</p> <p><i>Amended the disclosure on practice, technique or approach used by the fund manager in managing the investment portfolio of Manulife Investment Shariah Asia-Pacific ex Japan Fund for better clarity.</i></p>	<p><u>Investment Policy and Strategy (2nd paragraph)</u></p> <p>The Manager adopts an active and frequent trading strategy in meeting the investment objective of the Fund. However, any active and frequent trading strategy will depend on investment opportunities or valuations.</p>	<p><u>Investment Policy and Strategy (2nd paragraph)</u> <u>The Fund is actively managed based on research fundamentals in meeting the investment objective of the Fund. The Manager may adopt an active trading strategy depending on investment opportunities or valuations.</u></p>
<p>Chapter 1: Fund Information – 1.3.3 Specific Risks of the Target Funds (table on the risk associated with the target funds)</p> <p><i>Enhancement of debt instruments risk and inclusion of additional risk associated with investments in debt instruments with loss-absorption features for the target fund of Manulife Asia Total Return Bond Fund.</i></p>	<p><i>Applicable for Manulife Global Fund – Asia Total Return Fund only</i></p> <p>34. Debt Instruments Risk</p> <ul style="list-style-type: none"> a) Credit and Counterparty Risk b) Interest Rate Risk c) Non-Investment Grade Debt Instruments Risk d) Collateralised/Securitised Products Risk e) Inflation Indexed Bonds Risk f) Bank Obligations Risk <p>N/A</p>	<p><i>Applicable for Manulife Global Fund – Asia Total Return Fund only</i></p> <p>34. Debt Instruments Risk</p> <ul style="list-style-type: none"> a) Credit and Counterparty Risk b) Interest Rate Risk c) Non-Investment Grade Debt Instruments Risk d) <u>Sovereign Debt Risk</u> e) <u>Valuation Risk</u> f) <u>Collateralised/Securitised Products Risk</u> g) Inflation Indexed Bonds Risk h) Bank Obligations Risk <p><u>37. Risks associated with investments in debt instruments with loss-absorption features (including Contingent Convertible Debt Securities)</u></p>
<p>Chapter 1: Fund Information – 1.3.3 Specific Risks of the Target Funds</p> <p><i>Enhancement of disclosure to provide better clarity on</i></p>	<p>6. <u>Small-Cap Risks</u></p> <p>The Target Fund may invest in, but is not restricted to, the securities of small- and medium-sized companies in the relevant markets. This can involve greater risk than is customarily associated with investment in larger and more established companies. In particular, smaller companies</p>	<p>6. <u>Small-Cap Risks</u></p> <p>The Target Fund may invest in, but is not restricted to, the securities of small and medium sized companies in the relevant markets. This can involve greater risk than is customarily associated with investment in larger and more established companies. In particular, smaller companies</p>

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<p><i>the risk of investing in small-capitalisation companies.</i></p> <p><i>Small-cap risk is applicable for the target fund of Manulife China Equity Fund, Manulife India Equity Fund, Manulife Investment U.S. Equity Fund and Manulife Global Resources Fund.</i></p>	<p>often have limited product lines, markets or financial resources, with less research information available about the company, and their management may be dependent on a few key individuals.</p>	<p>often have limited product lines, markets or financial resources, with less research information available about the company, and their management may be dependent on a few key individuals. <u>The stock of small-capitalisation companies may have lower liquidity and their prices are more volatile to adverse economic developments than those of larger capitalization companies in general.</u></p>
<p>Chapter 1: Fund Information – 1.3.3 Specific Risks of the Target Funds</p> <p><i>Update of disclosure on People's Republic of China taxation disclosure applicable for Mainland China tax risk.</i></p> <p><i>Mainland China tax risk is applicable for the target fund of Manulife Asia Total Return Bond Fund and Manulife China Equity Fund.</i></p>	<p>15. Mainland China Tax Risk</p> <p>i) <u>4th paragraph under Enterprise Income Tax (EIT)</u> Pursuant to Caishui [2018] No. 108 (Notice 108), foreign institutional investors are exempt from EIT on bond interest income derived from November 7, 2018 to November 6, 2021. Such EIT exemption would not be applicable if the bond interest derived is connected with the foreign institutional investors' establishment or place in the PRC.</p> <p>ii) <u>3rd paragraph under Value-Added Tax (VAT) and Surtaxes</u> In respect of bond interest income derived by foreign institutional investors, VAT is exempted from November 7, 2018 to November 2021 pursuant to Notice 108.</p> <p>iii) <u>Note below Tax Provision – Gains on Disposal of Bonds and Fixed Income Securities</u> Note: Investors should note that this disclosure has been prepared based on an understanding of the laws, regulations and practice in the PRC in-force as of the Target Funds' December 2019 prospectus.</p> <p>It is possible that the current tax laws, regulations and practice in the PRC will change, including the possibility of taxes being applied retrospectively, and that such change may result in higher taxation on PRC investments that is currently contemplated.</p> <p>Investors should seek their own tax advice on their own tax position with regard to their investment in the Target Funds.</p>	<p>15. Mainland China Tax Risk</p> <p>i) <u>4th paragraph under Enterprise Income Tax (EIT)</u> Pursuant to Caishui [2018] No. 108 ("Notice 108") and the PRC State Council's decision of October 27, 2021 (the "State Council Decision"), foreign institutional investors are exempt from EIT on bond interest income derived from November 7, 2018 to <u>December 31, 2025</u>. Such EIT exemption would not be applicable if the bond interest derived is connected with the foreign institutional investors' establishment or place in the PRC.</p> <p>ii) <u>3rd paragraph under Value-Added Tax (VAT) and Surtaxes</u> In respect of bond interest income derived by foreign institutional investors, VAT is exempted from November 7, 2018 to <u>December 31, 2025</u> pursuant to Notice 108 and the State Council Decision.</p> <p>iii) <u>Note below Tax Provision – Gains on Disposal of Bonds and Fixed Income Securities</u> Note: Investors should note that this disclosure has been prepared based on an understanding of the laws, regulations and practice in the PRC in-force as of the Target Funds' <u>July 2022</u> prospectus.</p> <p>It is possible that the current tax laws, regulations and practice in the PRC will change, including the possibility of taxes being applied retrospectively, and that such changes may result in higher taxation on PRC investments that is currently contemplated.</p> <p><u>The Investment Manager of the Target Funds do not currently make any tax provision in respect of any potential PRS WHT, EIT, VAT and Surtaxes; however, the Investment Manager of the Target Funds reserves the right to do so when it thinks appropriate. The amount of</u></p>

Section	Previous Provision	New Provision
		<p><u>any such tax provision will be disclosed in the accounts of the Target Funds.</u></p> <p><u>The tax laws, regulations and practice in Mainland China are constantly changing, and they may be changed with retrospective effect. In this connection, the Target Funds 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. The income from and/or the value of the relevant investments in the Target Fund may be reduced by any of those changes.</u></p> <p>Investors should seek their own tax advice on their own tax position with regard to their investment in the Target Funds.</p>
<p>Chapter 1: Fund Information – 1.3.3 Specific Risks of the Target Funds</p> <p><i>Enhancement of debt instruments risk to include sovereign debt risk and valuation risk.</i></p> <p><i>Debt instruments risk is applicable for the target fund of Manulife Asia Total Return Bond Fund.</i></p>	<p>34. <u>Debt Instruments Risk</u></p> <p>N/A</p>	<p>34. <u>Debt Instruments Risk</u></p> <p>g) <u>Sovereign Debt Risk</u></p> <p><u>The Target Fund’s investment in securities issued or guaranteed by governments may be exposed to political, social and economic risks. In adverse situations, the sovereign issuers may not be able or willing to repay the principal and/or interest when due or may request the Target Fund to participate in restructuring such debts. The Target Fund may suffer significant losses when there is a default of sovereign debt issuers.</u></p> <p>h) <u>Valuation Risk</u></p> <p><u>Valuation of the Target Fund’s investments may involve uncertainties and judgmental determinations. If such valuation turns out to be incorrect, this may affect the net asset value calculation of the Target Fund.</u></p>
<p>Chapter 1: Fund Information – 1.3.3 Specific Risks of the Target Funds</p> <p><i>Inclusion of risks associated with investments in debt instruments with loss-absorption features (including Contingent Convertible Debt Securities)</i></p>	<p>N/A</p>	<p>Inclusion of risks associated with investments in debt instruments with loss-absorption features (including Contingent Convertible Debt Securities)</p>

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<p><i>subsequent to the amendment made to the investment strategy of the target fund of Manulife Asia Total Return Bond Fund.</i></p>		
<p>Chapter 2: The Target Fund – 2.2.1 Manulife Global Fund – Asia Total Return Fund (disclosure under investment objective of MGF-ATRF)</p> <p><i>Change in investment strategy to allow the target fund to invest up to 20% of its net assets in debt instruments with loss-absorption features.</i></p>	N/A	<p><i>Added the following disclosure after 5th paragraph:</i></p> <p><u>MGF-ATRF may invest up to 20% of its net assets in debt instruments with loss-absorption features, including, but not limited to, total loss-absorbing capacity eligible instruments, contingent convertible bonds, certain types of senior non-preferred debt and other similar instruments with write-down or bail-in features related to the issuers' regulatory capital ratio. These instruments may be subject to contingent write-down or contingent conversion to equity on the occurrence of trigger event(s).</u></p>
<p>Chapter 2: The Target Fund – 2.2.2 Manulife Global Fund – China Value Fund (disclosure under 2nd paragraph of MGF-CVF investment strategy)</p> <p><i>Removal of reference to QFII quota from the investment strategy as the quota status is no longer applicable.</i></p>	<p>Investments of the MGF-CVF may also include A-Shares and/or B-Shares listed on the SSE and the SZSE in Mainland China. MGF-CVF may invest directly in certain China A-Shares listed on the SSE or the SZSE via Stock Connect. MGF-CVF may also invest indirectly in China A-Shares via CAAPs such as equity-linked notes, participating certificates, participatory notes, swaps and other similar instruments issued by institutions that have obtained QFII and/or RQFII licenses from the CSRC within a quota as approved by the State Administration of Foreign Exchange of China. In the event where the MGF-CVF invests in China A-Shares, it is expected that the MGF-CVF will not hold (directly or indirectly) more than 30% of its net assets in aggregate, in China A-Shares. Further, the MGF-CVF will not hold (directly or indirectly) more than 10% of its net assets in aggregate, in China B-Shares.</p>	<p>Investments of the MGF-CVF may also include A-Shares and/or B-Shares listed on the SSE and the SZSE in Mainland China. MGF-CVF may invest directly in certain China A-Shares listed on the SSE or the SZSE via Stock Connect. MGF-CVF may also invest indirectly in China A-Shares via CAAPs such as equity-linked notes, participating certificates, participatory notes, swaps and other similar instruments issued by institutions that have obtained QFII and/or RQFII licenses from the CSRC. In the event where the MGF-CVF invests in China A-Shares, it is expected that the MGF-CVF will not hold (directly or indirectly) more than 30% of its net assets in aggregate, in China A-Shares. Further, the MGF-CVF will not hold (directly or indirectly) more than 10% of its net assets in aggregate, in China B-Shares.</p>
<p>Chapter 2: The Target Fund – 2.3.2 Manulife Global Fund – Asia Total Return Fund, Manulife Global Fund – U.S. Equity Fund, Manulife Global Fund - China Value Fund, Manulife Global Fund – Global Resources Fund and Manulife Global Fund – India Equity Fund</p> <p><i>Removal of additional</i></p>	<p><u>Additional Investment Restrictions applicable to Manulife Global Fund – Asia Total Return Fund</u></p> <p>For the purpose of investment in respect of MGF-ATRF, the Investment Manager has confirmed the following:</p> <ol style="list-style-type: none"> All investments of MGF-ATRF are limited to markets where the regulatory authority is an ordinary or associate member of the IOSCO. A transaction in OTC derivatives may only be entered where the counterparty is a financial institution with a minimum long-term rating provided by any domestic or global rating agency that indicates strong capacity for timely payment of financial obligations. In the event the 	<p>Additional investment restrictions applicable to Manulife Global Fund – Asia Total Return Fund is removed in its entirety.</p>

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<p><i>investment restrictions for the target fund of Manulife Asia Total Return Bond Fund.</i></p>	<p>rating of the counter-party falls below the minimum required, or the counter-party ceases to be rated, the Investment Manager should, within 6 months or sooner, take the necessary action to ensure that the requirements are complied with.</p> <p>c) The value of MGF-ATRF's investments in debentures issued by any single issuer must not exceed 20% of MGF-ATRF's net asset value. The limit may be increased to 30% if the debentures are rated by any domestic or global rating agency to be of the best quality and offer the highest safety for timely payment of interest and principal.</p> <p>d) The aggregate value of MGF-ATRF's investments in transferable securities, money market instruments, deposits and OTC derivatives issued by or placed with, as the case may be, any single issuer/financial institution do not exceed 25% of MGF-ATRF's net asset value at all times. If the value of MGF-ATRF's investment, pursuant to item (c), is increased to 30%, the aggregate value of MGF-ATRF's investments must not exceed 30%.</p> <p>e) The value of MGF-ATRF's investments in debentures issued by the one group of companies must not exceed 30% of MGF-ATRF's net asset value.</p> <p>f) The time frame to rectify the breach due to the right of convertibility is not more than 1 month.</p> <p>g) The borrowings period of MGF-ATRF should not exceed 1 month and MGF-ATRF only borrows from financial institutions.</p> <p>h) MGF-ATRF does not write option derivatives.</p> <p>i) The use of derivatives is for hedging purposes only.</p> <p>j) MGF-ATRF will not invest in structured products.</p>																											
<p>Chapter 3: Fees, Charges and Expenses – 3.1.1 Sales Charges</p> <p><i>Reduction in sales charge for purchase of units of Manulife Investment Greater China Fund from unit trust consultant or Manulife Investment Management (M) Berhad.</i></p>	<table border="1"> <thead> <tr> <th rowspan="2">Fund Category</th> <th rowspan="2">Conventional Funds</th> <th colspan="3">Sales Charge (as a % of NAV per Unit of the Fund)</th> </tr> <tr> <th>UTC</th> <th>Manager</th> <th>IUTA EPF#</th> </tr> </thead> <tbody> <tr> <td>Equity</td> <td>Manulife Investment Greater China Fund</td> <td>Up to 6.50%</td> <td>Up to 5.50%</td> <td>Up to 0.50% with i-Akaun (Member) otherwise 3.00%</td> </tr> </tbody> </table>	Fund Category	Conventional Funds	Sales Charge (as a % of NAV per Unit of the Fund)			UTC	Manager	IUTA EPF#	Equity	Manulife Investment Greater China Fund	Up to 6.50%	Up to 5.50%	Up to 0.50% with i-Akaun (Member) otherwise 3.00%	<table border="1"> <thead> <tr> <th rowspan="2">Fund Category</th> <th rowspan="2">Conventional Funds</th> <th colspan="3">Sales Charge (as a % of NAV per Unit of the Fund)</th> </tr> <tr> <th>UTC</th> <th>Manager</th> <th>IUTA EPF#</th> </tr> </thead> <tbody> <tr> <td>Equity</td> <td>Manulife Investment Greater China Fund</td> <td>Up to <u>6.00%</u></td> <td>Up to 5.50%</td> <td>Up to 0.50% with i-Akaun (Member) otherwise 3.00%</td> </tr> </tbody> </table>	Fund Category	Conventional Funds	Sales Charge (as a % of NAV per Unit of the Fund)			UTC	Manager	IUTA EPF#	Equity	Manulife Investment Greater China Fund	Up to <u>6.00%</u>	Up to 5.50%	Up to 0.50% with i-Akaun (Member) otherwise 3.00%
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<p>Chapter 5: The Manager – 5.2 Fund Management Function</p> <p><i>Change of designated fund manager for Manulife Shariah – Dana Ekuiti.</i></p>	<p>Tock Chin Hui Head of Total Solutions & Equity Investments Ms. Tock heads the equity team of the Manager. She is also responsible for the asset allocation/ total solutions strategies of the Manager. She has more than 20 years of experience in the investment industry. Prior to joining the Manager, she was Deputy Head of Equities of UOB-OSK Asset Management Sdn Bhd, managing a range of equity and mixed asset funds. Ms. Tock holds a Bachelor of Business (Accounting) degree from Monash University and is a Chartered Financial Analyst (CFA) charter holder. She is also a holder of the Capital Markets and Services Representative's License (CMSRL) in fund management.</p> <p>She is the designated fund manager for Manulife Shariah - Dana Ekuiti and the joint designated fund manager for Manulife Flexi Growth & Income Fund.</p>	<p>The profile of Ms. Tock Chin Hui is removed in its entirety.</p>
<p>Chapter 6: External Fund Managers – 6.1.1 Manulife Investment Management (Hong Kong) Limited (designated fund manager)</p>	<p>Marshall Li, FRM – Senior Analyst – Equity Mr. Marshall Li is a Senior Equity Analyst for the company's ASEAN equity strategies, based in HK. Working closely with the ASEAN portfolio managers, he strengthens the investment capability in ASEAN equities and provides support for the ASEAN portion of the company's Asian</p>	<p>Kenglin Tan Senior Portfolio Manager – Equities <u>Ms Kenglin Tan is a managing director and a senior portfolio manager with the equities team of Manulife Investment Management (Hong Kong) Limited. Based in Hong Kong, she is primarily responsible for analysing and selecting stocks for the firm's Asia Pacific ex-Japan, and the ASEAN portfolios.</u></p>

Section	Previous Provision	New Provision
<p><i>Change in designated fund manager of the external fund manager (i.e. Manulife Investment Management (Hong Kong) Limited) for Manulife Investment Indonesia Equity Fund.</i></p>	<p>equity strategies. Marshall helps develop the company's ASEAN research expertise, liaising closely with the equity team in HK as well as throughout the ASEAN region.</p> <p>Marshall has 13 years of research experience focusing on the ASEAN equities market. Prior to joining Manulife, he spent 3 years at Value Partners as an analyst for the ASEAN region. Before that, he was with Credit Suisse Asset Management for 2 years as an Asia Pacific analyst and HT Capital Management for 2 years as an ASEAN analyst.</p> <p>Marshall holds a Bachelor of Commerce with a major in Actuarial Studies from the University of Melbourne and a Master of Business from Monash University in Melbourne, Australia.</p> <p>He is the fund manager for Manulife Investment Indonesia Equity Fund.</p>	<p>She also works closely with other portfolio managers covering markets in the North Asia region.</p> <p>Having worked in the industry since 2000, Kenglin has buy and sell-side equity analyst experience. She has covered stocks listed on exchanges in Hong Kong, Taiwan, the ASEAN region and Australia. Prior to joining Manulife Investment Management, she worked for JS Cresvale International (Hong Kong) and Pheim Asset Management.</p> <p>Kenglin holds a Bachelor of Business Administration majoring in finance from the University of Putra Malaysia and is a CFA charterholder. She obtained her Type 4, 5 and 9 representative licenses from the Hong Kong Securities and Futures Commission in June 2009.</p> <p>She is the fund manager for Manulife Investment Indonesia Equity Fund.</p>
<p>Chapter 6: External Fund Managers – 6.1.1 Manulife Investment Management (Hong Kong) Limited (designated fund manager)</p> <p><i>Inclusion of co-fund manager of the external fund manager (i.e. Manulife Investment Management (Hong Kong) Limited) for Manulife Investment Greater China Fund.</i></p>	<p>N/A</p>	<p><u>Mr. Wenlin Li</u> <u>Director, Equities</u> <u>Based in Hong Kong, Wenlin focuses on enhancing Manulife Investment Management's stock selection capability in Chinese equities and manages the China A-shares as well as Southbound Stock Connect related portfolios.</u></p> <p><u>Before joining the firm, Wenlin was an associate vice-president at RCM covering the China A-share market with a wide range of sector responsibilities. He also assisted in managing the China A-share equity portfolio. Prior to that, he was with UBS (Asia), where he spent four years on the telecommunications team and one year as lead Internet sector analyst. He previously spent two years at Goldman Sachs (Asia) focusing on consumer and auto sectors.</u></p> <p><u>Wenlin holds a Master of Finance from Peking University and a Bachelor of Accounting from the University of Technology and Science, China.</u></p> <p><u>He is the co-fund manager of Manulife Investment Greater China Fund.</u></p>
<p>Chapter 7: The Shariah Adviser – 7.1.2 Roles and Responsibilities of the</p>	<p>As Shariah Adviser, ZICO Shariah will ensure the operations and investments of the Funds are in compliance with Shariah requirements. ZICO Shariah will review the Funds'</p>	<p>As Shariah Adviser, ZICO Shariah will ensure the operations and investments of the Funds are in compliance with Shariah requirements. ZICO Shariah will review the Funds'</p>

Section	Previous Provision	New Provision
<p>Shariah Adviser</p> <p><i>Update on roles and responsibilities of the Shariah Adviser.</i></p>	<p>investments on a monthly basis to ensure adherence with Shariah requirements at all times.</p> <p>In line with the SC Guidelines, the roles of ZICO Shariah as the Shariah Adviser are:</p> <ul style="list-style-type: none"> • ensuring that the operations and investments of the Funds are in compliance with Shariah principles/ requirements; • providing expertise and guidance for the Funds in all matters relating to Shariah principles, including on the Funds' Deed and Prospectus, its structure and investment process, and other operational and administrative matters; • consulting the SC who may consult the SACSC where there is any ambiguity or uncertainty as to an investment, instrument, system, procedure and/or process; • scrutinising the Funds' compliance report as provided by the compliance officer, transaction report provided by or duly approved by the Trustee and any other report deemed necessary for the purpose of ensuring that the Funds' investments are in line with the Shariah principles; • preparing a report to be included in the Funds' interim and annual report certifying whether the Funds have been managed and administered in accordance with the Shariah principles; • ensuring that the Funds comply with any guideline, ruling or decision issued by the SC with regard to Shariah matters; • vetting and advising on the promotional materials of the Funds; and • assisting and attending to any ad-hoc meeting called by the SC and/or any other relevant authority. 	<p>investments on a monthly basis to ensure adherence with Shariah requirements at all times.</p> <p>In line with the SC Guidelines, the roles of ZICO Shariah as the Shariah Adviser are:</p> <ul style="list-style-type: none"> • ensuring that the operations and investments of the Funds are in compliance with Shariah principles/ requirements; • providing expertise and guidance for the Funds in all matters relating to Shariah principles, including on the Funds' Deed and Prospectus, its structure and investment process, and other operational and administrative matters; • consulting the SC who may consult the SACSC where there is any ambiguity or uncertainty as to an investment, instrument, system, procedure and/or process; • scrutinising the Funds' compliance report as provided by the compliance officer, transaction report provided by or duly approved by the Trustee and any other report deemed necessary for the purpose of ensuring that the Funds' investments are in line with the Shariah principles; • preparing a report to be included in the Funds' <u>semi-annual</u> and annual report certifying whether the Funds have been managed and administered in accordance with the Shariah principles; • ensuring that the Funds comply with any guideline, ruling or decision issued by the SC with regard to Shariah matters; • vetting and advising on the promotional materials of the Funds; • assisting and attending to any ad-hoc meeting called by the SC and/or any other relevant authority; <u>and</u> • <u>apply ijtihad (intellectual reasoning) to ensure all aspects relating to the operations and investments of the Funds are in compliance with Shariah, in the absence of any rulings, principles and concepts endorsed by the SACSC.</u>
<p>Chapter 8: The Trustees – 8.2 HSBC (Malaysia) Trustee Berhad (2nd paragraph under corporate information)</p> <p><i>Update in registered address of HSBC (Malaysia) Trustee Berhad.</i></p>	<p>The Trustee is a company incorporated in Malaysia since 1937 and registered as a trust company under the Trust Companies Act 1949, with its registered address at 13th Floor, Bangunan HSBC, South Tower, No. 2, Leboh Ampang, 50100 Kuala Lumpur.</p>	<p>The Trustee is a company incorporated in Malaysia since 1937 and registered as a trust company under the Trust Companies Act 1949, with its registered address at <u>Level 19, Menara IQ, Lingkaran TRX, 55188 Tun Razak Exchange, Kuala Lumpur.</u></p>

Section	Previous Provision	New Provision
<p>Chapter 8: The Trustees – 8.2 HSBC (Malaysia) Trustee Berhad (Particulars of the Trustee’s delegates)</p> <p><i>Update to the particulars of HSBC (Malaysia) Trustee Berhad’s delegate.</i></p>	<p>For foreign asset: The Hongkong and Shanghai Banking Corporation Limited 6/F, Tower 1, HSBC Centre, 1 Sham Mong Road, Hong Kong Telephone No: (852)2288 1111</p> <p>For local asset: The Hongkong And Shanghai Banking Corporation Limited (as custodian) and assets held through HSBC Nominees (Tempatan) Sdn Bhd (Registration No: 199301004117 (258854-D)) No 2 Leboh Ampang 50100 Kuala Lumpur Telephone No: (603)2075 3000 Fax No: (603)8894 2588</p> <p>The Hongkong And Shanghai Banking Corporation Limited (as custodian) and assets held through HSBC Bank Malaysia Berhad (Registration No: 198401015221 (127776- V)) No 2 Leboh Ampang 50100 Kuala Lumpur Telephone No: (603)2075 3000 Fax No: (603)8894 2588</p>	<p>For foreign asset: The Hongkong and Shanghai Banking Corporation Limited 6/F, Tower 1, HSBC Centre, 1 Sham Mong Road, Hong Kong Telephone No: (852)2288 1111</p> <p>For local asset: The Hongkong and Shanghai Banking Corporation Limited (as custodian) and assets held through HSBC Nominees (Tempatan) Sdn Bhd (Registration No: 199301004117 (258854-D)) <u>Level 21, Menara IQ</u> <u>Lingkar TRX</u> <u>55188 Tun Razak Exchange</u> <u>Kuala Lumpur, Malaysia</u> Telephone No: (603)2075 3000 Fax No: (603)8894 2588</p> <p>The Hongkong and Shanghai Banking Corporation Limited (as custodian) and assets held through HSBC Bank Malaysia Berhad (Registration No: 198401015221 (127776-V)) <u>Level 21, Menara IQ</u> <u>Lingkar TRX</u> <u>55188 Tun Razak Exchange</u> <u>Kuala Lumpur, Malaysia</u> Telephone No: (603)2075 3000 Fax No: (603)8894 2588</p>