

Manulife InvestChoice

Your investment
strategies, powered
by expert insights

A one-stop fund platform offers self-directed and expert-guided investment options by Manulife Investments. Empowering you to capture opportunities powered by expert insights and stay on track to achieve your financial goals.



manulifeim.com.hk/investchoice



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Introducing Manulife InvestChoice

Over the past 125 years, Manulife has grown to become one of the most trusted financial services providers in Hong Kong. Through our insurance, investment, and retirement planning services, we continue to build long-term partnerships with over 2.4 million individual clients. Today, we deeply understand the diverse financial goals of our clients and remain committed to serving them at every level and stage of life.

This is why we created Manulife InvestChoice, our fund investment services, to enable our Investment Fund Intermediary to provide you with tailor-made solutions that cater to your individual financial needs. It offers both self-directed and expert-guided investment options, empowering you to capture opportunities powered by expert insights to help you achieve your financial goals.

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Our three key advantages

1. Enjoy greater flexibility with our award-winning platform

Discover an all-in-one fund platform featuring a user-friendly interface, multi-currency support, and instant fund transfers. Stay informed with the latest market insights, manage your portfolio with ease, and move closer to your financial goals – anytime, anywhere. With our leading technology, Our platform has won the Platinum Award – Financial Planning Tech at the IFTA Fintech Achievement Awards 2019¹.

2. A line-up of diversified funds

Explore over 85 high-quality funds managed by 12 major fund providers. Featuring bonds, equities, fixed income and multi-assets, these funds cater to various risk appetites, tailor your portfolio to your risk profile and unlock a world of flexible investment possibilities.



3. A smart platform powered by experts

By combining our platform with insights from professional advisors and a diversified selection of high-quality funds handpicked by our fund managers, we offer you a complete investment journey – from strategic planning to portfolio management – designed to maximise your wealth.

¹ IFTA Fintech Achievement Awards 2019, Platinum Award - Financial Planning Tech, as of September 2020. Awards issued by different sponsors are for reference only and should not be construed as an endorsement of Manulife Investment Management, its affiliates, or its products. Please refer to the respective websites of the sponsors of these awards for more information regarding the criteria and manner in which such awards are determined.

Other features:

Convenience with multi-currency cash account

Every Manulife InvestChoice account comes with a multi-currency cash account, that can be denominated in HKD, USD, RMB, EUR, AUD, CAD, and GBP. This cash account can be used for subscription payments and to receive redemption proceeds. Interest will be paid to the cash account on a monthly basis².

Innovative fund analysis tool

The platform is equipped with a range of innovative fund analysis tools to support easier and more informed investment decisions. With “Performance Snapshot”, you can easily view the performance of each fund at a glance. “Fund Screener” allows you to filter funds by fund provider, investment region and investment objective, helping you quickly identify options that best match your personal investment strategy.

Reach your goals with monthly investment

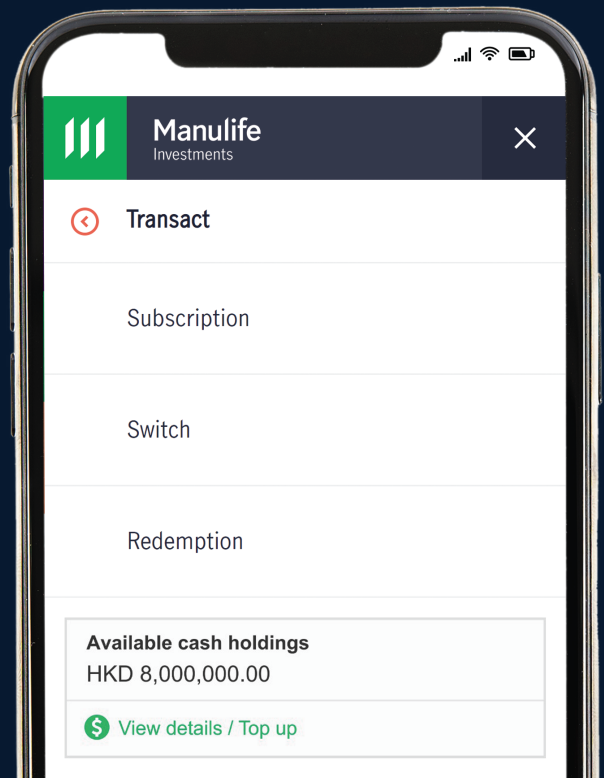
With your needs in mind, Manulife InvestChoice offers a Monthly Investment Plan that allows you to invest in your preferred funds every month. With a fixed monthly contribution, you would purchase fewer fund units during market upswings and more units during down cycles, without the need to invest a large lump sum upfront. This helps lower your average investment cost, manage risks, and frees you from the stress of timing the market. You can also adjust your investment amount and fund selection anytime through a standing instruction, giving you the flexibility to manage your investments with ease.

With a minimum monthly investment as low as HK\$1,000³, the Manulife InvestChoice Monthly Investment Plan ensures you a hassle-free investment journey.

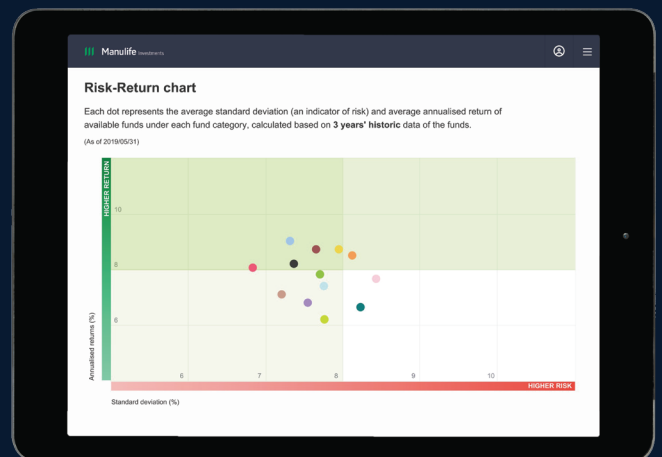
² Subject to the current interest rates of the bank.

³ The minimum monthly Monthly Investment Plan subscription per class in a fund is HK\$1,000.

Manulife iFUNDS
The newly developed digital fund platform



“Performance Snapshot” to help you fully understand the performance of each fund



For illustration purpose only.

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Account fees

Manulife InvestChoice – fund investment services

Manulife InvestChoice allows easy and direct fund transactions. Relevant transaction fee rates will be determined based on your account's assets under management (AUM) in the Account, and a one-time transaction fee will be charged for each transaction.

Subscription Fee (Including Monthly Investment Plan's (MIP) Subscription Fee) ⁴	Charged on subscription amounts with the fee rate based on the AUM in all of your Manulife InvestChoice Accounts, upon acceptance of your subscription instruction.											
	<table><thead><tr><th>AUM⁵ (i.e. Asset under management)</th><th>Fee rate</th></tr></thead><tbody><tr><td>HK\$10M and above</td><td>0.80%</td></tr><tr><td>HK\$5M to less than HK\$10M</td><td>1%</td></tr><tr><td>HK\$1M to less than HK\$5M</td><td>1.50%</td></tr><tr><td>HK\$500,000 to less than HK\$1M</td><td>2%</td></tr><tr><td>Less than HK\$500,000 (or equivalent in USD, RMB, EUR, AUD, CAD, GBP)</td><td>3%</td></tr></tbody></table>	AUM⁵ (i.e. Asset under management)	Fee rate	HK\$10M and above	0.80%	HK\$5M to less than HK\$10M	1%	HK\$1M to less than HK\$5M	1.50%	HK\$500,000 to less than HK\$1M	2%	Less than HK\$500,000 (or equivalent in USD, RMB, EUR, AUD, CAD, GBP)
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Less than HK\$500,000 (or equivalent in USD, RMB, EUR, AUD, CAD, GBP)	3%											
Switching Fee	Fee rate of 1% on amounts switched from any Fund, prior to the switch in transaction											
Asset Transfer-Out Fee⁶	The value of AUM transferred-out shall be subject to a Transfer-out Fee rate of 1%											
Annual Fee	N/A											
Exit Charges	N/A											

⁴ Minimum investment amount requirements (or equivalent in relevant currency) per Fund shall apply to each account as follows:

- (i) Initial minimum subscription amount is HK\$20,000
- (ii) Subsequent minimum subscription/switching amount is HK\$10,000
- (iii) Minimum redemption amount is HK\$10,000
- (iv) Minimum holding is HK\$10,000.

The minimum MIP subscription per class in a Fund is HK\$1,000.

⁵ The AUM in your Manulife InvestChoice Accounts is the total value of your Fund holdings and the total bank balance of the related Cash Accounts, subject to the below adjustments:

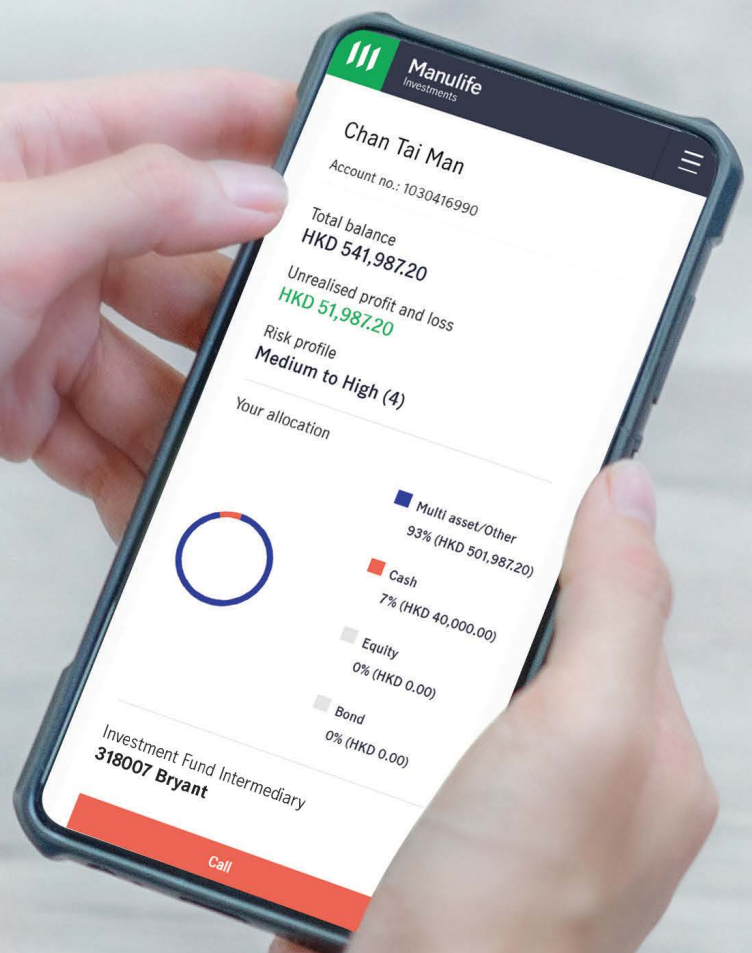
- cheque payment will be counted towards the bank balance of the Cash Account before it is cleared;
- your instructed withdrawal from the Cash Account will be deducted from the bank balance of the Cash Account before it is processed.

In addition, for the purpose of calculating the holdings for any single name account, holdings by the holder in any joint-name account will not be considered, and vice versa.

⁶ The Transfer-Out Fee for transfer-out of assets from your Manulife InvestChoice Account will be based on the AUM being transferred-out as valued on the day of acceptance of your Client Instruction (unless otherwise noticed by Manulife Investments), and will be charged against your relevant Cash Account. Please ensure the Cash Account is appropriately funded to settle the Transfer-out Fee, to have the timely transfer-out of your assets.

Your investment strategies, powered by expert insights

With self-directed and expert-guided investment options by Manulife Investments, we empower you to stay on track to achieve your financial goals.



Disclosures

I. Risks

1. The prices of Funds fluctuate, sometimes dramatically. The price of a Fund may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling Funds.
2. Since transactions may be settled overseas, client assets received or held by Manulife or its affiliates may be subject to the Applicable Laws of the relevant overseas jurisdiction which may be different from the Hong Kong Securities and Futures Ordinance and the rules made thereunder. Consequently, such client assets may not enjoy the same protection as that conferred on client assets received or held in Hong Kong.
3. Some of the Funds may invest in derivative instruments which may involve additional risks. For example, where such instruments are used for leveraging they may cause greater volatility. Some of the Funds will potentially make extensive use of derivatives including more complex derivative instruments or strategies to achieve their investment objective, this may give rise to additional exposure in that performance may rise or fall more than it would have done otherwise. In adverse situations, a Fund's use of derivative instruments may become ineffective and the Fund may suffer significant losses. The use of derivatives may give rise to leverage, liquidity, counterparty and valuation risks.
4. Use of online system
Any information including your portfolio holding information provided is for your reference only and may not show the correct value. Any account balance, projected returns, quoted prices, values, rates or other quotation provided is only indicative and are subject to change at any time without notice to you. Account overview displays portfolio return information based on financial information which may not be accurate or up to date. You should be aware that there are multiple methodologies in calculating portfolio return information and as such, the relevant information is provided to you for reference only. Formal accounts and statements will be sent to you in accordance with the terms and conditions for the relevant account or service.

II. Monetary and Non-Monetary Benefits

1. Manulife Investment Management (Hong Kong) Limited ("Manulife Investments") offers a comprehensive range of retail funds including funds managed by a Manulife Group Company and Third Party Funds (altogether the "Funds"). This section explains the role of Manulife Investments, benefits received or receivable by Manulife Investments in providing fund investment services and other transaction related information in relation to your Manulife InvestChoice Account.
 - a. Manulife Investments is NOT an independent intermediary because (i) we receive fees, commissions, or other monetary benefits from other parties (which may include Fund issuers or Third Party Fund Issuers) in relation to our distribution of Funds to you, and/or (ii) we receive non-monetary benefits from other parties, or have close links or other legal or economic relationships with issuers of Funds (for example, a Manulife Group Company) that we may distribute to you and as such, may impair our independence to favour Funds managed by a Manulife Group Company over other Third Party Funds.
 - b. In addition to the fees payable by you when you deal via your Manulife InvestChoice Account, Manulife Investments may from time to time (to the extent not prohibited by any Applicable Law) receive and retain monetary and non-monetary benefits including fees, commissions, trailer fees and/or other monies (i) from issuers of the Funds (which may be managed by a Manulife Group Company, or may be Third Party Funds) which Manulife Investments distributes under this Agreement, in relation to your investment in the Funds which are attributable to the services provided by Manulife Investments pursuant to the Agreement, (ii) as management or advisory fees for certain of the Funds which Manulife Investments may also be the appointed investment manager and (iii) as the appointed Hong Kong Representative of certain Funds which are managed or issued by a Manulife Group Company. You consent to Manulife Investments receiving and retaining such monetary and non-monetary benefits including fees, commissions, trailer fees and/or other monies. Neither the receipt nor the retention by Manulife Investments of such monetary and non-monetary benefits including fees, commissions, trailer fees and/or other monies shall be construed as giving rise to any breach of fiduciary duty or equitable duty that Manulife Investments may owe to you.
 - c. Manulife Investments and any Manulife Group Company may deal in Units for its own account or for the account of its other clients.
 - d. In providing the services under the Agreement, any Manulife Group Company may act as principal with respect to such services or any holdings held by you in your Manulife InvestChoice Account or may effect other related transactions in which any Manulife Group Company may have, directly or indirectly, a material interest or a potential conflict with respect to you.
 - e. Manulife Investments is authorised to enter into any transaction with any Manulife Group Company and Manulife Investments may be interested in any transaction and shall not be accountable to you for any profit or benefit arising therefrom.
 - f. Manulife Investments or any Manulife Group Company may have banking or other financial relationships with the fund manager, distributor or issuer of any Fund, the Bank or any Nominee.
 - g. In providing services under the Agreement to you, Manulife Investments shall act as your agent and not as principal in relation to any transaction effected by Manulife Investments on your behalf unless otherwise indicated.
2. Ongoing Annual Commission for Third Party Funds Manulife Investments or its associates may receive from the Funds' issuers, throughout the term of your investment in the relevant Funds, up to 60% of a Fund's annual management fees. This is paid out of management fees received by the Funds' issuers from the Funds.

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Investment involves risk. Investors should not make investment decisions based on this material alone and should read the offering document for details, including the risk factors, charges and features of the product. This material has not been reviewed by the Securities and Futures Commission. Issued by Manulife Investment Management (Hong Kong) Limited.