





Manulife Shariah Global REIT Fund

Diversify with Islamic global REITs
for income and growth potential

 **(03) 2719 9271**
 **manulifeim.com.my**

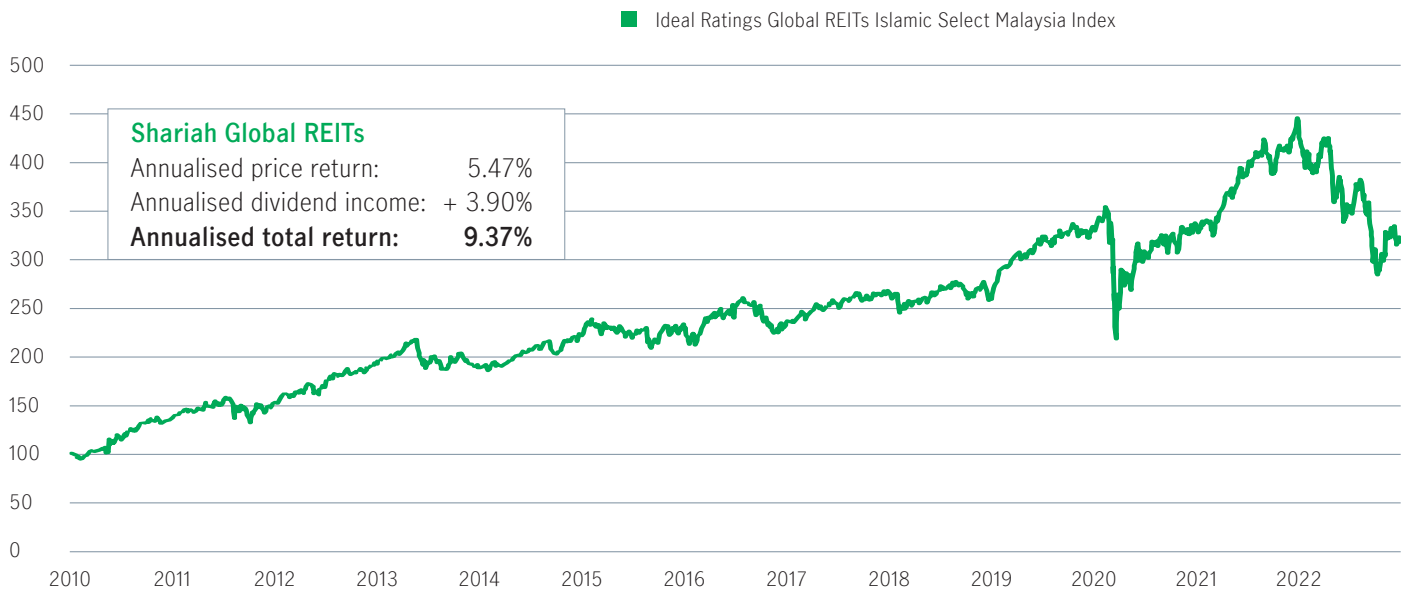
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Why invest in Shariah global REITs?

Dividend income as an important source of long-term total returns for REITs

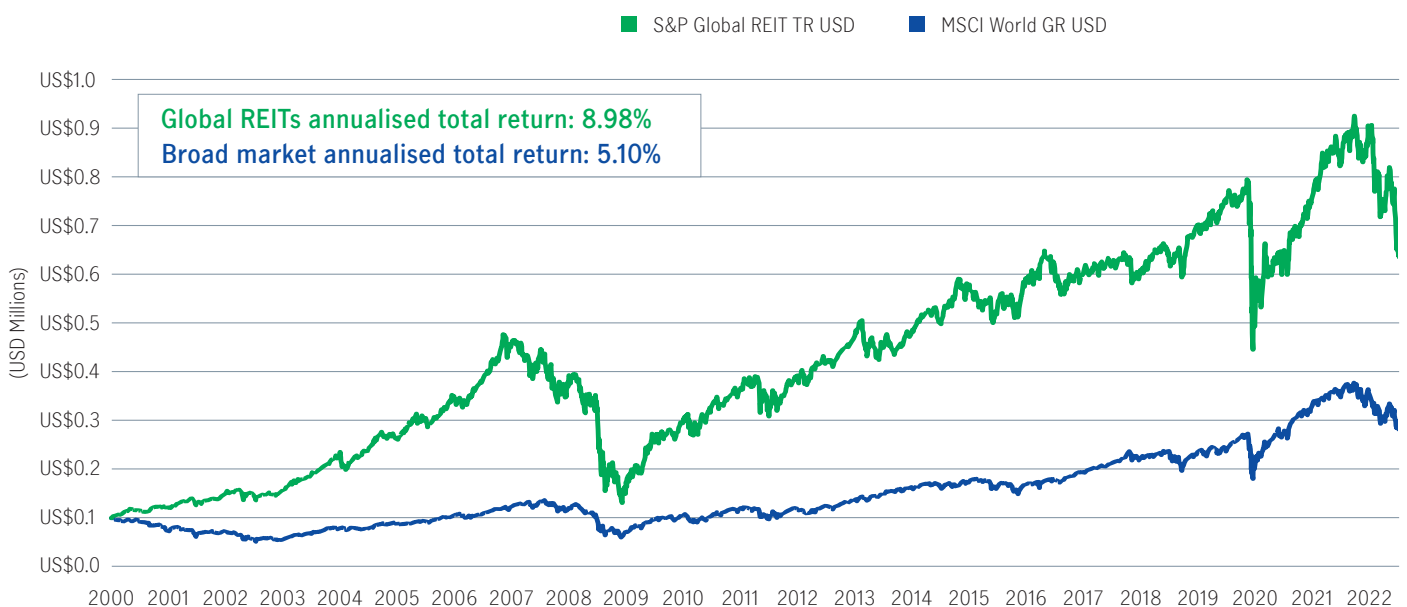
- REITs offer *attractive yields* relative to other yield-oriented securities.
- REITs can potentially provide *income growth* over time.
- Dividend income is an important *source of total returns* over the long-term.



Source: IdealRatings as of 31 December 2022. Past performance does not guarantee future results.

Income and capital appreciation can provide strong total returns

- For over 20 years Global REITs have significantly outperformed the broad market through multiple market environments.
- REITs perform well in various interest rate environments and may act as a *hedge to inflation*.



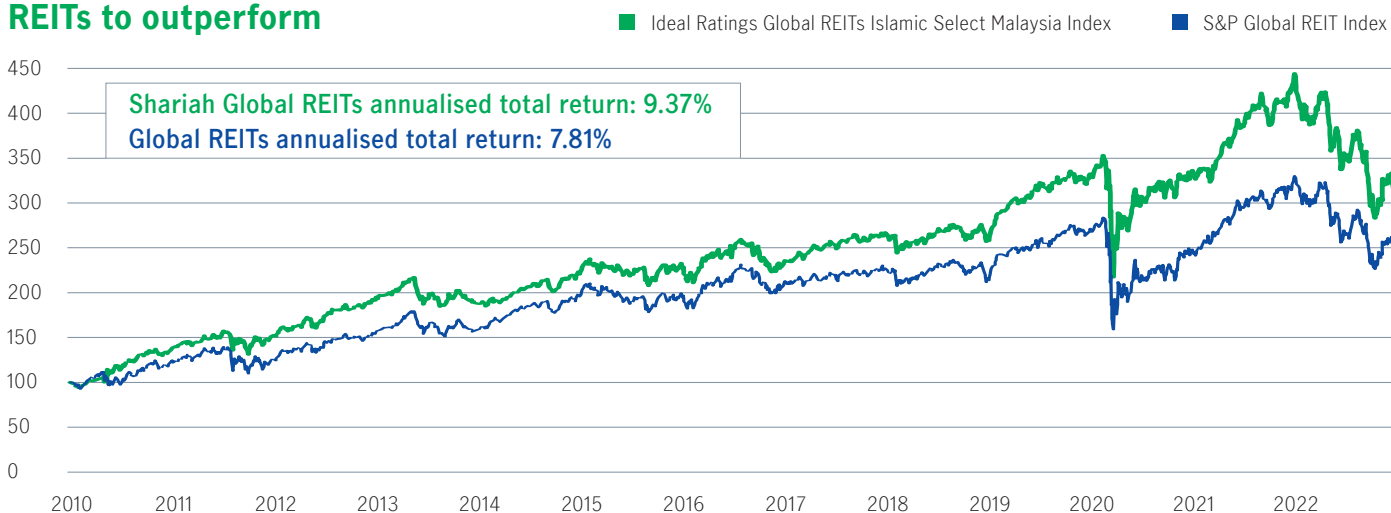
Source: Morningstar Direct, as of 31 December 2022. Past performance does not guarantee future results. For illustrative purposes only.

Gross total return indexes reinvest as much as possible of a company's dividend distributions. The reinvested amount is equal to the total dividend amount distributed to persons residing in the country of the dividend paying company. Gross total return indexes do not, however, include any tax credits.

Global REIT is used to illustrate long-term performance as Shariah Global REIT does not have a long enough performance track record.

Strong balance sheets and quality assets enable Shariah REITs to outperform

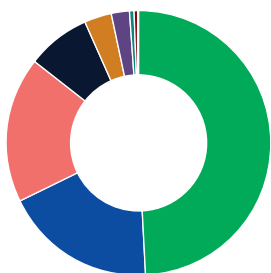
- Since inception of the Index, Shariah Global REITs have outperformed Global REITs.



Source: Morningstar & IdealRatings as of 31 December 2022. The IdealRatings Global REITs Islamic Select Malaysia Index inceptioned 4 January 2010. Past performance does not guarantee future results.

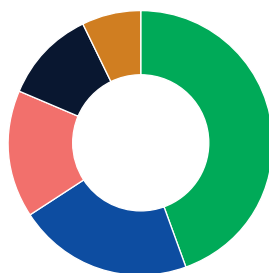
Major Shariah global REITs markets are well diversified

The Shariah global property sector comprises a well-diversified mix of retail, commercial and industrial assets.



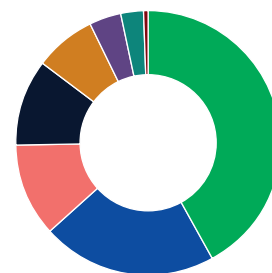
United States REITs

- Specialised REITs **49.36%**
- Industrial REITs **18.63%**
- Residential REITs **17.78%**
- Healthcare REITs **7.78%**
- Office REITs **3.15%**
- Retail REITs **2.33%**
- Diversified REITs **0.53%**
- Other REITs **0.45%**



Australia REITs

- Industrial REITs **44.74%**
- Retail REITs **21.43%**
- Diversified REITs **15.79%**
- Office REITs **11.39%**
- Specialised REITs **6.65%**



United Kingdom REITs

- Industrial REITs **42.05%**
- Diversified REITs **21.35%**
- Specialised REITs **11.47%**
- Residential REITs **10.61%**
- Office REITs **7.38%**
- Retail REITs **4.06%**
- Healthcare REITs **2.60%**
- Other REITs **0.49%**

Source: Bloomberg, IdealRatings, Factset. Market cap approximations as of 31 December 2022. Benchmark weights as of 31 December 2022.

Portfolio diversification

Low correlations with other asset classes provide diversification to an overall portfolio.

Exposure to global emerging trends supports long-term growth trajectory

Trends	REIT exposure
New economies	Increased demand for specialised and industrial REITs. Data centers, telecommunication cell towers, logistic and warehouse REITs.
World's aging population	Growth in healthcare REITs such as medical centers and retirement homes.
Moderating/inflation economic growth	Residential, industrial, healthcare and tower REITs.

This thesis reflects the views of the portfolio managers through 31 December 2022. The managers' views are subject to change as market and other conditions warrant. No forecasts are guaranteed. These views are provided for informational purposes only and are not an endorsement of any security, mutual fund, sector, or index. Projections or other forward-looking statements regarding future events, targets, management discipline or other expectations are only current as of the date indicated. There is no assurance that such events will occur, and if they were to occur, the result may be significantly different than that shown here.

Key fund information

Name of the fund	Manulife Shariah Global REIT Fund (“the Fund”)	
Manager	Manulife Investment Management (M) Berhad 200801033087 (834424-U)	
Fund category	Fund-of-Funds (Islamic)	
Base currency	USD	
Currency class	USD Class	RM Class
Investment objective	<p>The Fund aims to provide regular income* and capital appreciation by investing in Islamic real estate investment trusts (REITs).</p> <p>* Note: Income distribution (if any) may be made in the form of cash or additional units reinvested into the Fund.</p>	
Investor profile	<p>The Fund is suitable for investors who:</p> <ul style="list-style-type: none"> wish to have investment exposure through a diversified portfolio of Islamic REITs globally; seek regular income and potential capital appreciation over medium to long-term; and prefer Shariah-compliant investments. 	
Investment policy and strategy	<p>To achieve its investment objective, the Fund will invest a minimum of 85% to a maximum of 98% of its NAV in listed Islamic REITs globally. A minimum of 2% up to a maximum of 15% of its NAV will be invested in Islamic liquid assets, which comprise of 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. The Fund will invest in different Islamic REITs sectors, including but not limited to commercial, industrial and residential. The countries/markets that the Fund may invest in include, but are not limited to United States, United Kingdom, Ireland, Spain, Japan, Australia, Singapore, Hong Kong, China and South Korea and are listed or traded under the rules of an Eligible Market.</p>	
Performance benchmark	<p>IdealRatings® Global REITs Islamic Select Malaysia Index</p> <p>Note: 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 and disclaimer of IdealRatings are available at www.manulifeim.com.my.</p>	
Sales charge	<p>Distribution channels</p> <p>UTC Manager IUTA</p>	<p>Sales charge (as a % of NAV per Unit of the Fund)</p> <p>Up to 5.00%</p>
Annual management fee	Up to 1.80% per annum of the NAV of the Fund calculated and accrued on a daily basis.	
Annual trustee fee	Up to 0.06% per annum of the NAV of the Fund including local custodian fees, but excluding foreign custodian fees and charges.	
Minimum initial investment	USD Class USD2,000	RM Class RM2,000
Minimum additional investment	USD Class USD1,000	RM Class RM1,000
Distribution policy	<p>Depending on the level of income (if any) the Fund generates, the Fund aims to distribute all or part of its distributable income on a semi-annual basis.</p> <p>Any distribution of income can only be made from realised gains, realised income and/or capital**.</p> <p>** 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.</p> <p>Note: For details, please refer to the Fund’s Master Prospectus.</p> <p>Please note that Manulife Shariah Global REIT 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>	
Financial year end	30 November	
Cooling-off period	<p>The cooling-off period is only applicable to any individual investing for the first time in any unit trust funds managed by the Manager and excludes staff of the Manager and persons registered with a body approved by the SC to deal in unit trusts. You have the right, within six (6) Business Days from the day of the receipt by the Manager of your application form, to call for a withdrawal of your investment.</p>	

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 15 May 2023 and its First Supplemental Master Prospectus dated 20 October 2023 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.

The benchmark of the Fund is IdealRatings® Global REITs Islamic Select Malaysia Index and it is used as a reference for investment performance comparison purpose. The Fund is not sponsored, endorsed, sold or promoted by IdealRatings or any of its subsidiaries or affiliates (“IdealRatings”). IdealRatings make no representation or warranty, express or implied, to the Manager or any member of the public regarding the advisability of investing in securities generally or in the Fund particularly or the ability of IdealRatings® Global REITs Islamic Select Malaysia Index (the “Index”) to track general market performance. IdealRatings’ only relationship to the Fund and the Manager is the licensing of the Index, which is determined, composed and calculated by IdealRatings or its licensors without regard to the Manager or the Fund. IdealRatings has no obligation to take the needs of the Manager or the owner of the Fund into consideration in connection with the foregoing. IdealRatings is not responsible for and has not participated in the determination of the timing of, prices at, or quantities of the Fund to be issued or in the determination or calculation of the equation by which the Fund is to be converted into cash. IdealRatings has no obligation or liability in connection with the administration, marketing or trading of the Fund.

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