



**Manulife**  
Investment Management

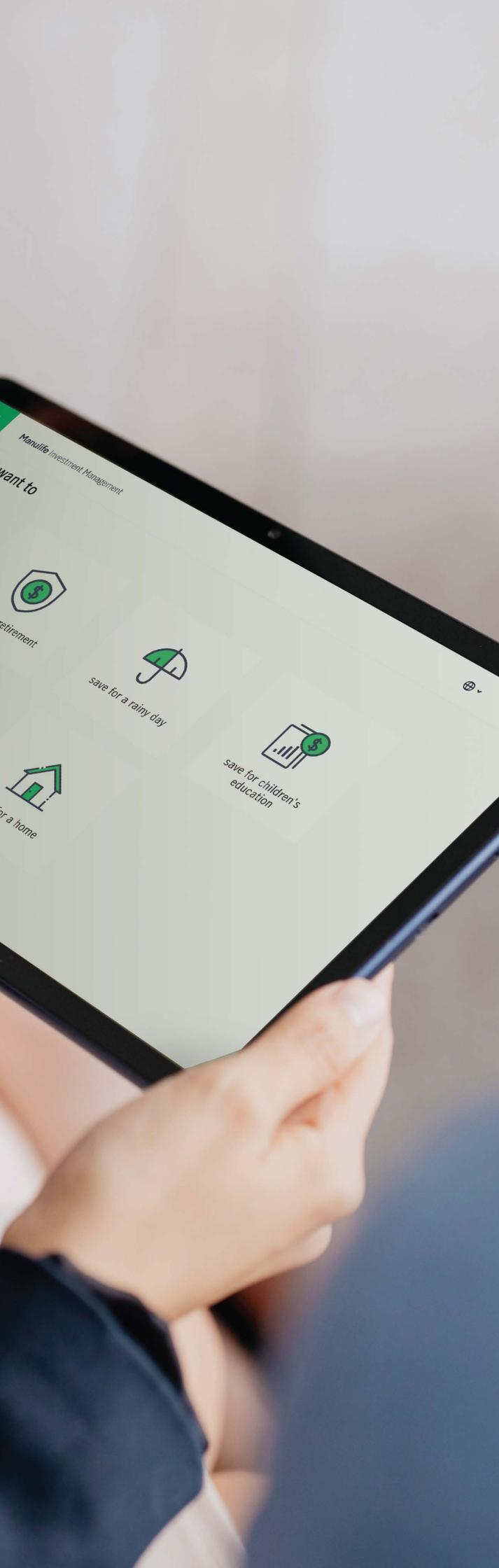
# Manulife InvestChoice

## Your pocket portfolio manager

We understand your investment needs, and your success has always been our top priority throughout our long-term partnership. Our new fund investment services will provide you with comprehensive market information to support your ongoing investments at every stage. Together, we'll achieve more.



[manulifeim.com.hk/investchoice](http://manulifeim.com.hk/investchoice)





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# 01

## Introducing Manulife InvestChoice

Over the last 120 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 fully understand our clients' diverse financial goals, and we are committed to serving them at every level.

This is why we created Manulife InvestChoice, our latest fund investment services, to enable our Manulife financial planning managers to provide you with tailor-made solutions that cater to your individual financial needs. Manulife InvestChoice gives you access to a comprehensive overview of fund information combined with a convenient investment platform, bringing you ever closer to your long-term investment goals.

As the largest MPF scheme sponsor in Hong Kong<sup>1</sup>, we have the professional expertise to curate a competitive set of funds from various fund houses, allowing us to meet your financial goals by helping you build a suitable portfolio.

<sup>1</sup> MPF market shares are measured by scheme sponsor share of asset under management and net cash flows. Source: Table on p.5 of Mercer MPF Market Shares Report as of 30 September 2022.

# 02

## Benefits

# Manulife InvestChoice – fund investment services

### 1. Specially selected fund choices to fit your needs

Because we understand your investment needs, we aim to present you with high quality fund choices to add to your investment path. We are fully committed to supporting you every step of the way.

Through our proprietary fund analysis process, we select over 85 funds with highly competitive advantages from 13 major fund houses in the market for Manulife InvestChoice.

 **Manulife** Investment Management

 **abrdn**

 **ALLIANCEBERNSTEIN**

**BlackRock**

 **Fidelity**  
INTERNATIONAL

 **FRANKLIN**  
TEMPLETON

 恒生投資  
HANG SENG INVESTMENT

 **Invesco**

**J.P.Morgan**  
ASSET MANAGEMENT

 **Ninety**  
**One**  
晉達

**PIMCO**

**Schroders**

 **ZEAL** | 行健

### 2. Convenience with multi-currency cash account

Under every Manulife InvestChoice account is a multi-currency cash account that can be denominated in HKD, USD, RMB, EUR, AUD, CAD and GBP. The cash account can be used to make subscription payments and receive redemption proceeds, and interest will be paid to the cash account on a monthly basis<sup>2</sup>.

### 3. Fast fund-switching

In order to help you effectively capture every potential investment opportunity, we offer quick and easy fund-switching process, which generally completes within two working days after receipt of your instruction.

<sup>2</sup> Subject to the current interest rates of the bank.

#### 4. Digitally manage your investments

Manulife iFUNDS is our newly developed digital fund platform. With Manulife iFUNDS, you can easily use your mobile or desktop device to open a Manulife InvestChoice account, conduct transactions, and view your portfolio and cash balances.

The platform is even equipped with a number of innovative fund analysis tools, including “Performance Snapshot”, to help you grasp the performance of each fund and make more informed investment decisions. With our leading technology, Manulife iFUNDS has won the Platinum Award - Financial Planning Tech at the IFTA Fintech Achievement Awards 2019.

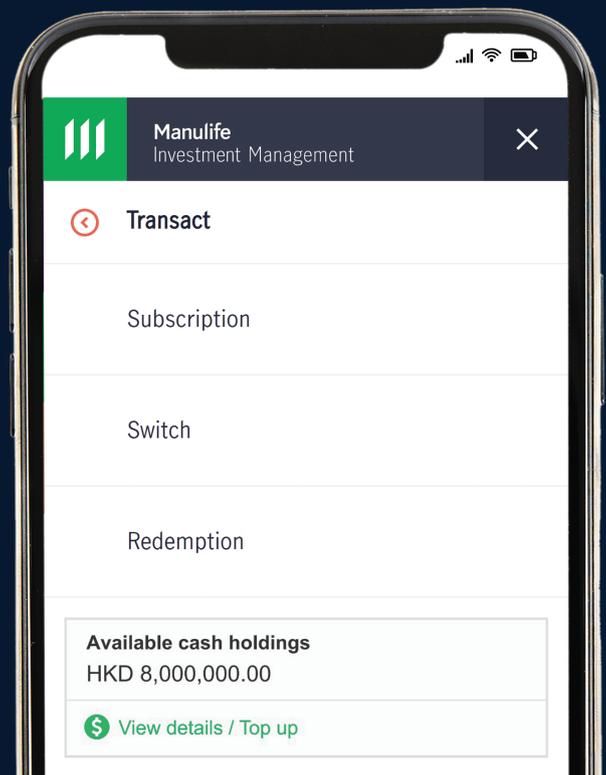
#### 5. Reach your goals with monthly investment

With your needs in view, Manulife InvestChoice offers Monthly Investment Plan for you to invest in the funds of your choice every month. With a fixed installment, you would purchase fewer fund units during a market rally, and purchase more units during down cycles, without the need to make a large lump-sum investment upfront. It helps reduce the average cost, manage risks, and save you the trouble of timing the market. Moreover, you can make changes in the investment amount and choice of funds through your standing instruction, which enables you to flexibly arrange your investment.

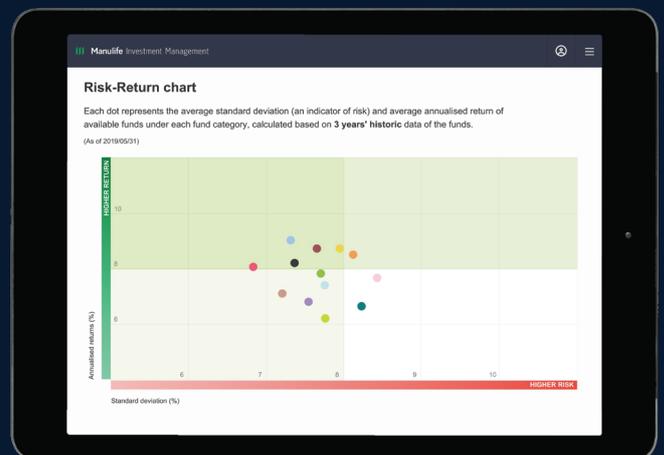
With a minimum investment as low as HK\$1,000<sup>^</sup>, Manulife InvestChoice's Monthly Investment Plan ensures you a hassle-free investment journey.

<sup>^</sup> 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



# 03

## Account fees

# Manulife InvestChoice – fund investment services

Manulife InvestChoice allows easy and direct fund transactions.

Relevant transaction rates will be determined based on your account's assets under management, and a one-time transaction fee will be charged for each transaction.

<b>Annual Fee</b>	N/A <sup>3</sup>												
<b>Front-End Fee / Monthly Investment Plan's Front-End Fee<sup>^</sup></b>	<table><thead><tr><th><b>AUM (i.e. Asset under management)</b></th><th><b>Fee<sup>4</sup></b></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</td><td>3%</td></tr></tbody></table> <p>(or equivalent in USD, RMB, EUR, AUD, CAD, GBP)</p>	<b>AUM (i.e. Asset under management)</b>	<b>Fee<sup>4</sup></b>	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	3%
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Less than HK\$500,000	3%												
<b>Switching Fee</b>	Charged 1% on amounts switched from any Fund <sup>5</sup>												
<b>Exit Charges</b>	N/A												
<b>Asset transfer-in</b>	Front-End Fee shall apply												
<b>Asset transfer-out<sup>6</sup></b>	Any Unit transferred-out shall be subject to a fee of 1% on AUM												

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

- (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, or your remaining holdings in a Fund
- (iv) Minimum holding is HK\$10,000.

<sup>3</sup> An Account Maintenance Fee of HK\$1,200 per annum will be charged, to be collected monthly where the Trade-based Account has no Fund holdings for the past 2 years, notwithstanding any holdings in the Cash Account.

<sup>4</sup> Charged on subscription amounts via New Investments. Fee rate is based on total holdings in all your Manulife InvestChoice Accounts, including related Cash Accounts, at point of subscription. New Investments means investments in Funds via (a) cash which has not previously been invested in any Fund and/or (b) asset transfer-in. Front-End Fee may also consist of Switching Fee where subscriptions include cash identified as having been invested in any Fund in the past.

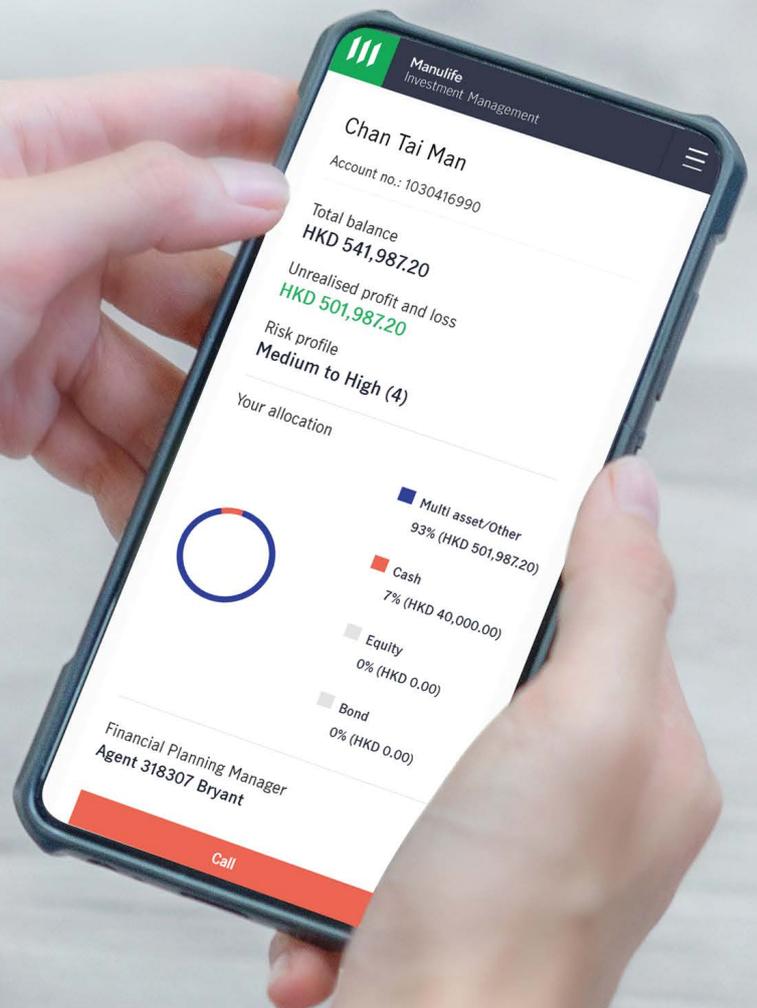
<sup>5</sup> Subscriptions via cash identified as having been invested in any Fund in the past shall be charged as switching orders.

<sup>6</sup> The 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 notified by Manulife), and will be charged against your relevant Cash Account.

<sup>^</sup> The minimum monthly Monthly Investment Plan subscription per class in a fund is HK\$1,000.

## Your pocket portfolio manager

Capture investment opportunities and *invest on the go*





## 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") 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, benefits received or receivable by Manulife in providing fund investment services and other transaction related information in relation to your Manulife InvestChoice Account.
  - a. Manulife 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 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 distributes under this Agreement, in relation to your investment in the Funds which are attributable to the services provided by Manulife pursuant to the Agreement, (ii) as management or advisory fees for certain of the Funds which Manulife 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 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 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 may owe to you.
  - c. Manulife 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 is authorised to enter into any transaction with any Manulife Group Company and Manulife may be interested in any transaction and shall not be accountable to you for any profit or benefit arising therefrom.
  - f. Manulife 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 shall act as your agent and not as principal in relation to any transaction effected by Manulife on your behalf unless otherwise indicated.
2. Ongoing Annual Commission for Third Party Funds  
Manulife 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.

