

Date: 30 October 2020

Dear Valued Customer,

### **CLOSURE OF MANULIFE EMERGING EASTERN EUROPE FUND**

We wish to inform you that effective from 10 February 2021, Manulife Emerging Eastern Europe Fund (MEEEF) will be closed from our overall investment-linked funds portfolio. This is following our fund review to ensure that we continue to deliver our long term commitment to our customers.

#### **How does this impact you?**

All units available under MEEEF from your policy will be switched to Manulife Asia-Pacific REIT Fund (MAPRF) on 10 February 2021, based on the prevailing net asset value per unit (market value).

As part of this transition, any premiums paid from 02 February 2021 onwards will also be allocated to MAPRF, based on the existing fund allocation prescribed for MEEEF.

All other benefits under your insurance policy remain as is and will not be impacted.

#### **Why Manulife Asia-Pacific REIT Fund (MAPRF)?**

MAPRF invests in a diversified portfolio of REITs and infrastructure funds within the Asia-Pacific region which may be of your interest. Enclosed is a copy of the Fund Fact Sheet for your reference.

#### **What are the options available to you?**

##### **Option 1: Manulife Asia-Pacific REIT Fund is your preferred investment-linked fund for now.**

No action is required. Units under your current Manulife Emerging Eastern Europe Fund will be automatically switched to Manulife Asia-Pacific REIT Fund on 10 February 2021.

##### **Option 2: You may choose to switch to a different investment-linked fund**

You may choose to switch to any of the available funds under your policy by performing Fund Switching at no charge. Kindly visit our website for more information on the list of available funds at <https://www.manulife.com.my/en/individual/funds/funds.html/>

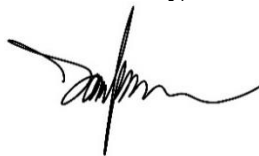
We have enclosed a Frequently Asked Questions (FAQ) document for your better understanding. If you need further assistance, please consult your servicing agent. Alternatively, you may contact us at our customer service through:

**Telephone** : 03-2719 9112 or 1-300-13-2323

**Email** : [MYCARE@manulife.com](mailto:MYCARE@manulife.com)

Thank you.

Yours sincerely,



Lee Tat Fatt,  
Chief Operations Officer of Manulife Insurance Berhad

The contents of this letter do not take into account for any alteration(s) to the policy made since 30 October 2020.

**Frequently Asked Questions (FAQ)**
**Q01 : What are the reasons for the fund closure?**

A01 : In our recent fund review, we noted that the fund size of this fund is at a level where it can no longer operate in an economically efficient manner. For any investment-linked fund to be managed efficiently, the fund has to be sizeable. To date, the net inflow for this fund is at low levels and with the small fund size, it is challenging for this fund to operate at its optimum level.

**Q02 : What is the difference between the two funds?**

A02 : The table below shows the key information of the two funds.

	<b>Manulife Emerging Eastern Europe Fund</b>	<b>Manulife Asia-Pacific REIT Fund</b>
Launch Date	12 November 2007	3 July 2017
Fund Risk Profile	High	Moderate to high
Investment Objective	Manulife Emerging Eastern Europe Fund aims to provide capital growth through investment, primarily in securities listed or traded on the stock exchanges of Central and Eastern European countries.	Manulife Asia-Pacific REIT Fund (MAPRF) aims to provide long-term capital appreciation and sustainable income through a combined investment in other collective investment schemes, namely REITs and infrastructure funds/trusts.
Investment Strategy	Manulife Emerging Eastern Europe Fund is a feeder fund that invests at least 95% of its Net Asset Value in Manulife Global Fund-Emerging Eastern Europe ("the Target Fund"). The Target invests in equity and equity related securities which are listed or traded on the stock exchanges of Central and Eastern European countries, including, without limitation, those in Austria, Bulgaria, Croatia, Czech Republic, Estonia, Greece, Hungary, Latvia, Lithuania, Poland, Romania, Russia, Slovak Republic, Slovenia, and Turkey.	MAPRF is a feeder fund that invests at least 95% of its Net Asset Value in Manulife Investment Asia-Pacific REIT Fund ("MIAPRF"). MIAPRF focuses on a diversified portfolio of REITs and infrastructure funds/trusts with exposure primarily within the Asia-Pacific region that display a potential for capital appreciation via asset growth.
Strategic Asset Allocation	Target Fund 95-100%	Target Fund 95-100%
Performance Benchmark	MSCI Emerging Europe 10/40 Index	Manulife Investment Asia REIT Ex Japan Index
<b>Fees and Charges</b>		
Fund Management Charge	1.50% per annum of Net Asset Value	1.50% per annum of Net Asset Value

For more details regarding Manulife Asia-Pacific REIT Fund, please refer to the fund fact sheet attached to this letter.

**Q03 : Where can I get the latest information on the IL fund performance?**

A03 : For the latest fund information, you may refer to Manulife website at [www.manulife.com.my](http://www.manulife.com.my)

**Q04 : How will this affect my account value?**

A04 : Your account value will depend on the fund's performance and the prevailing fund prices when we switch your fund. In the event Manulife Asia-Pacific REIT Fund is not a suitable fund for you, you may choose to switch to any of the available funds under your policy that suit your risk profile and investment objectives.

**Q05 : How will this affect my premium?**

A05 : Your premium amount will not be affected by this exercise.

**Q06 : How will this affect the benefits of my insurance plan?**

A06 : There will be no change to the benefits of your existing insurance plan.

**Q07 : Can I choose to switch to a different fund?**

A07 : You are advised to switch to any of the available funds under your policy by performing Fund Switching before 22 January 2021.

**Q08 : How do I perform Fund Switching?**

A08 : You may perform Fund Switching at no additional cost by submitting the Investment-Linked Insurance Request Form by:

1. Mailing to the address below:

Customer Service  
Level 12  
Menara Manulife, 6 Jalan Gelenggang, Damansara Heights,  
50490 Kuala Lumpur, Malaysia

Or

2. Sending the scanned copy to this Email: [MYCARE@manulife.com](mailto:MYCARE@manulife.com)

You may obtain a copy of the form online at Manulife's website by visiting [www.manulife.com.my/fundswitch](http://www.manulife.com.my/fundswitch) or scan this QR code:

**Q09 : What will happen if I perform a Regular or Single Premium Top Up?**

A09 : For Top Up made prior to 02 February 2021, your premium will continue to be allocated into Manulife Emerging Eastern Europe Fund.

From 02 February 2021 onwards, any Top Up premium will be allocated to Manulife Asia-Pacific REIT Fund.



**Q10 : How do I get more information?**

A10 : Please do not hesitate to contact your agent or bank representative. Alternatively, you may contact our Customer Service during business hours:

**Business Hours** : Monday – Friday, from 9:00am to 5:30pm  
**Telephone** : 03-2719 9112 or 1-300-13-2323  
**Email** : [MYCARE@manulife.com](mailto:MYCARE@manulife.com)