

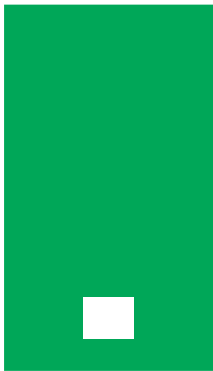
How to open a new PRS Account



1

To create a new account

- Visit https://client.asia.manulifeam.com/en_MY/login
- You can access Manulife iFUNDS using a desktop, laptop, tablet or smartphone.
- Click on “**Register an account**”



Manulife Investment Management

Sign in

Username
Enter username or email address

Password

Sign in

[Forgot your password?](#)

New to Manulife Investment

Opening a Unit Trust or PRS account only takes a few minutes. All you need is your NRIC or Passport.

- Register an account
- Request an appointment

Need assistance

If you are unsure how to log on, or need to update your contact information for login or receiving notifications, please use the links below.

- Update contact information
- Contact Customer Service

About us

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To create a new account

- An eligibility screen will be displayed.
- You must read through all details and prepare the necessary documents. Then click **“Confirm and start”**.

The screenshot shows the Manulife Investment Management website interface. At the top, there is a dark blue header with the Manulife logo (three vertical bars) and the text "Manulife Investment Management". To the right of the header are icons for a user profile and a menu. The main content area is white and contains the following text:

Before starting, are the following statements true?

Please take note of the following for opening an account with Manulife Investment Management (M) Berhad (formerly known as Manulife Asset Management Services Berhad).

- You are 18 years old or above and are NOT a citizen/resident/resident alien (aka green card holder) of the United States of America
- For opening of a joint account for Unit Trust, no more than 2 applicants are accepted and the second holder may be under 18 years old
- Be able to provide the proof of identity, which is a photo of yourself (selfie) while holding up the ID.

Please prepare the following documents before you start your application

Required Digital Documents

The following should be uploaded into the device that you will be using to fill-up this application as you will need to upload it into the form later. Please ensure that the details in your digital documents are clear and legible.

1. Identification Document (ID)
 - a) For Malaysian National Registration Identity Card (NRIC) holders - a picture or scanned copy of the front and back of your valid NRIC
 - b) For non-NRIC holders, a picture or scanned copy of your valid passport (unexpired)
*All four corners of your document must be visible.
2. Proof of Identity
Picture of your face (selfie) while holding up your ID
*Your full face must be clear, unedited, unobstructed and centered in the frame. No side profile selfies.
*Please ensure that the details in your digital documents are clear and legible.

You will get a note from us once your account is opened and you can place order immediately.

Confirm and start

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Login email & password

- Please provide your email and set a strong password.
- Read the Important Notices, Personal Data Protection Act (PDPA) and check the relevant boxes.
- You can choose whether you want to be serviced by an adviser or if you want to self-manage your account.
- Click “**Confirm**” to proceed.

The screenshot shows the 'Create new user' form in the Manulife Investment Management system. The form includes the following fields and options:

- Email:** abv@hotmail.com
- Password:** [Redacted with dots]
- Confirm password:** [Redacted with dots]
- Agreements:** Four checkboxes, all checked:
 - Use 8 or more characters
 - Use upper and lower case letters (e.g. Aa)
 - Use a number (e.g. 1234)
 - Use a symbol (e.g. @\$)
- PDPA Agreement:** I have read and agree to [Important Notices](#) and [Personal Data Protection Act \(PDPA\)](#).
- Mailing List:** Subscribe to our mailing list, featuring market analysis from investment professionals.
- Account Management:** How do you want to manage the account?
 - I want to be serviced by an adviser I know
 - I want to self-manage my assets under the Manulife Investment Management (M) Berhad (formerly known as Manulife Asset Management Services Berhad)
- Adviser Code:** QQ18 [Search icon]
- Adviser information:**
 - Name: ROB THOMAS
 - Phone: +85264811802
 - License type: Unit Trust & Private Retirement Scheme

At the bottom of the form, there is a large green **Confirm** button and a **Previous** link.

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Verify your identity

- Please input the one-time passcode that is sent to your registered email and click “**Confirm**”.

Manulife
Investment Management

Verify your identity

An email verification code has been sent to **abc@hotmail.com**. Please check your email and input the code below to continue the account opening process.

Email verification code
123456

Confirm

Did not get the code? It could take up to 1 minute for the code to arrive, or you can request another code.

[Resend passcode \(35\)](#)

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Account Set-up

- Please select “**Private Retirement Scheme Account**”
- If this is your first time investing in PRS, select “**I am new to PRS Investment**”
- Otherwise, please select the second option and input your PPA number.
- After you have completed the above, click “**Save & Continue**”.

The screenshot shows the Manulife Investment Management account set-up page. At the top, there is a dark blue header with the Manulife logo and the text "Manulife Investment Management". Below the header, a progress indicator shows "1" in a green circle, followed by four grey circles. The main heading is "Account Set-up" with the subtext "Please select the type of account you want to open". Underneath, it says "Select account type" and presents two options: "Unit Trust Account" (represented by a pie chart icon) and "Private Retirement Scheme Account" (represented by a green box with a white icon of a person and an upward arrow). The "Private Retirement Scheme Account" option is highlighted with a green border. Below this, there is a question: "Are you a new or existing investor in PRS industry?". There are two radio button options: "I am new to PRS investment" (which is selected) and "I am an existing PPA member" (with the subtext "Please provide your PPA number"). At the bottom of the form area, it says "Up Next: Primary Applicant's Personal Information" and a large red button labeled "Save & Continue". The footer contains a dark blue bar with "About us" and "Support" links, the Manulife logo, and copyright information: "Copyright © Manulife Investment Management (M) Berhad (formerly known as Manulife Asset Management Services Berhad). All rights reserved."

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Personal Information

- Please fill in the required personal information.
- At the end of the page, please click “**Save & Continue**” to proceed.

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Primary Applicant Personal Information

Please enter the personal, contact, employment, and risk profile details of primary applicant.

1. Primary applicant's personal information

Provide your information based on your NRIC card/Passport

Honorific
Please select

Given Name

Mother's maiden name
Momi

Full name (as per ID / Passport)

Tax residency
 I am a tax resident in Malaysia
 I am a tax resident of other country / jurisdiction
 I do not pay tax

Citizenship or Nationality
Please select

ID Type
Please select

Old NRIC (Optional)

Place of Birth
Please select

Date of Birth
Day Month
DD MM

Up Next: Primary Applicant's Contact Information

Save & Continue

Previous

[Skip for later](#)

About us

Support

Manulife Investment Management

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Contact Information

- Now please fill your contact information.
- Once completed, please click “**Save & Continue**” to proceed.

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Primary Applicant Personal Information

Please enter the personal, contact, employment, and risk profile details of primary applicant.

2. Primary applicant's contact information

Phone

Area code: Malaysia (+60) | Mobile phone no.: 123456789

Address

Permanent residential address

Please enter your address in the respective City and State in address field.

Country / Region: Malaysia

Address line 1: 123, Jalan Abd

Address line 2 (Optional): Street number, Street name, District

Zip code: 47410

Province/State: Selangor

Town/City: Petaling Jaya

Address line 1: Address

Address line 2 (Optional):

Same for correspondence address

Up Next: Primary Applicant's Employment Information

[Save & Continue](#)

[Previous](#)

[Skip for later](#)

About us

Support

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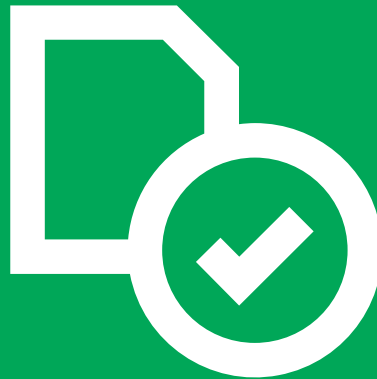


Employment information

- Input your employment information in this page.
- Select “**Save & Continue**” to continue.

A screenshot of the Manulife Investment Management application interface. The top header shows the Manulife logo and 'Manulife Investment Management'. Below the header is a progress indicator with four circles, the second of which is highlighted with a green circle and the number '2'. The main content area is titled 'Primary Applicant Personal Information' with a sub-instruction: 'Please enter the personal, contact, employment, and risk profile details of primary applicant.' The section '3. Primary employment information' contains four dropdown menus: 'Occupation' (Please select), 'Employment status' (Please select), 'Education level' (Please select), and 'Monthly income range' (Please select). Below these is the text 'Up Next: Client Suitability Assessment'. At the bottom of the form are three buttons: a prominent red 'Save & Continue' button, a white 'Previous' button with a red border, and a blue underlined 'Skip for later' link. The footer contains the text 'About us' with a dropdown arrow.

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Client Suitability Assessment

- This questionnaire helps us to better serve you based on your risk profile and investment needs.
- Please select the investor type that fits your profile. Each selection will generate additional questions that require further input.
- Once you have completed accordingly, click “**Save & Continue**” to continue.

The screenshot displays the Manulife Client Suitability Assessment interface. At the top, the Manulife logo and 'Investment Management' are visible. A progress indicator shows three steps, with the third step (3) being active. The main heading is 'Client Suitability Assessment', followed by a brief explanation: 'This questionnaire serves to help you better understand your risk profile and investment needs, and allows us to provide suitable investment products for you.'

The first question is 'What type of investor are you?' with three radio button options:

- Retail Investor
Individual who are not High Net Worth Investor or Accredited Investor. Retail Investor is not eligible to invest in wholesale fund.
- High net-worth investor
Gross annual income for individual exceeds MYR400,000; or total net personal assets (including spouse) exceeds MYR3 million.
- Accredited investor
For Capital Markets Services License (CM CMSL), not required to complete Suitability Assessment.

Below the options, there is a 'Save & Continue' button in red, a 'Previous' button in a white box with a red border, and a 'Skip for later' link.

The second question is 'Do you have any work experience related to investment?' with radio buttons for 'Yes' and 'No'. The 'No' option is selected.

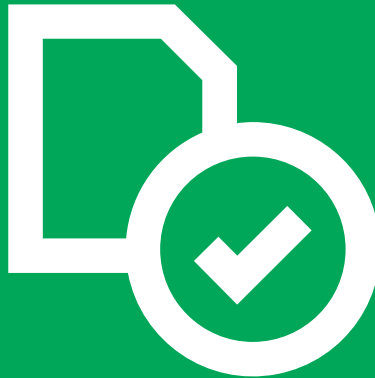
The third question is 'Have you attended any training related to investment?' with radio buttons for 'Yes' and 'No'. The 'No' option is selected.

The fourth question is 'What is your investment objective?' with radio buttons for 'Education', 'Wealth accumulation', 'Saving for specific purposes', and 'Retirement'. The 'Retirement' option is selected.

Below the questions, there is a 'Retirement Age' field with the value '60' entered.

At the bottom, there is a 'Save & Continue' button in red, a 'Previous' button in a white box with a red border, and a 'Skip for later' link.

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Client Suitability Assessment

- Please fill in required information accordingly.
- At the end, click “**Next**” to generate the results.

Manulife Investment Management

Client Suitability Assessment

This questionnaire serves to help you better understand your risk profile and investment needs, and allows us to provide suitable investment products for you.

Which of the following best describes your current stage of life?

Criteria for Young, Middle-aged

Manulife Investment Management

5 years or less than 8 years

8 years or above

Young with little financial burden

Young with some financial burden

Middle-aged with little financial burden

Middle-aged with some financial burden

Retired or nearing retirement with little financial burden

Retired or nearing retirement with some financial burden

What is the price fluctuation on financial investment you can tolerate within one year?

Around 5%

Around 10%

Around 15%

Around 25%

More than 25%

How many years of investment experience (excluding mandatory pension scheme)?

No experience

Less than 1 year

1 year to less than 3 years

3 years to less than 5 years

5 years or above

Which of the following investment products did you use during the past 3 years? (Tick on answer with the highest score is first)

Principal-Protected Products / Life Insurance

Foreign Currencies / Gold

Which of the following best describes your overall investment objective?

Capital preservation
Keep investment loss at a minimum with little concern on returns

Income orientation
Earn stable income or beat inflation

Income-and-growth
Achieve returns on the balance of modest income and capital appreciation

Growth orientation
Aim at returns with focus on capital appreciation

Aggressive growth
Look for maximum returns possibly from high-risk financial investments

Up Next: Client Suitability Assessment Result

[Next](#)

[Previous](#)

[Skip for later](#)

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Client Suitability Assessment

- This page will display the results of your investment risk profile.
- Click “**Confirm**” to proceed.

The screenshot shows the 'Client Suitability Assessment' page. At the top, there is a dark blue header with the Manulife logo and 'Manulife Investment Management'. Below the header, there are four circular progress indicators, with the third one highlighted in green and containing the number '3'. The main content area features a gauge with a needle pointing to the 'Moderate' section. The gauge is divided into three segments: green for 'Low', yellow for 'Moderate', and red for 'High'. Below the gauge, the text reads: 'Your attitude to risk and investing is **Moderate**. You can tolerate modest losses on your investment if that allowed you to make higher gains in the longer term.' Below this text, it says 'Up Next: Account Documentations'. There are two buttons: a prominent orange 'Confirm' button and a white 'Previous' button with a red border. At the bottom, there is a dark blue footer with 'About us' and 'Support' links, the Manulife logo, and copyright information: 'Copyright © Manulife Investment Management (M) Berhad (formerly known as Manulife Asset Management Services Berhad). All rights reserved.'

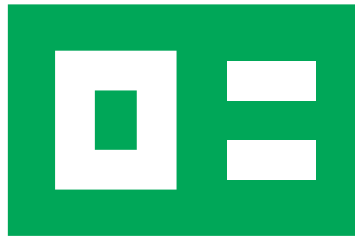
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Account Documentation

In this section, you will digitally upload three files:

- i) Front copy of your valid NRIC/passport.
- ii) Back copy of your valid NRIC/passport.
- iii) A picture of your face while holding up your valid NRIC/passport.

You may refer to the samples provided for reference.



The screenshot shows the 'Account Documentation' section of the Manulife Investment Management portal. It includes a progress indicator with four steps, the first three of which are completed. The main heading is 'Account Documentation', followed by instructions to upload documents as required. A note states that uploaded images are used in accordance with PDPA notice. Below this, there are 'Tips for upload' including: choose a plain background, ensure the image is complete and clear, limit file size to 10MB, and accept JPG, PNG, and PDF formats. The page is divided into two sections: 'Upload primary applicant's documents' and 'Copy of primary applicant's NRIC front-side'. The first section has a sample of a valid NRIC card front-side and an 'Upload document' button. The second section has a sample of a valid NRIC card reverse side and another 'Upload document' button.



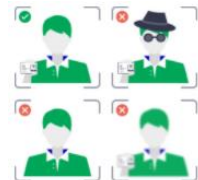
Requirements

- 1 NRIC number
- 2 Full name
- 3 Cardholder's photo



Requirement

- 1 NRIC number



Requirements

- 1 Take a picture of your face (selfie) while holding up your ID
Your full face must be clear, unedited, unobstructed, and centered in the frame. No side profile selfies
- 2 Please ensure that the details in your digital documents are clear and legible

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Review Account Summary

This page summarises all the information that you have keyed in from the previous steps.

Please verify all information in this page before clicking “**Confirm all details**” at the end.

Manulife Investment Management

Review Account Summary

It's the end of the process. Almost done! Please verify all information in this page prior to submission.

1. Confirm account details

Primary Applicant Personal Information

- ✓ Primary Applicant's Personal Information
- ✓ Primary Applicant's Contact Information
- ✓ Primary Applicant's Employee Information
- ✓ Client Suitability Assessment

Account Information

- ✓ Account types
- ✓ Account Documentation

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Review Account Summary

- Here, you will need to read and check the notices to confirm you understand, are satisfied with and agree to the notices of processing of online application and declaration and acceptance in the hyperlink.
- Submit your signature by either e-signing or uploading an image with your signature.
- Verify your phone number and click **“Save & continue”**.

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Review Account Summary

It's the end of the process. Almost done! Please verify all information in this page prior to submission.

2. Customer confirmation and declaration

I/We understand, certify, and agree that I/we have read the following documents.

- [Notice of processing of online application](#)
- [Declaration and acceptance](#)

Do you want to do an e-Signature or upload your signature image?

I want to e-sign

I want to upload my signature image

Verify your phone number

To complete the application, we will verify the phone number and it will be used for future identity verification and transactions.

Area code: Malaysia (+60) | Mobile phone no.: 123456789

Save & Continue

Previous

About us

e-Signature

Please sign below

[Handwritten Signature]

Clear

Cancel Save

Verify your phone number

To complete the application, we will verify the phone number and it will be used for future identity verification and transactions.

Area code: Malaysia (+60) | Mobile phone no.: 123456789

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Verify your identity

- This is the final step.
- Key in the OTP that you have received in the mobile number that you registered with us and click “**Confirm Application**”.

The screenshot shows a web application interface for Manulife Investment Management. At the top, there is a dark blue header with the Manulife logo and the text 'Manulife Investment Management'. Below the header, there are five circular progress indicators, with the fifth one highlighted in green and containing the number '5'. The main content area is titled 'Review Account Summary' and includes a sub-section '3. Verify your identity'. The text in this section states: 'One-time passcode has been sent to +6012345****. The OTP is valid for 90 seconds. Please ensure your mobile phone is switched on to receive the one-time passcode via SMS.' Below this text is a form field labeled 'Enter OTP received' with the value '123456'. At the bottom of the form, there are two buttons: 'Cancel' and 'Confirm Application'. Below the buttons, there is a link 'Request passcode (48)'. The footer of the page contains a dark blue bar with the text 'About us', 'Support', 'Manulife Investment Management', 'Copyright © Manulife Investment Management (M) Berhad (formerly known as Manulife Asset Management Services Berhad). All rights reserved.', and 'Disclaimer Terms of Use Privacy Policy'.

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Great job!

- You will receive an email confirmation that your application is successfully received.
- To check your account opening status, please login to Manulife iFUNDS.
- Once your account is ready, you may proceed to make your first fund subscription.
- Happy investing!

Manulife
Investment Management

Thank You!

Your account opening application is almost finished!

This is your reference no. **MY-20201123-51721316731**

You have yet to complete the account opening process until you place your initial subscription. Then it will take us 1-3 business days to process your application.

What's next?

Finish the application by placing your first investment immediately with online payment options. As always, feel free to get in touch at **+60 03-2719 9271**.

[Place subscription](#) [Explore our funds](#)

About us
Support