Manulife Investments

Manulife iFUNDS

Manulife iFUNDS User Guide:

Unit Trusts

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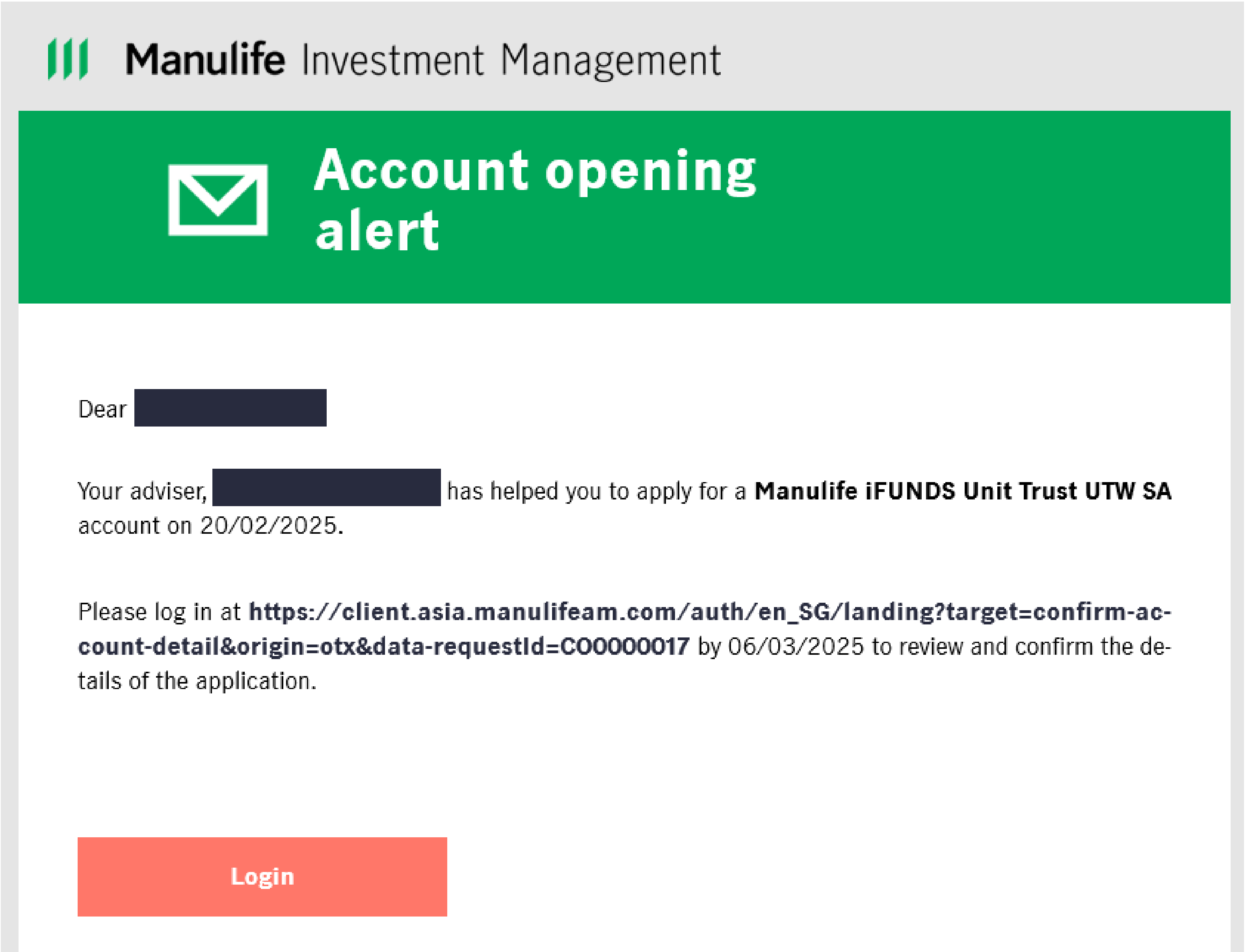
How to open a Manulife iFUNDS unit trust account


Manulife Investment Management

Account opening alert

Dear [redacted]

Your adviser, [redacted] has helped you to apply for a **Manulife iFUNDS Unit Trust UTW SA** account on 20/02/2025.

Please log in at **https://client.asia.manulifeam.com/auth/en_SG/landing?target=confirm-account-detail&origin=otx&data-requestId=CO0000017** by 06/03/2025 to review and confirm the details of the application.

Login

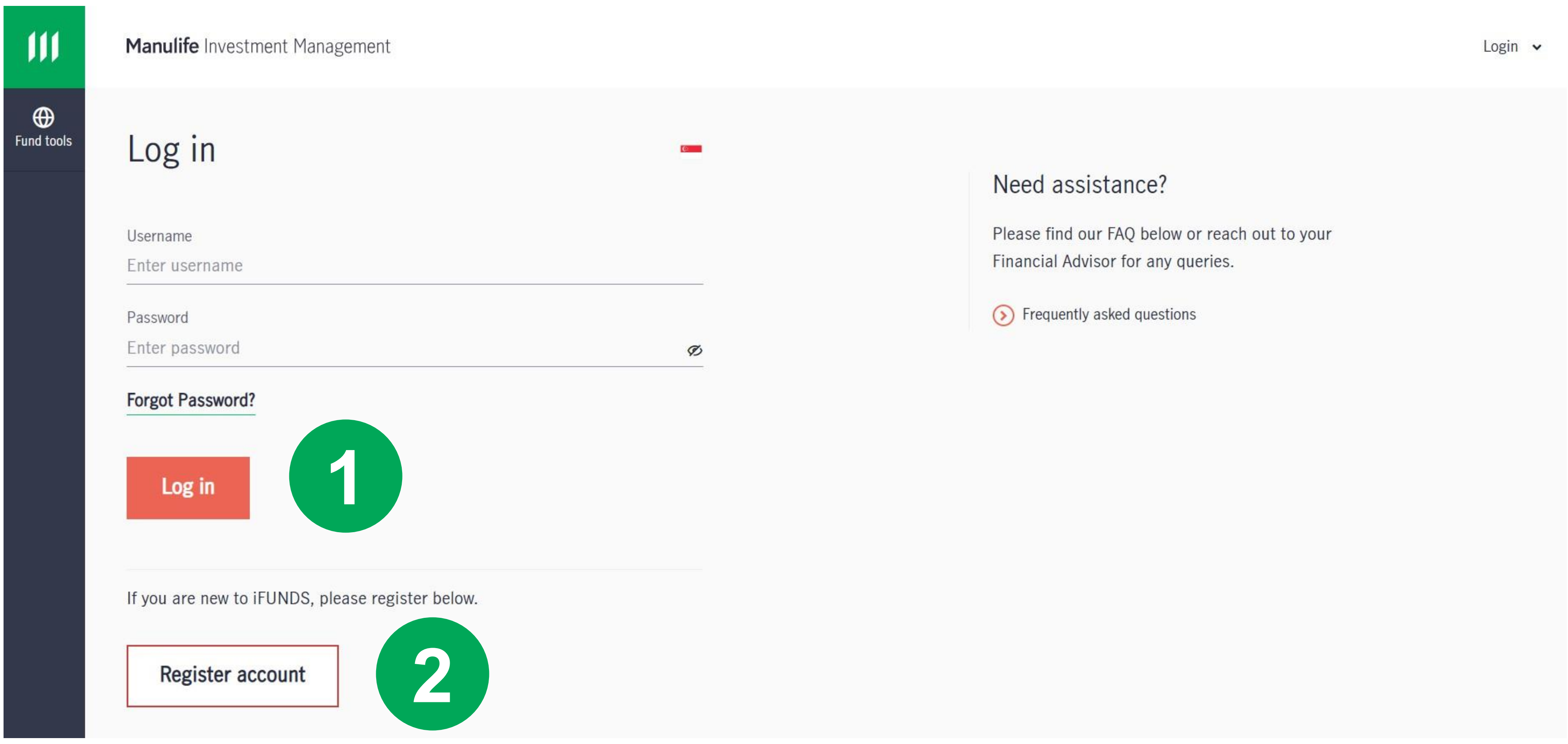
1. Approach your Manulife financial adviser representative (FAR) to open a Manulife iFUNDS Unit Trust account. Your Manulife FAR will assist you with the application.

2. Subsequently, Manulife iFUNDS will send you an email to:
   i. Create Username and Password
   ii. Approve account opening

once all onboarding checks are completed (usually taking 3 - 5 business days for straight forward cases). Click on “Login”.

Note: iFUNDS does not accept a beneficial owner, anyone else acting on behalf, joint, or corporate accounts. Currently, all Manulife iFUNDS accounts will be opened in the name of the client only.

Your first-time login

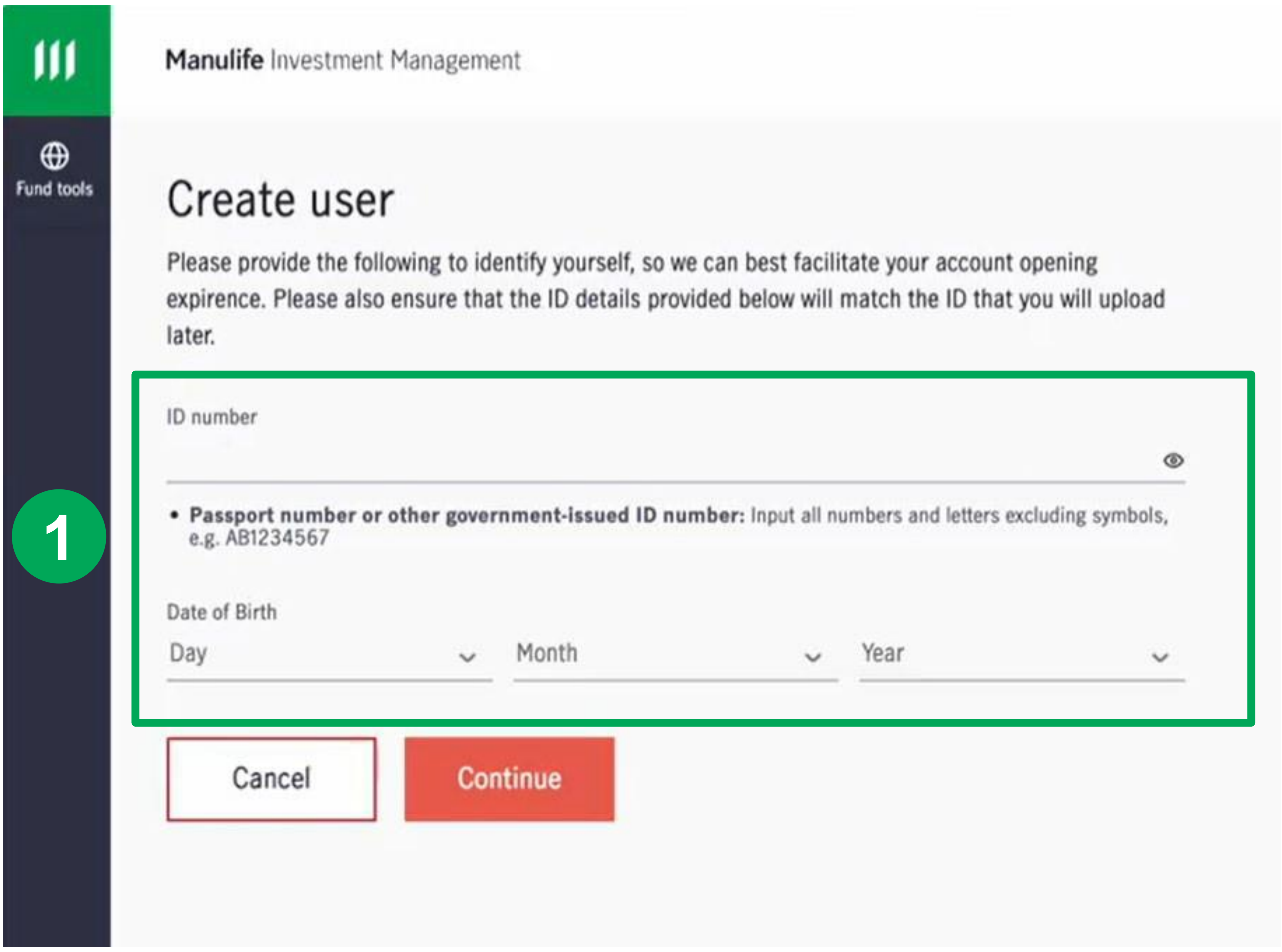


1. Access the iFUNDS portal link by clicking “Login” in the email or the following link: https://client.asia.manulifeam.com/auth/en_SG/login

2. If you are new to iFUNDS, you will be brought to the login page above. Click on **“Register account”**.

Note: If you have an existing ILP with Manulife, you can register for an account even before your unit trust account is ready.

Registration & authentication

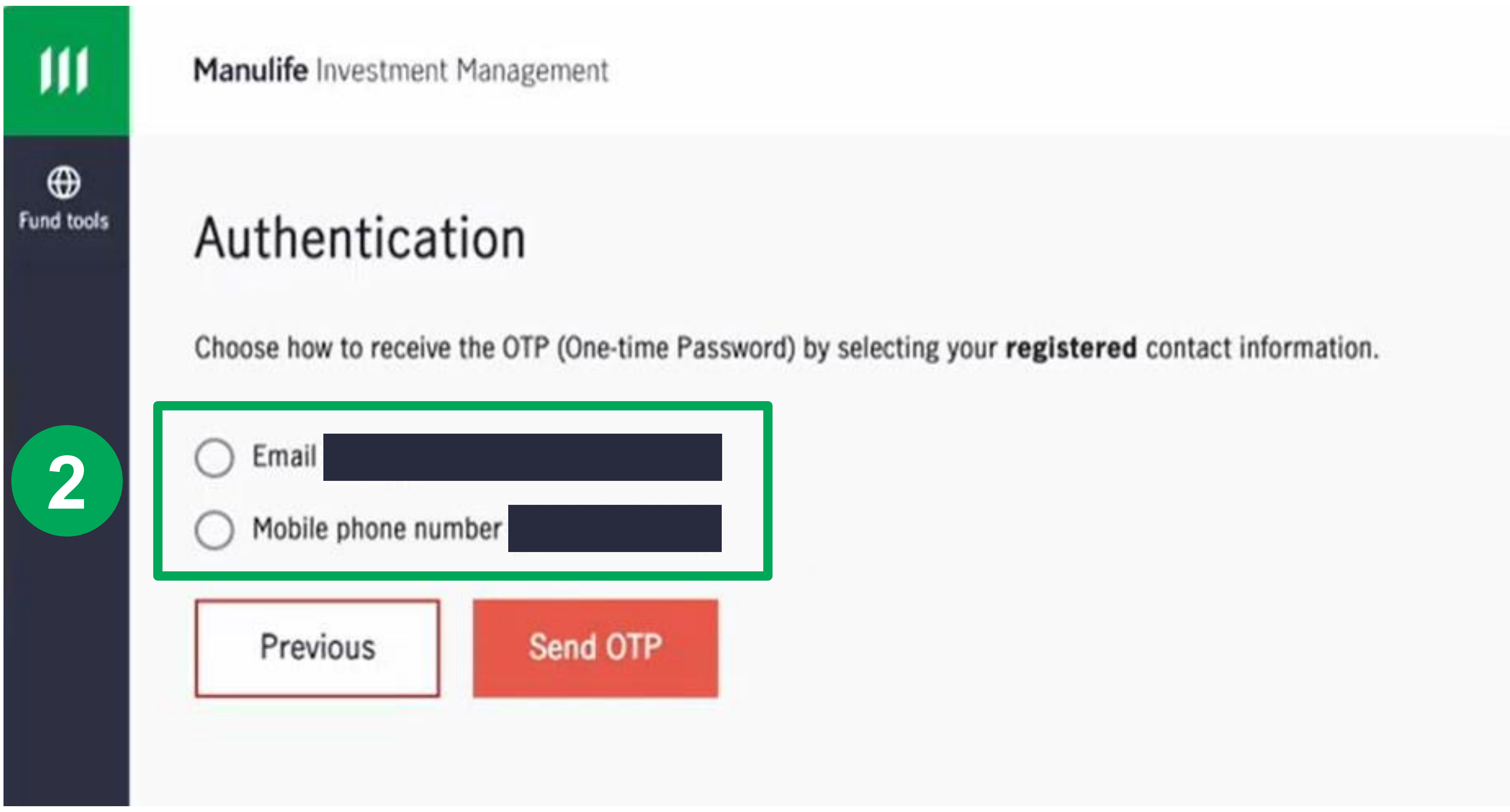


1

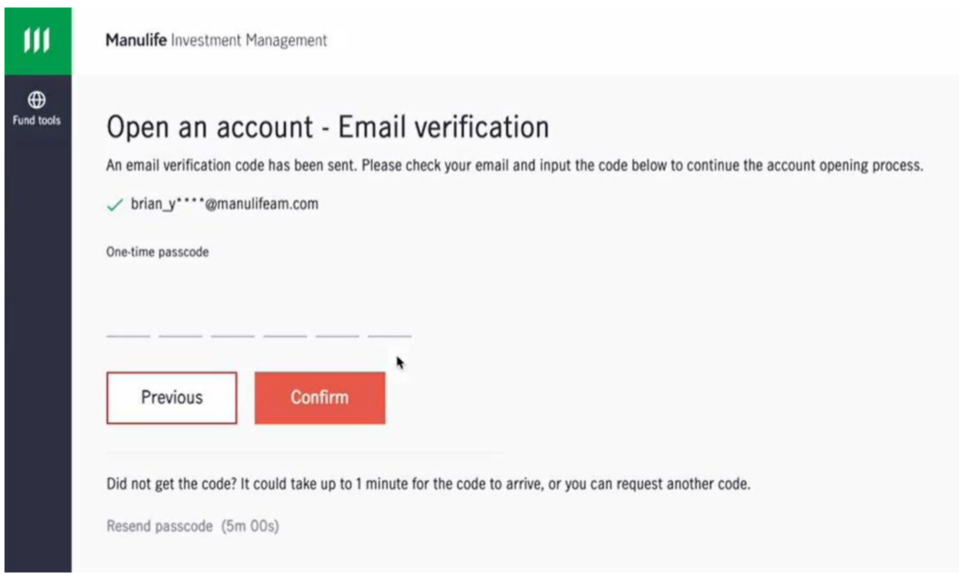
Input your **ID number** and **Date of Birth**.

Your ID number should be the same as the one you have registered with Manulife iFUNDS.

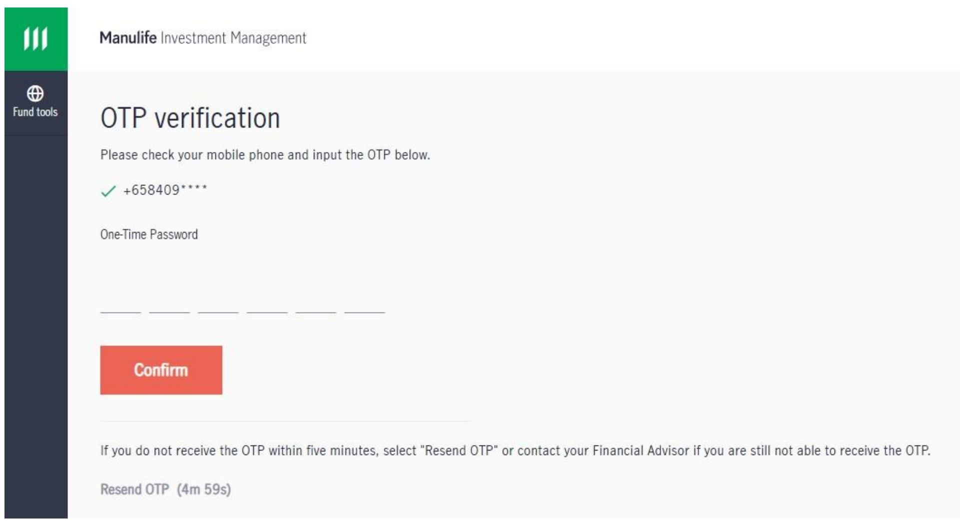
Registration & authentication



Email verification



OTP verification

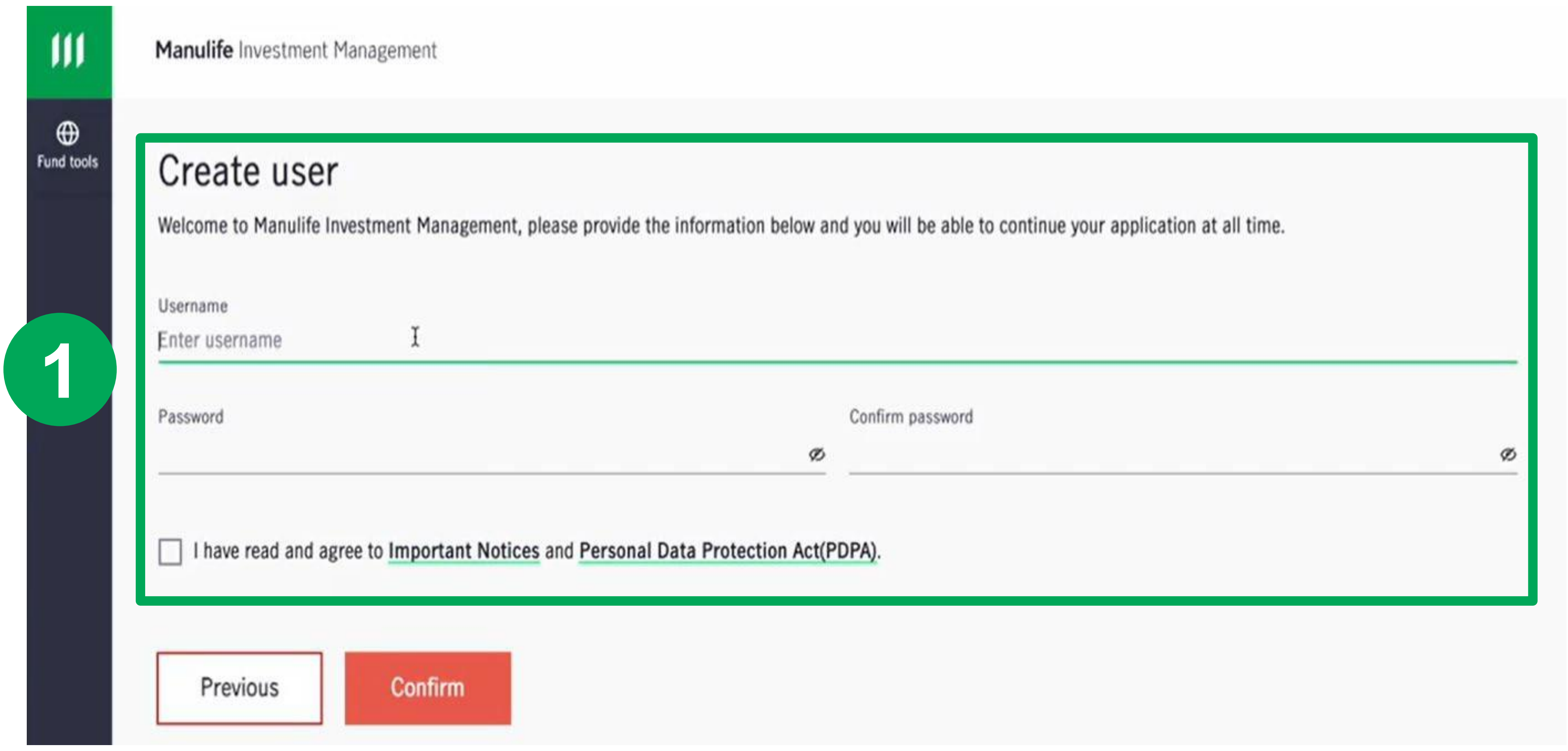


2

You can choose to receive the **One-time password** (OTP) via email OR **SMS**.

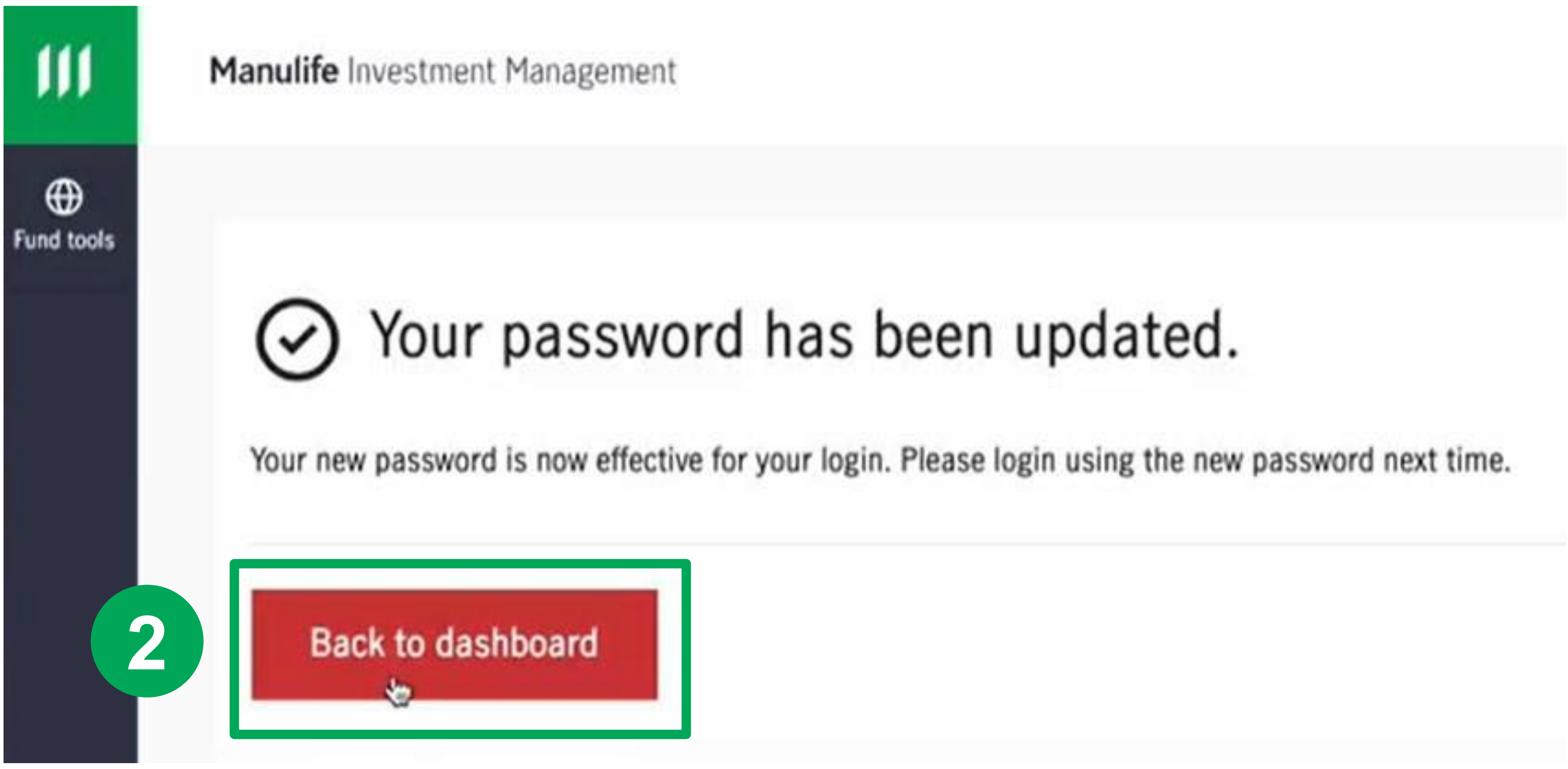
After entering your OTP, click “Confirm” to proceed.

Account registration



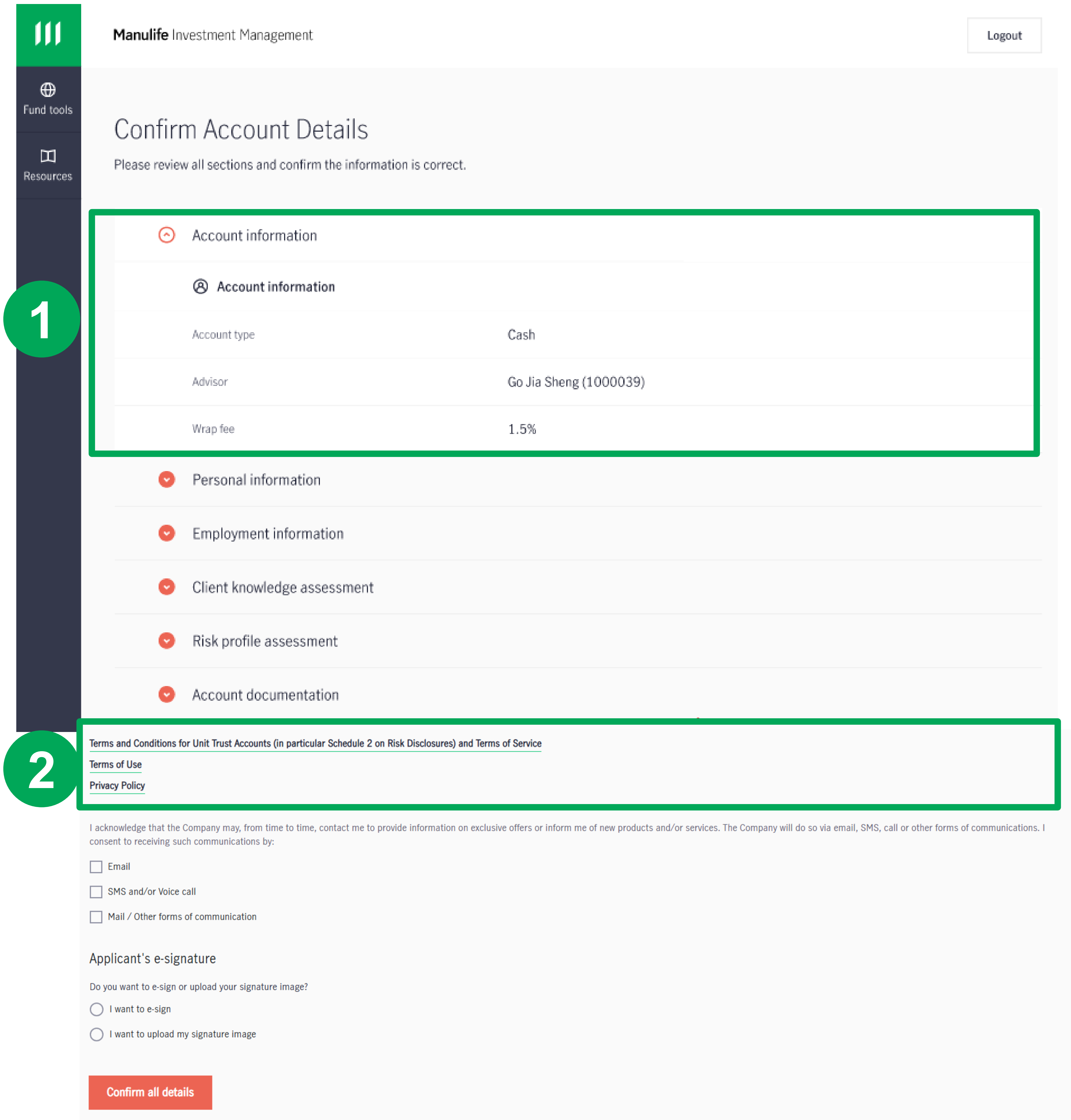
1 Once authenticated, please create a **Username** and **Password** for your new Manulife iFUNDS account.

Note: **Do not** use your ID number as your Username.



2 Click **"Back to dashboard"** to proceed to account approval.

Account approval



1 On the “Confirm Account Details” page, you can expand the sections to review all your details.

2 Accept the Terms and Conditions and provide your signature before clicking “**Confirm all details**” to activate your account.

For subsequent login, you can access the iFUNDS login page using this link: https://client.asia.manulifeam.com/auth/en_SG/login

How to approve trades on Manulife iFUNDS

Manulife Investment Management

Transaction alert

Dear [redacted]

Your adviser, [redacted] has submitted a subscription trade for you on 28/03/2025.

Please login at **https://client.asia.manulifeam.com/auth/en_SG/landing?target=customer-review-subscription&origin=otx&data-requestId=TRN0000062** and approve the trade by 11/04/2025; otherwise the transaction will be automatically voided.

Login

Do you require any assistance?

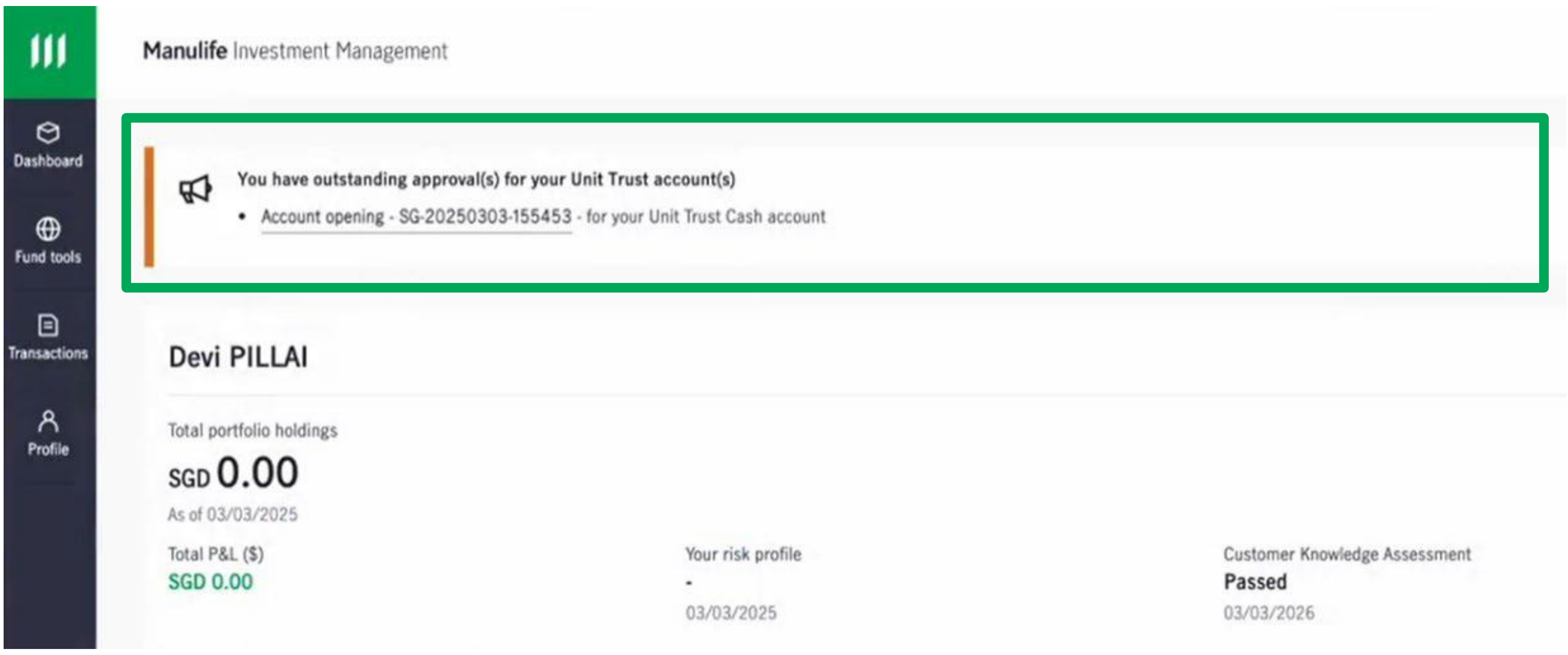
If you have any queries, please contact your adviser or email us at **SGP_iFUNDS@manulifeam.com**.

1. Approach your Manulife financial adviser representative (FAR) to perform trades: subscriptions, switches or redemption. Your Manulife FAR will assist you with the application.

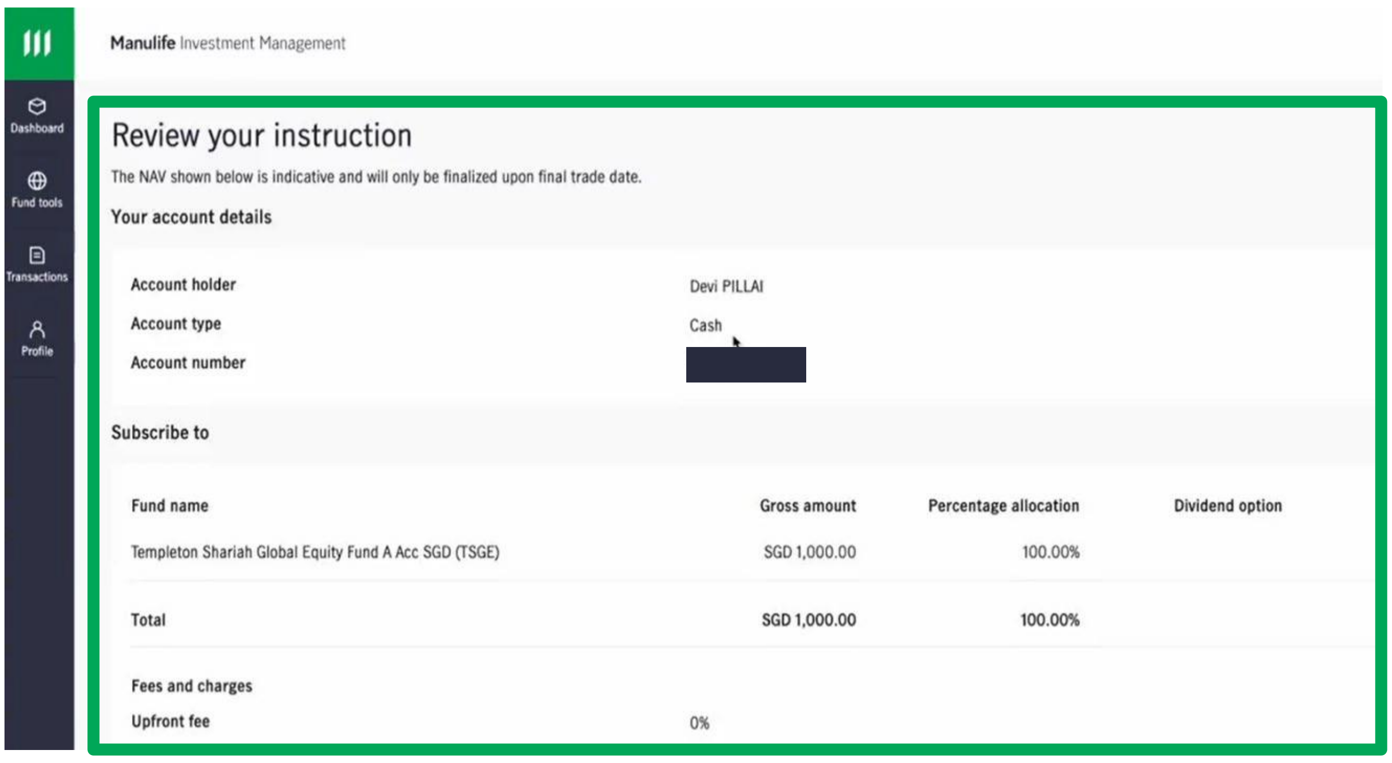
   Note: As Manulife iFUNDS is an adviser-led platform, you will not be able to perform trades on your own. The only trades you can perform on your own are withdrawal or top up of monies in your cash account (or proceeds from money market fund redemption, where applicable).

2. Subsequently, Manulife iFUNDS will send you an email to approve the trade (usually within the day). Click on **“Login”** and login in with your **UserID** and **Password**.

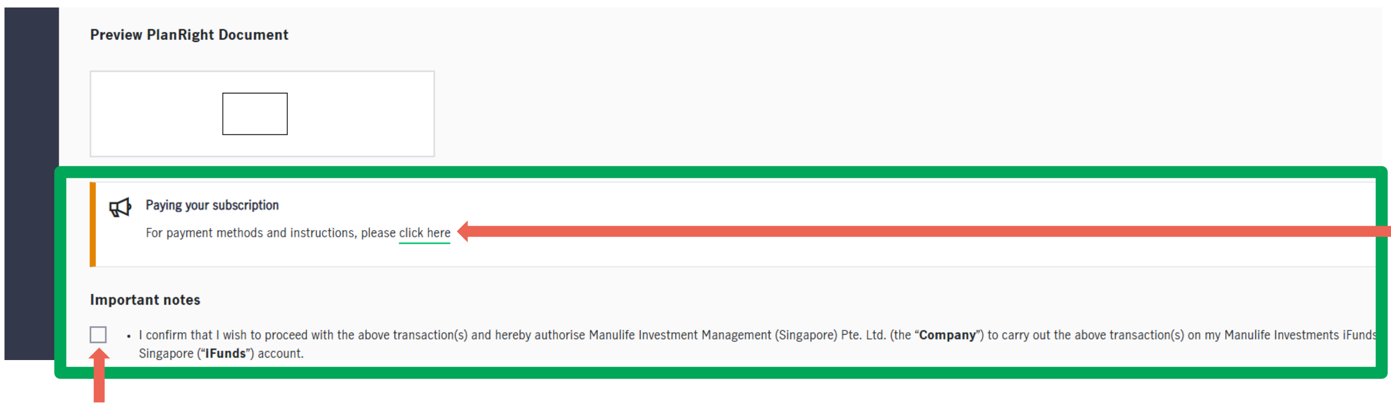
Trade approval



If your Manulife iFUNDS account has been already been activated, you can click on the hyperlink in the alert box to proceed to the approval page.



You should review the transaction details carefully along with the Plan Right Document and accept the Terms & Conditions.



You may click here to learn how to make the payment for the trade

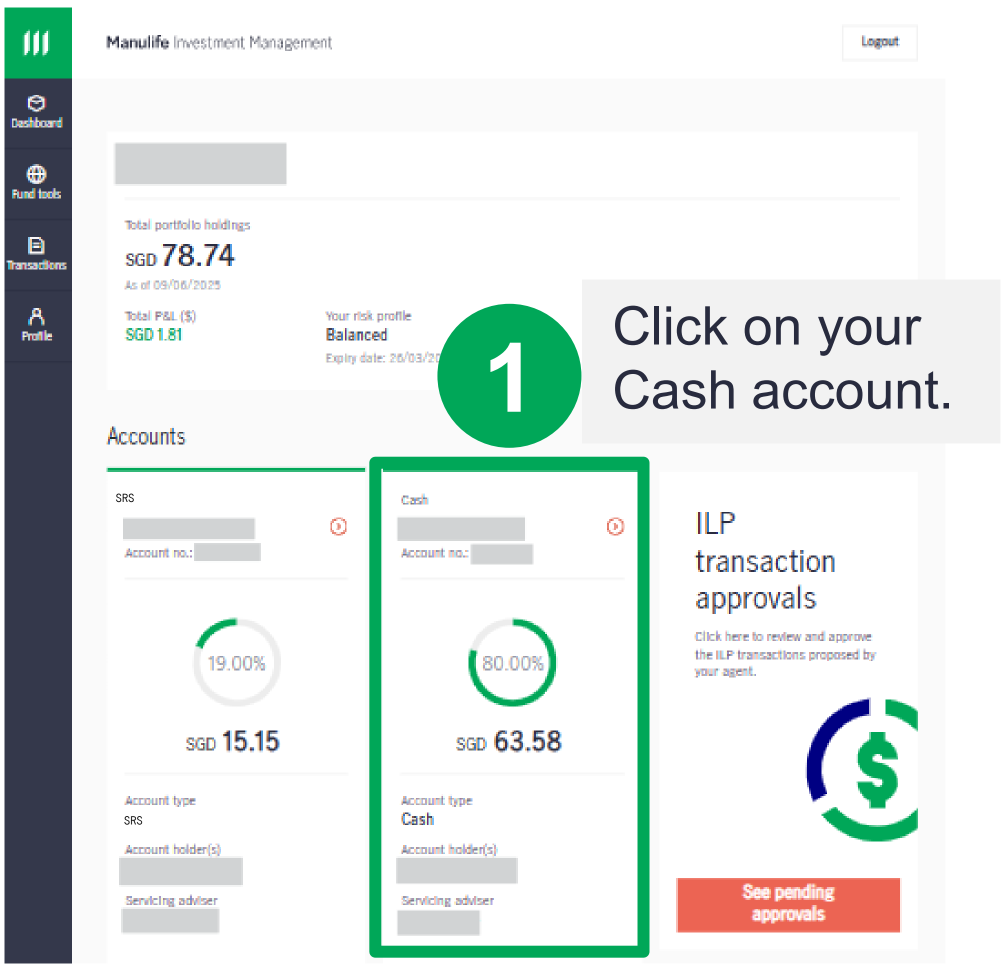
Remember to tick this box. In unusual cases where this box is not shown correctly in certain phones, please rotate phone to landscape mode to reveal the box.

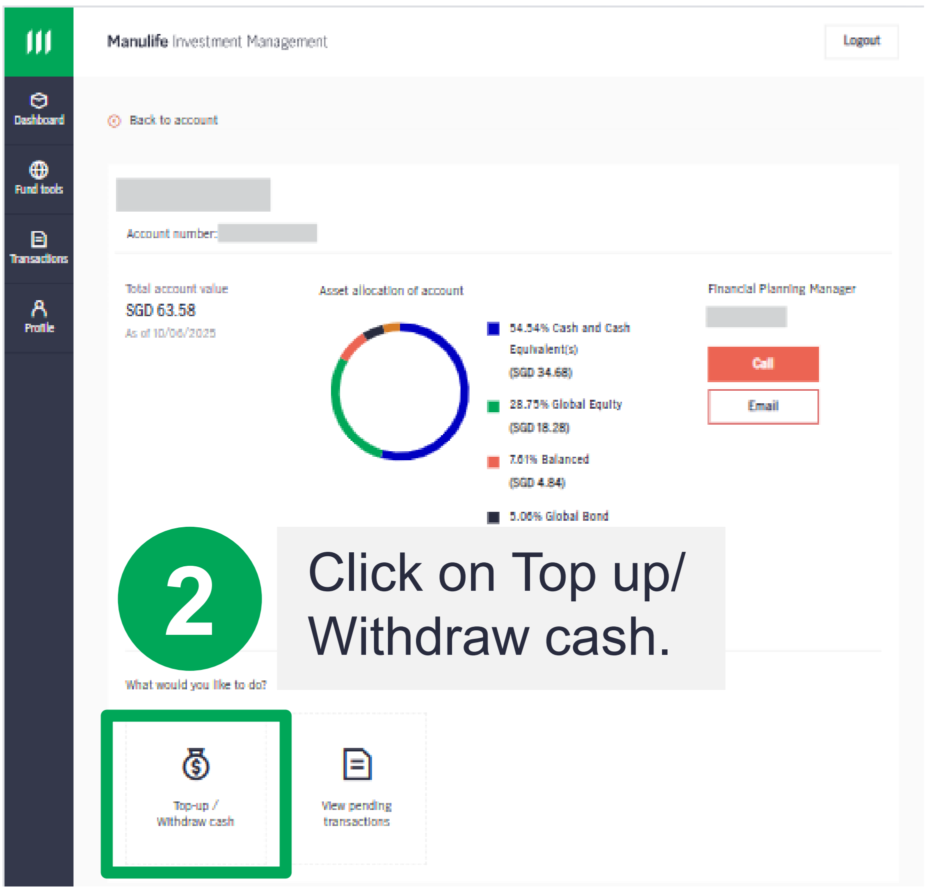
Then click on "**Approve**" to proceed with the trade.

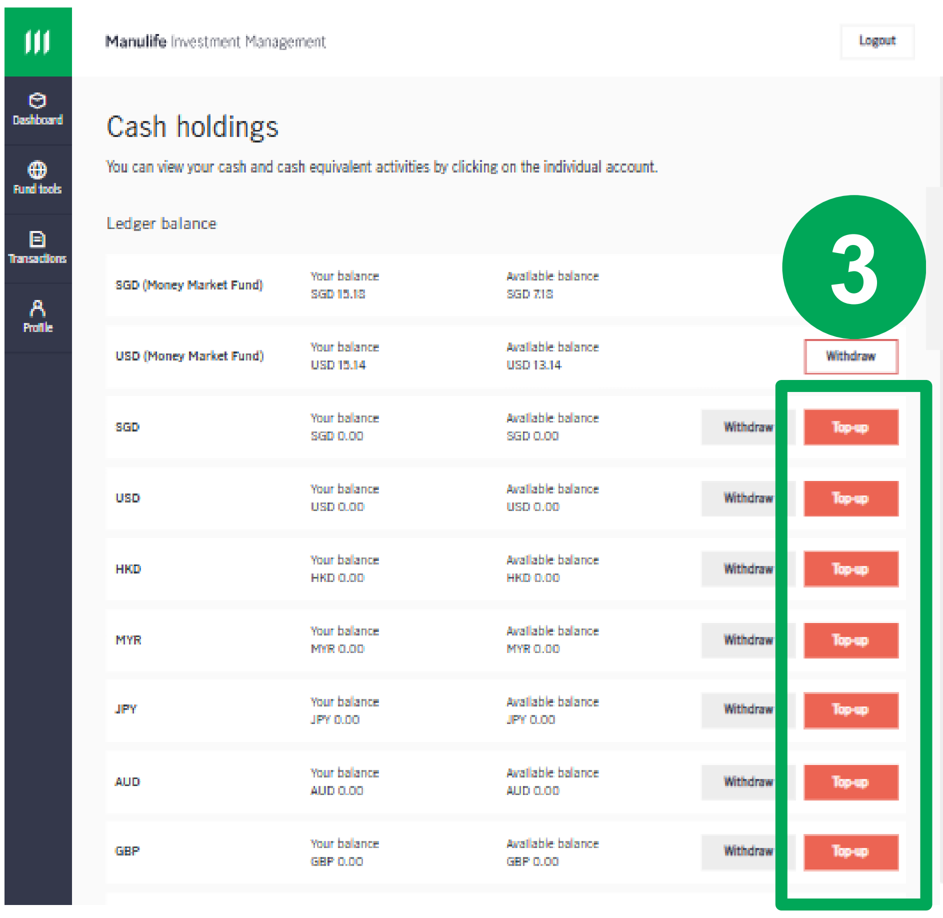
How to top up your Manulife iFUNDS cash account

For Cash accounts:

Unit Trust Subscriptions: You will need to top up your Manulife iFUNDS cash account in the same currency as your funds purchased. Information on how to top up can be found on the subscription approval page itself or the cash account top-up page. For the latter, you can follow the screenshots below.







You can top up your Manulife iFUNDS cash account anytime after it is opened, by logging in to Manulife iFUNDS with your Username and Password.

Any any excess cash in SGD or USD (above such threshold determined by Manulife Investment Management (Singapore) Pte. Ltd.) in your Manulife iFUNDS cash account will be auto-swept into a SGD or USD money market fund ("the Fund") (as applicable) managed by Phillip Capital Management (S) Ltd. at 4pm daily. Your holdings in the Fund will only be reflected the next business day.

If there are any cash subscription trades, monies will be funded from the cash account/money market fund.

For SRS accounts:

Subscriptions: You need not top up your Manulife iFUNDS SRS account. However, you will need to ensure sufficient funds in your SRS account with your SRS agent bank.

How to make payments for SGD trades

Make a payment

To make payment for your Singapore dollar trades
Payments should be made from a bank account in your own name to avoid bank rejection charges and delay in processing your trades.

Your transfer limit is set with your bank, you will need to adjust it with your bank directly if you require a higher limit.

1. PayNow with QR Code

2. PayNow with Unique Entity Number (UEN)
(UEN): 197501035Z
Entity: Phillip Securities Pte Ltd

3. FAST (Fast and Secure Transfers)
Bank Name: UNITED OVERSEAS BANK LIMITED
Account no.: 451-311-493-6
Beneficiary Name: Phillip Securities Pte Ltd

S$ Your iFUNDS Account no. [redacted]
You must enter your iFUNDS Account no. in the reference no./message/comments field in your bank payment page.

- SGD payments can be done by PayNow with QR code, PayNow with UEN, and FAST.
- The relevant Manulife iFUNDS account number MUST be included in the transfer details.
- Refer to the link for more details and guides: https://www.manulifeim.com.sg/ifunds.html

How to make payments for foreign currency (FCY) trades

To make payment for foreign currency trades

Payments should be made from a bank account in your clients' own names, to avoid bank rejection charges and delay in processing their trades.
In order to receive the full deposit amount, your clients will need to indicate that they will bear all bank charges.

1. Funds transfer from DBS Multi-Currency Account (non-SGD)
Bank Name: DBS Bank Limited
Account No.: 072-933506-0
Beneficiary Name: Phillip Securities Pte Ltd - MCA

Please ensure that your client transfers from DBS Multi-Currency Account to Phillip Securities' foreign currency account in the right currency (e.g. USD). Please see page 14 of this user guide for the steps.

2. Telegraphic Transfer (TT)

Please be informed that the Trust Accounts listed below are meant for deposition by way of Telegraphic Transfer only. Clients are advised to state their Manulife iFUNDS ACCOUNT NUMBER and ACCOUNT NAME clearly in their payment instruction.

In the event that Manulife iFUNDS is unable to identify the account for the amount to be credited, the amount transmitted may be rejected after reasonable endeavours have been made to trace the source of the deposit.

Any bank charges incurred in connection with the telegraphic transfer shall be borne by the client.

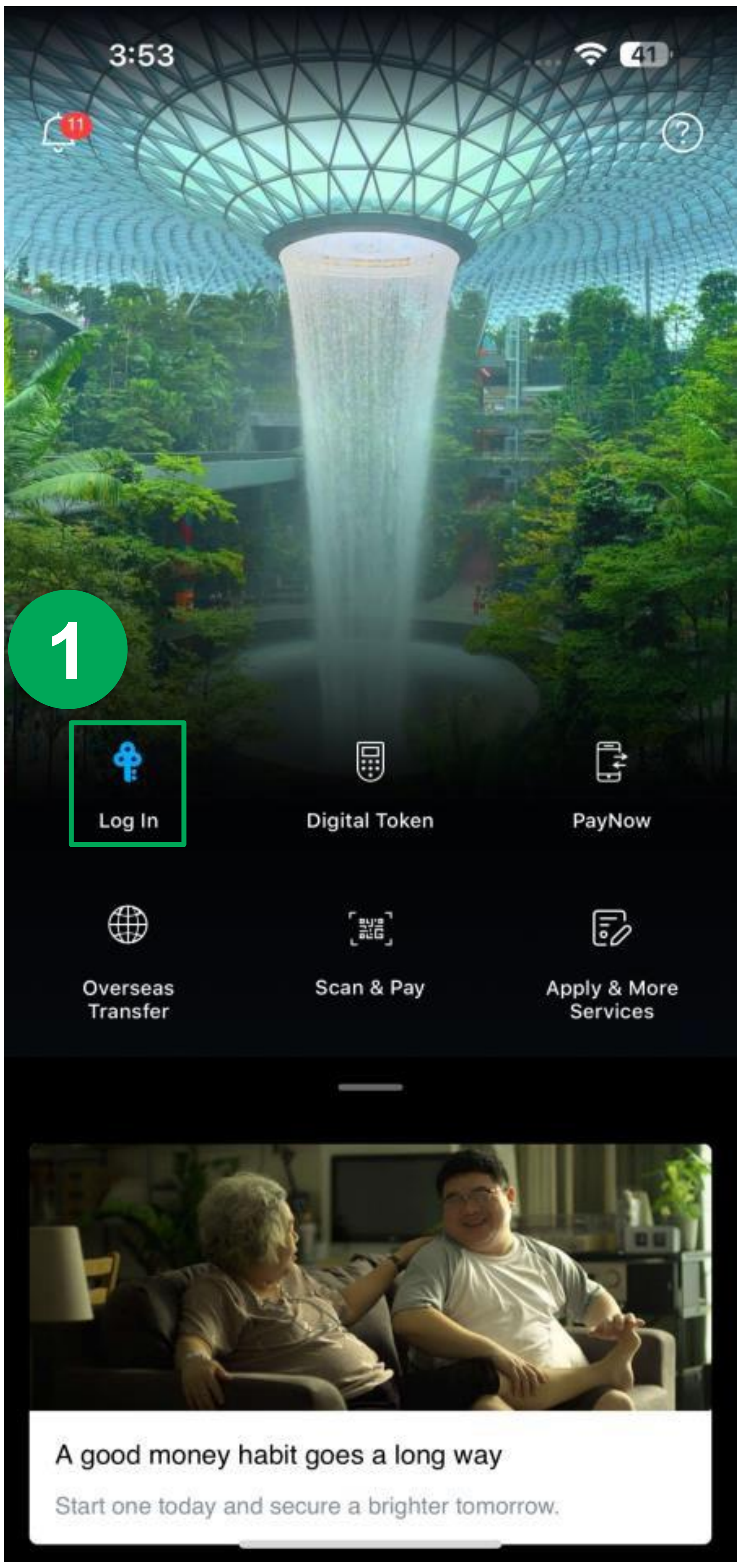
Notes:

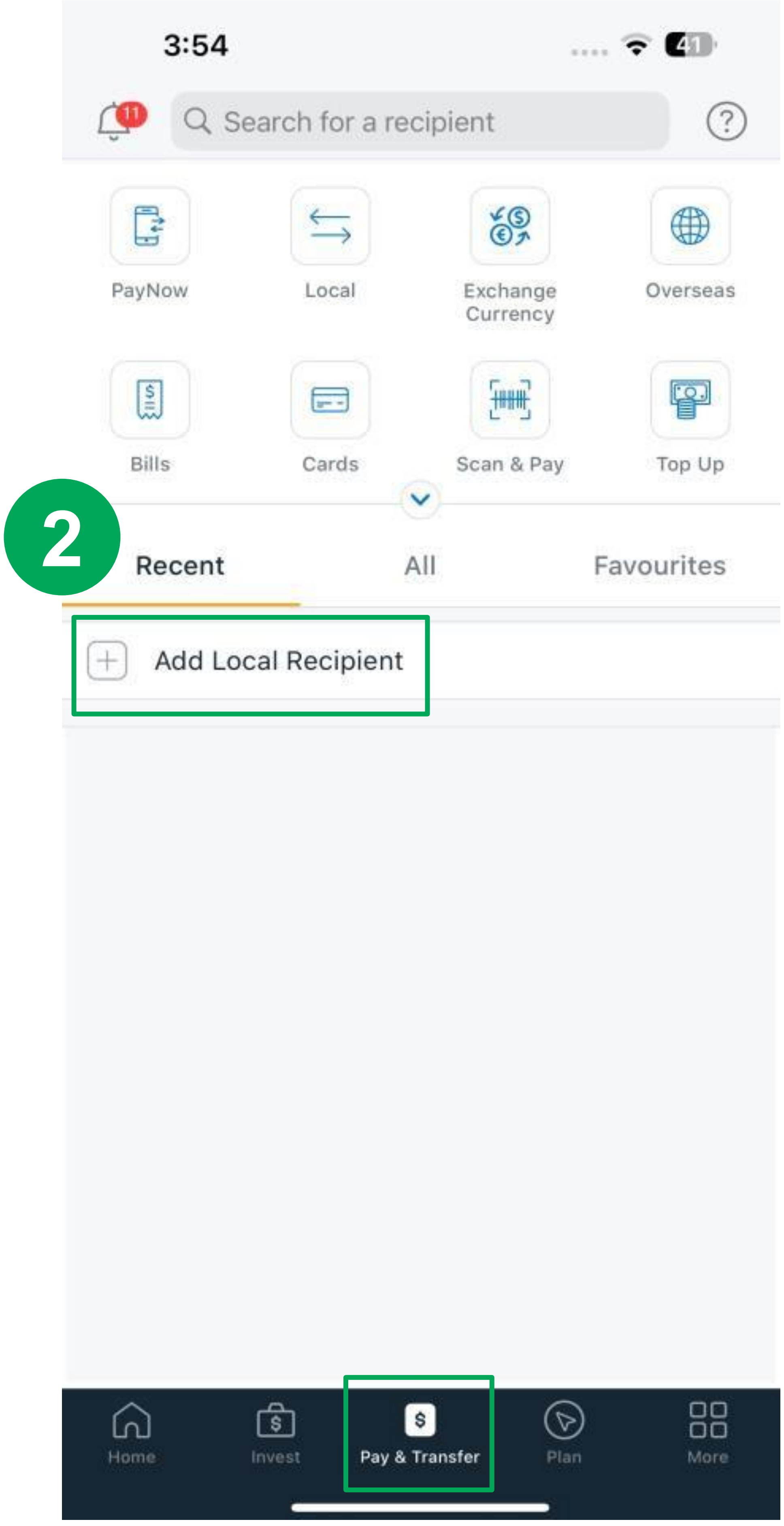
1. Regardless of currency, please remember to **include your Manulife iFUNDS account number** in the transfer details.

2. Please click here for all applicable bank details for each FCY.

How to transfer funds from DBS Multi-Currency Account (MCA) to Phillip Securities Account

I. Add Phillip Securities as a local recipient on DBS digibank app



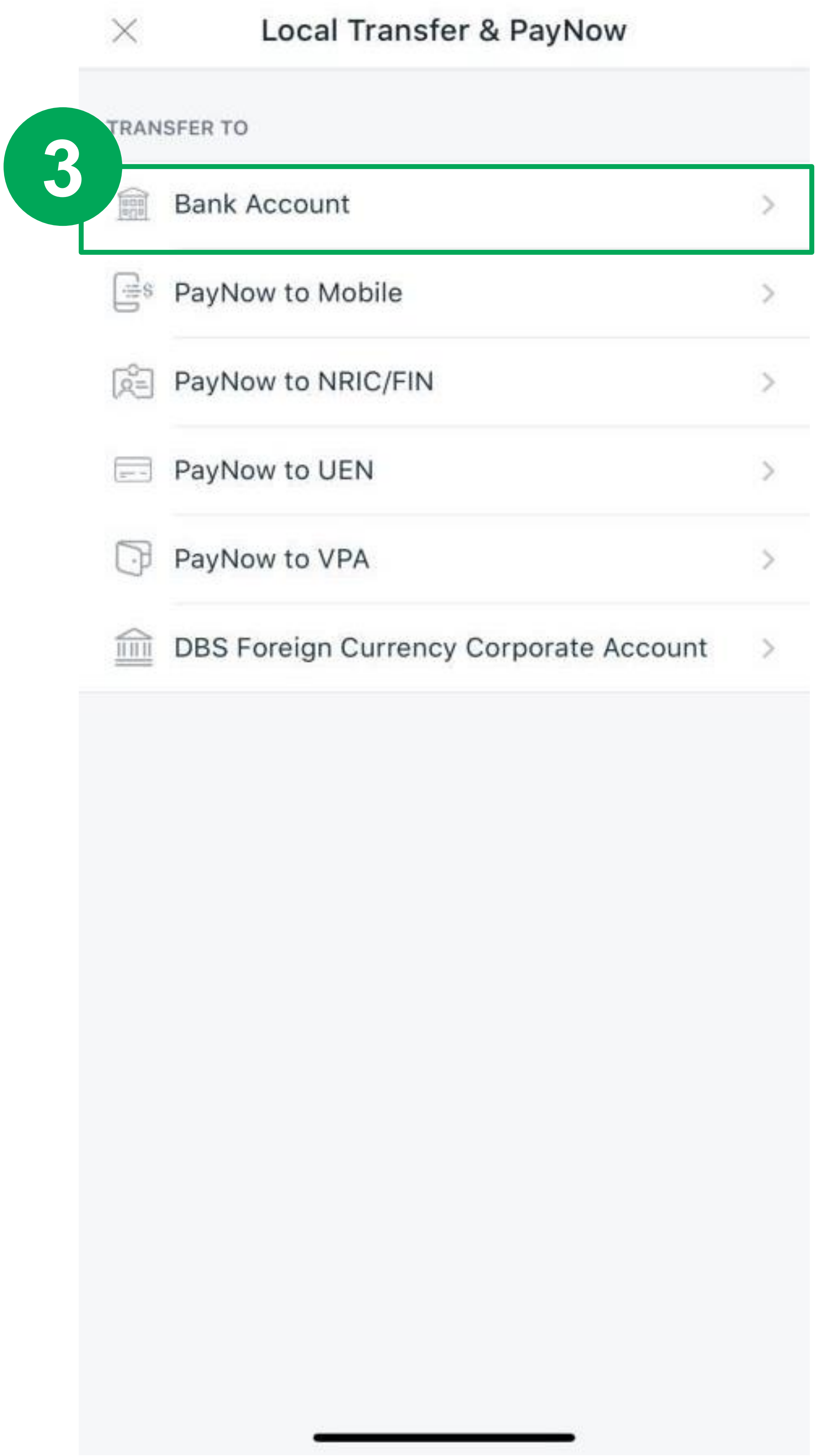


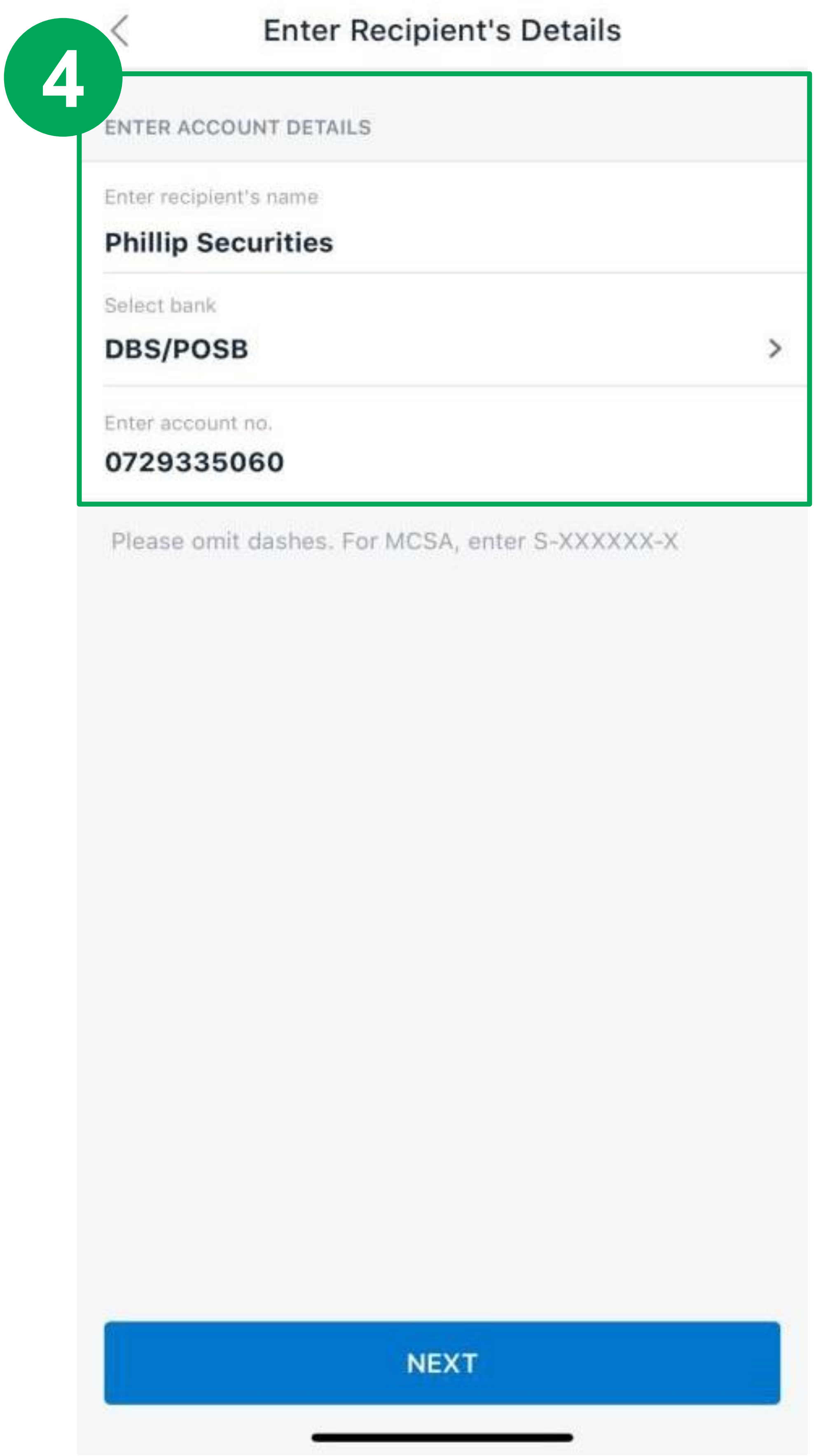
1 Log in to your DBS digibank app.

2 Select “Pay & Transfer”. Add a Local Recipient.

How to transfer funds from DBS Multi-Currency Account (MCA) to Phillip Securities Account

I. Add Phillip Securities as a local recipient on DBS digibank app





3 Under "Transfer to", select "Bank Account".

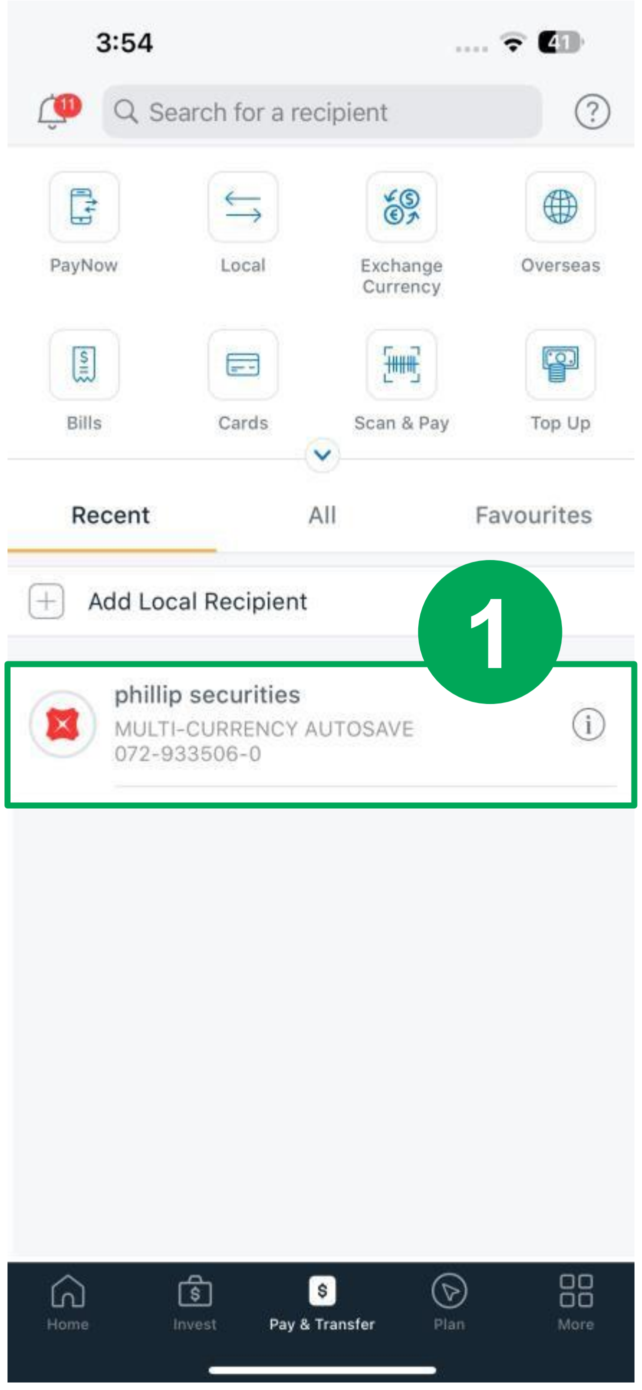
4 Enter account details

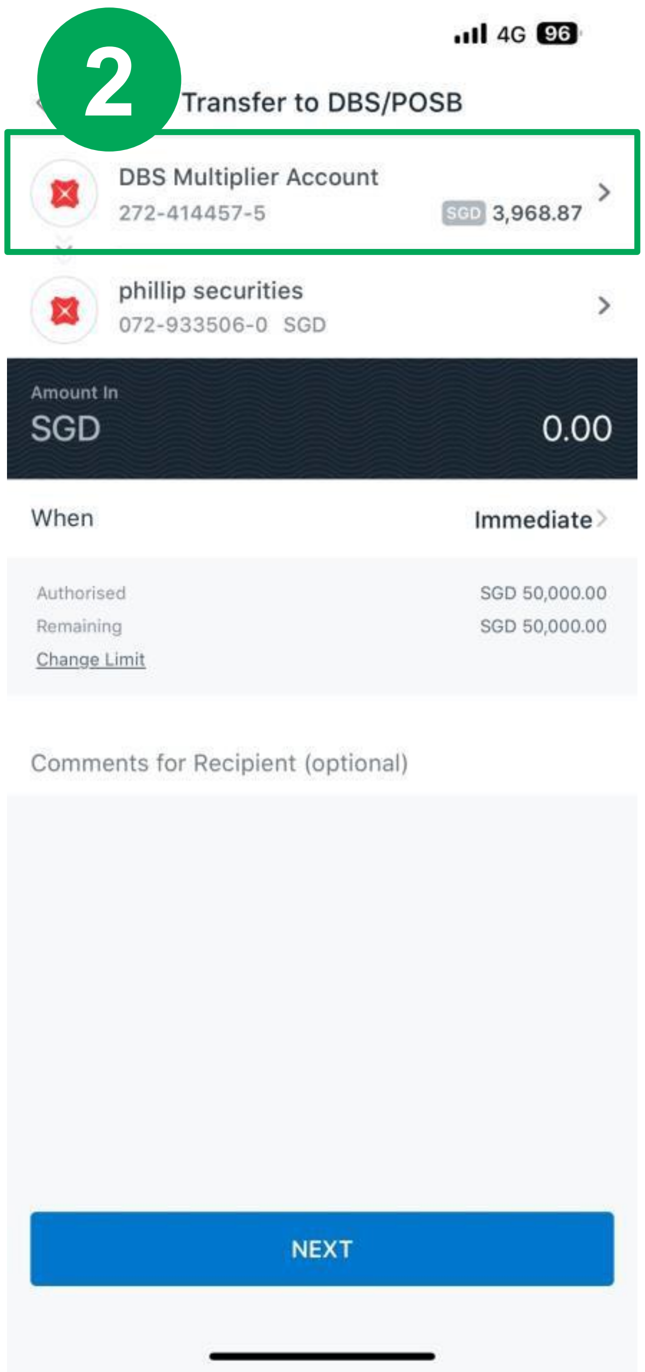
- Recipient's name: **Phillip Securities**
- Bank: **DBS/POSB**
- Account number: **072-933506-0**

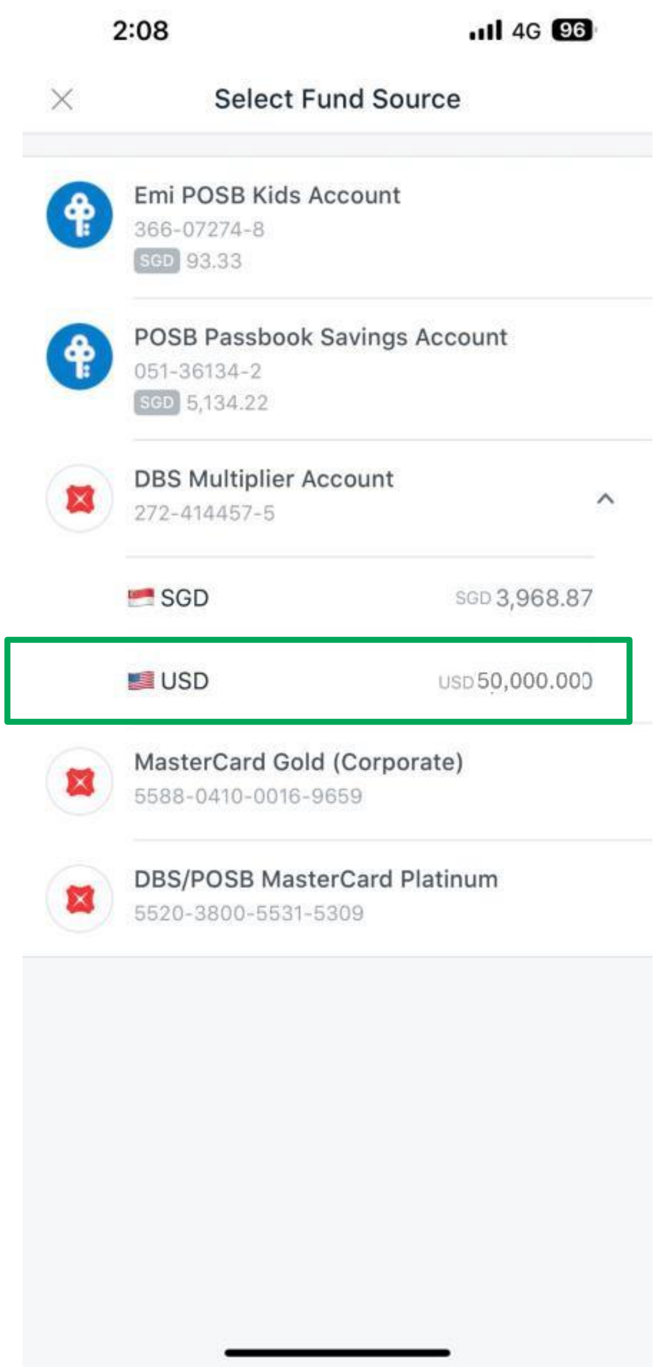
Select Next to proceed to add Payee.

How to transfer funds from DBS Multi-Currency Account (MCA) to Phillip Securities Account

II. Transfer foreign currencies from DBS MCA to Phillip Securities







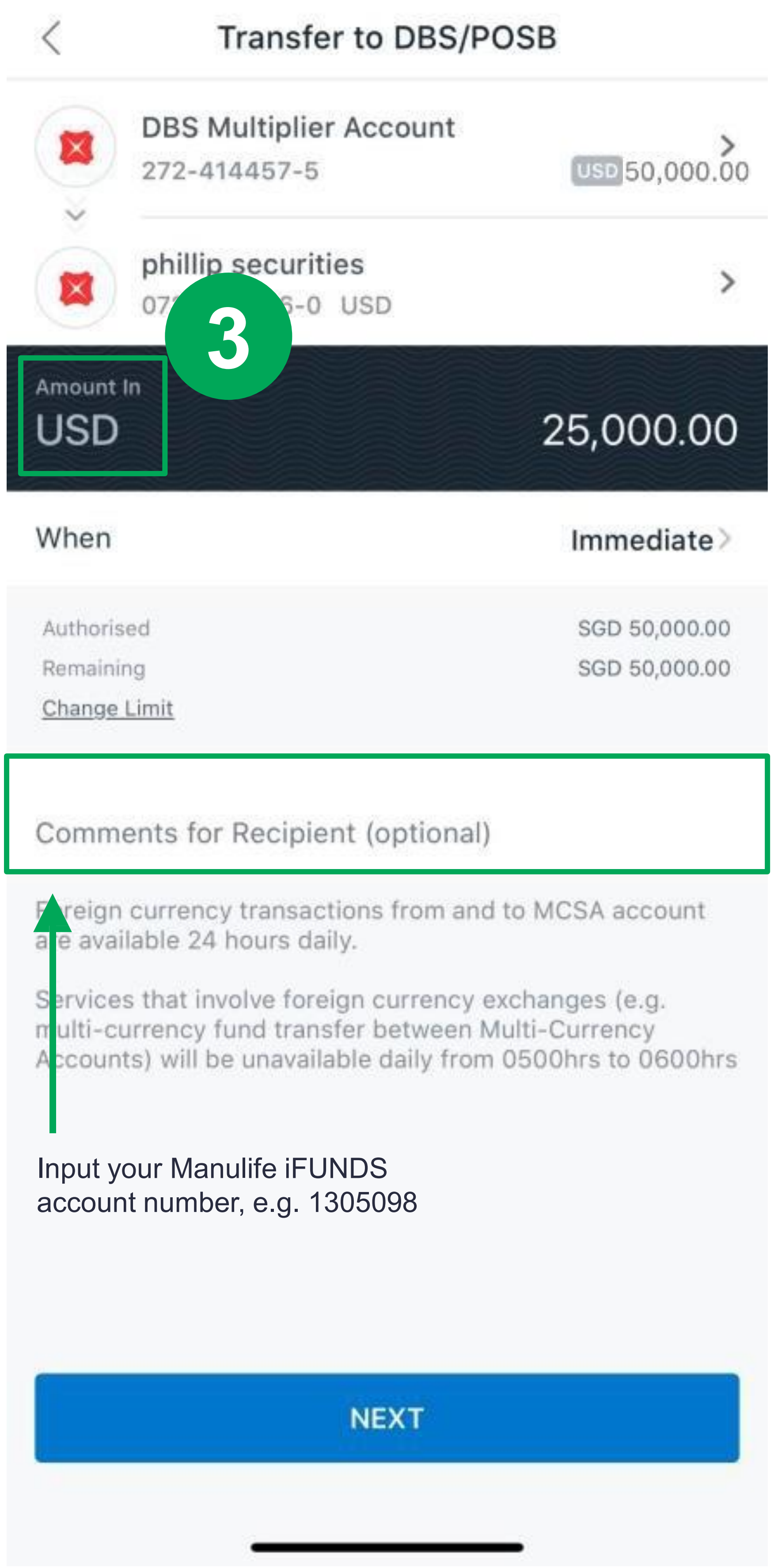
1 Select "Pay & Transfer".

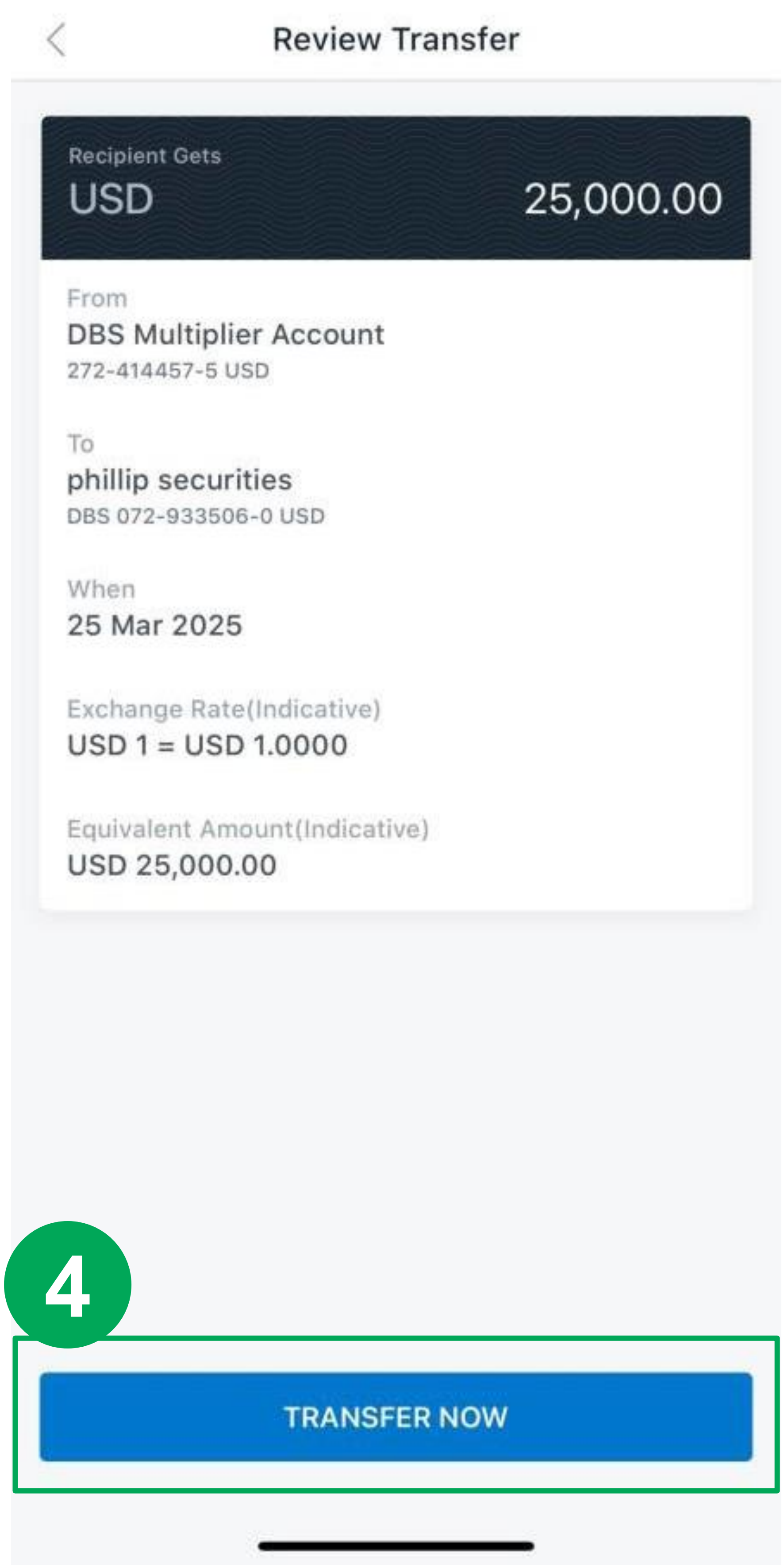
Select **Phillip Securities** under your list of recipients

2 Using USD payment as an example, select your DBS Multi-Currency Account to change the currency to USD first.

How to transfer funds from DBS Multi-Currency Account (MCA) to Phillip Securities Account

II. Transfer foreign currencies from DBS MCA to Phillip Securities (continued)



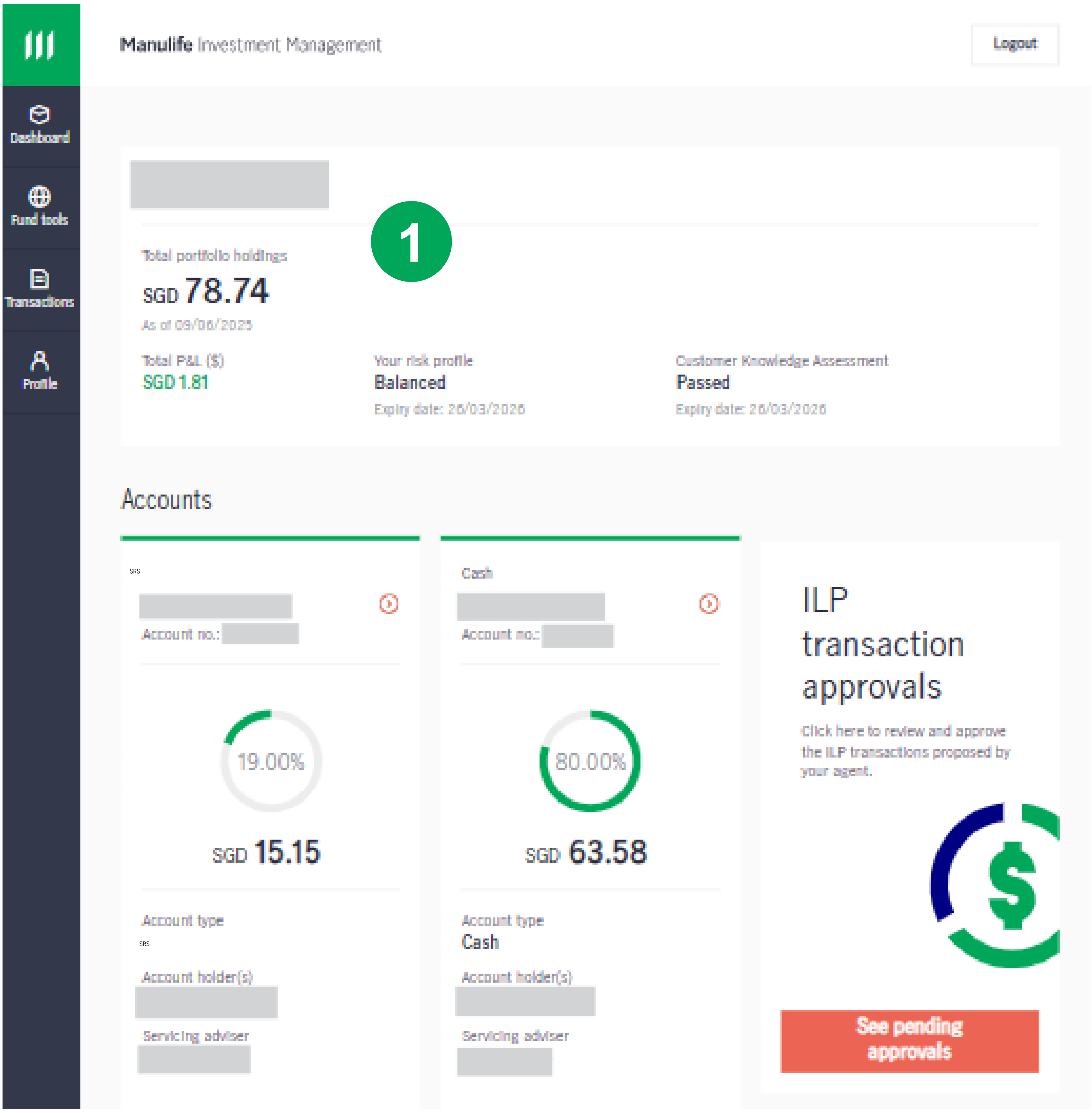


3 Ensure the currency you have selected matches the currency you are paying. Enter the amount to pay.

Remember to **input your Manulife iFUNDS account number** in the "Comments" field.

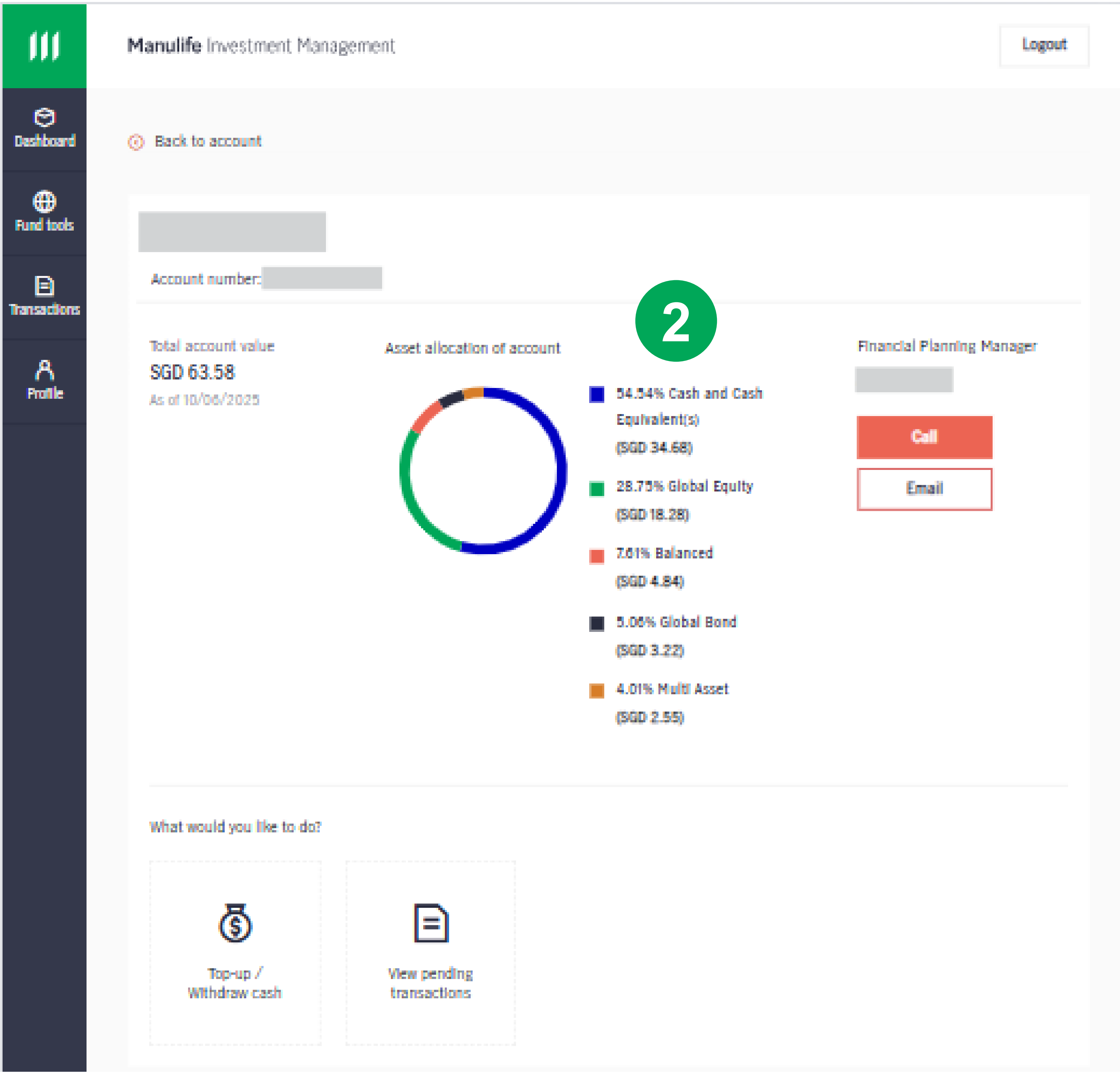
4 Review details and select **"Transfer Now"**.

How to check your holdings/ pending transactions on Manulife iFUNDS



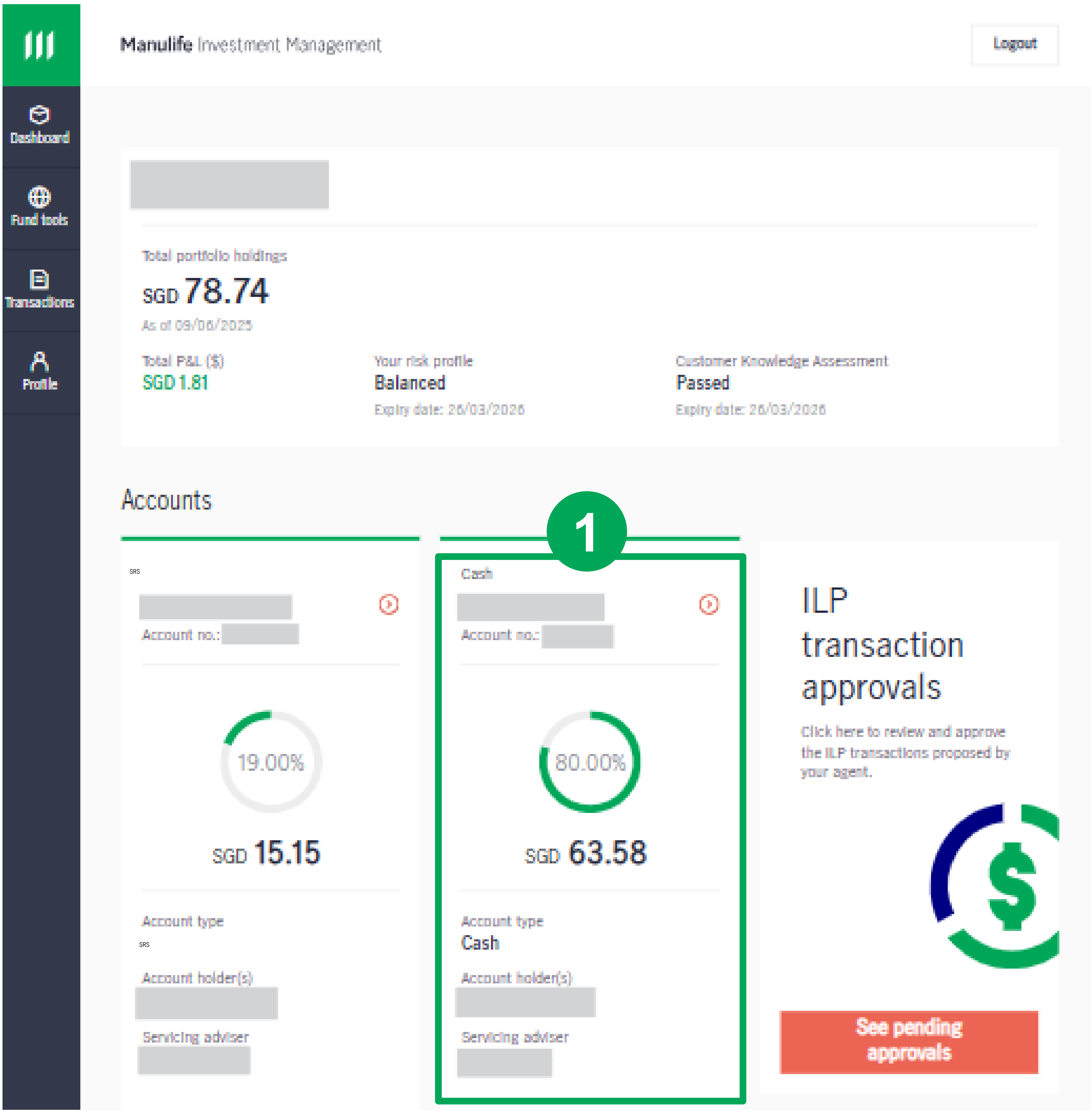
1 You may check your holdings by logging into Manulife iFUNDS using your User ID and Password at https://client.asia.manulifeam.com/auth/en_SG/login

How to check your holdings/ pending transactions on Manulife iFUNDS



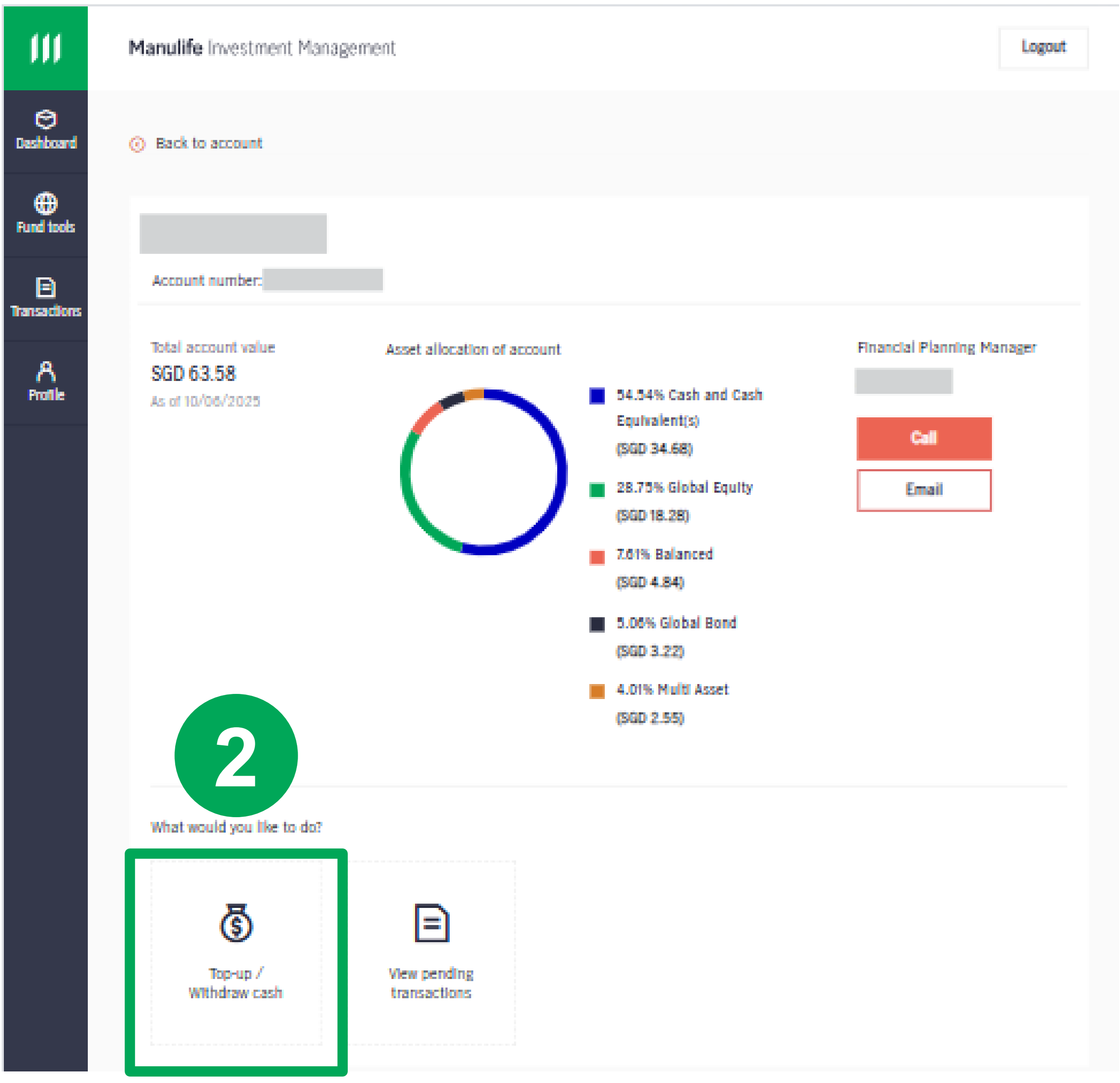
2 Click on **"Dashboard"**.

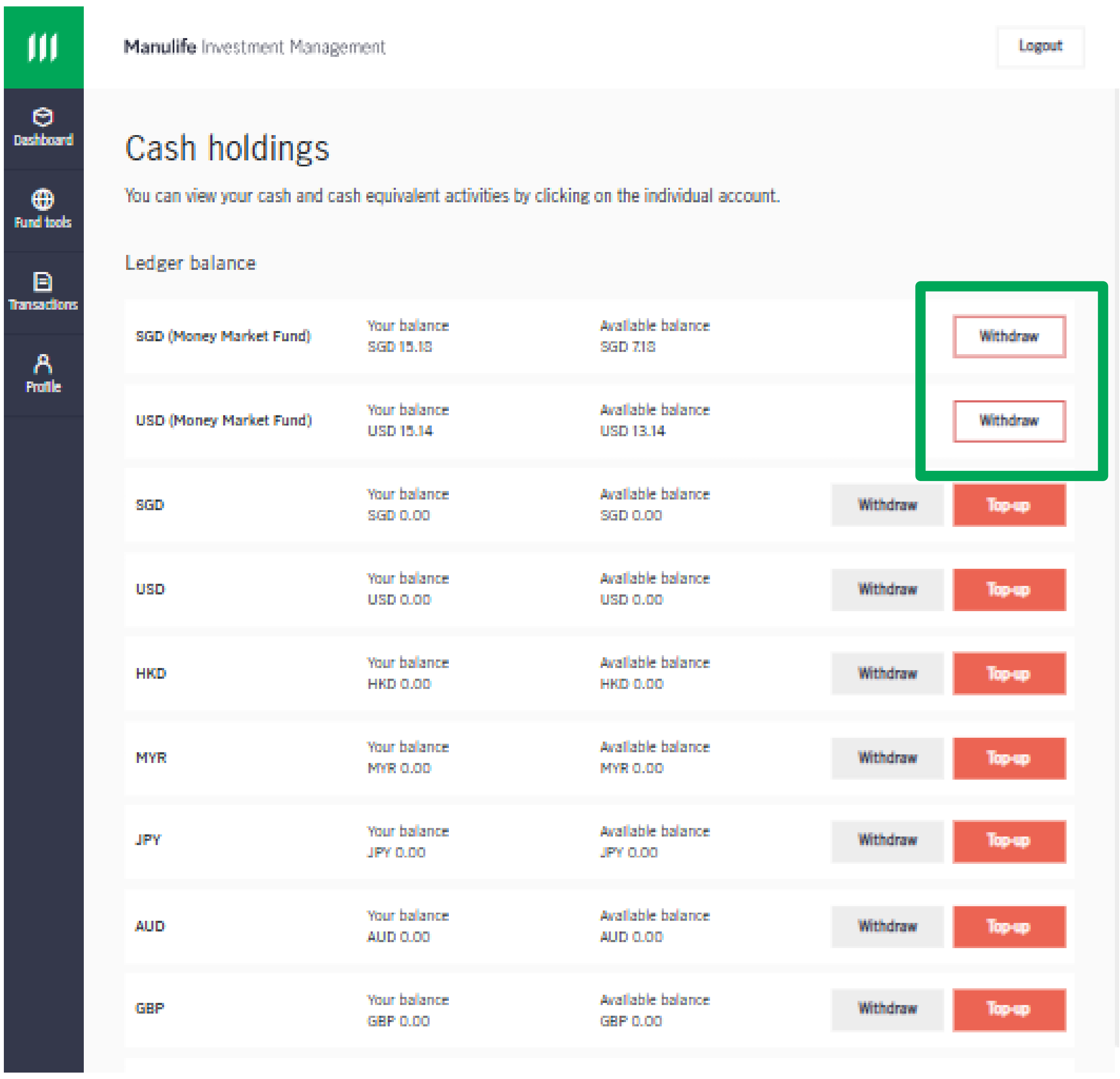
How to withdraw from your cash account/ money market fund proceeds on Manulife iFUNDS



1 You may withdraw money from either your cash account or Money Market Fund (after the redemption proceeds have been credited into your cash account) at your convenience, by logging into Manulife iFUNDS using your User ID and Password at https://client.asia.manulifeam.com/auth/en_SG/login

How to withdraw from your cash account/ money market fund proceeds on Manulife iFUNDS



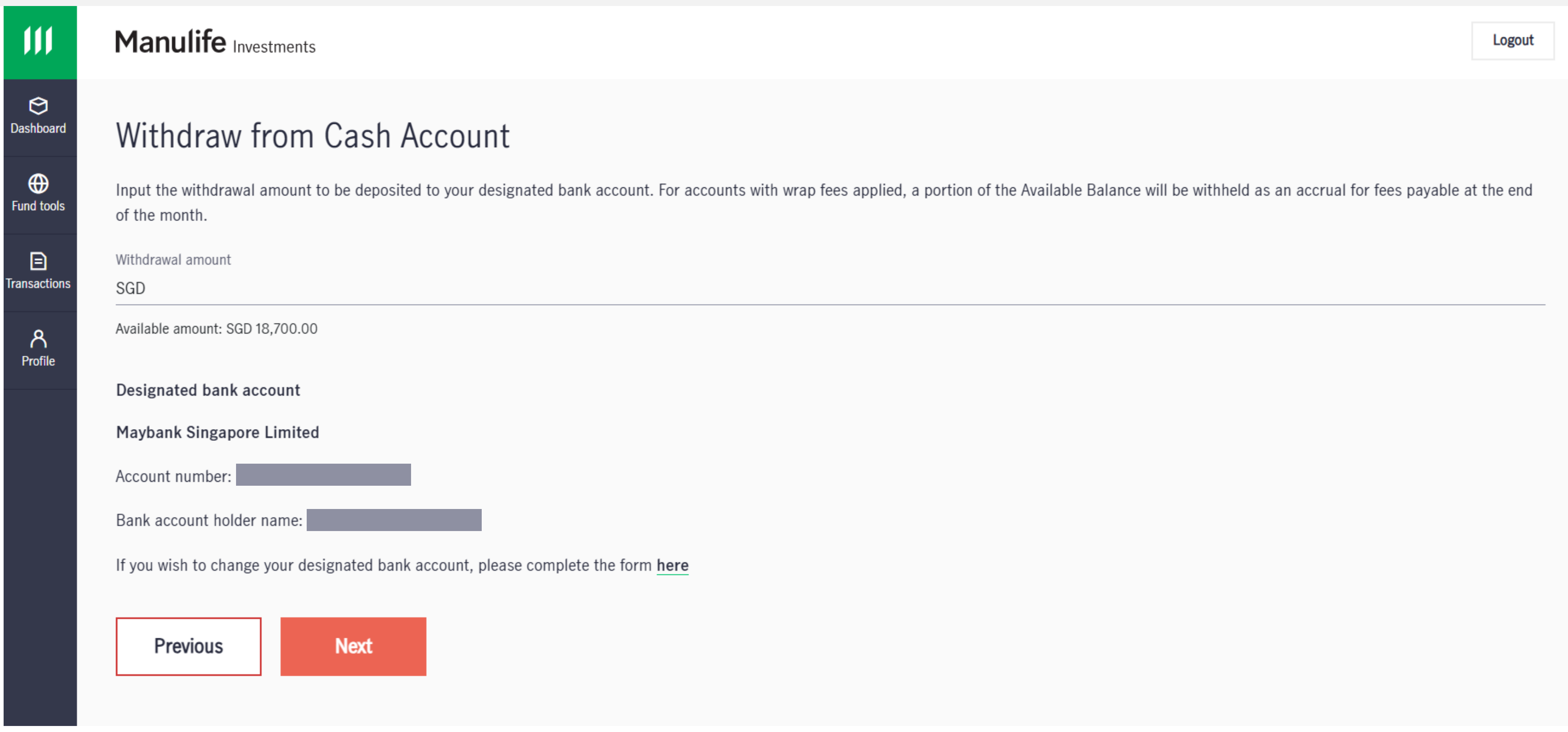


2

Click on **“Dashboard”** and select the Account which you will like to withdraw.

Then click on **“Withdraw”**.

How to withdraw from your cash account/ money market fund proceeds on Manulife iFUNDS



3

Input your withdrawal amount.

Your current designated bank account number which you have provided will be shown here. Please check that it is the account which you want to credit the proceeds to. Note that the final amount you receive will be net of any accrued wrap fees payable at end of the month.

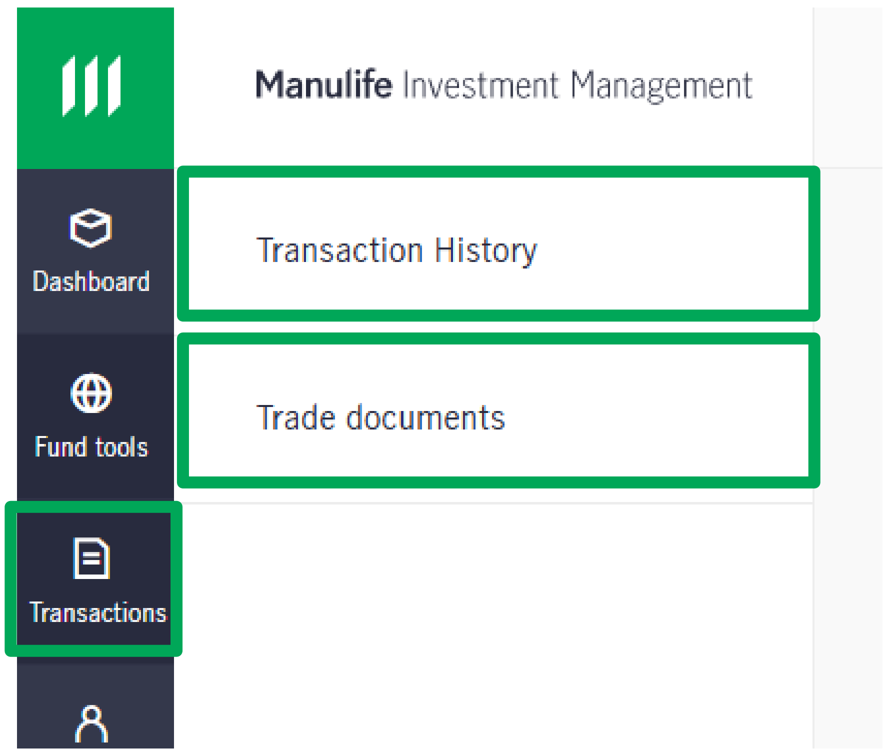
Note: If you wish to change your designated bank account, please approach your Manulife Financial Representative for assistance in completing the form.

When will cash withdrawal monies be credited back to my account?

Refer to the table below for the expected withdrawal timings based on withdrawal method, once your withdrawal request is successful. Please note that all timing refers to business days only, e.g. if a withdrawal is submitted on a Saturday/Sunday, it will be considered as submitted before 9am on a Monday.

	(Electronic Payment of Shares) EPS	Cheque	Telegraphic Transfer
Withdrawal requested BEFORE 9am on T	T+1	T+2/T+3	Up to T+5
Withdrawal request sent AFTER 9am on T	T+2	T+3/T+4	Up to T+5

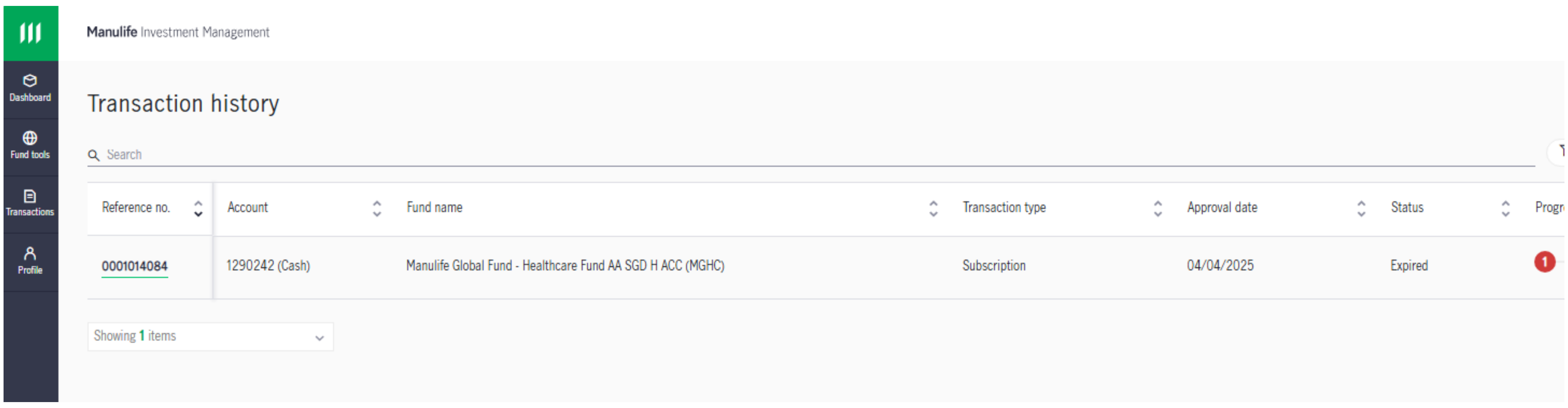
How to check your transaction history/ trade documents on Manulife iFUNDS



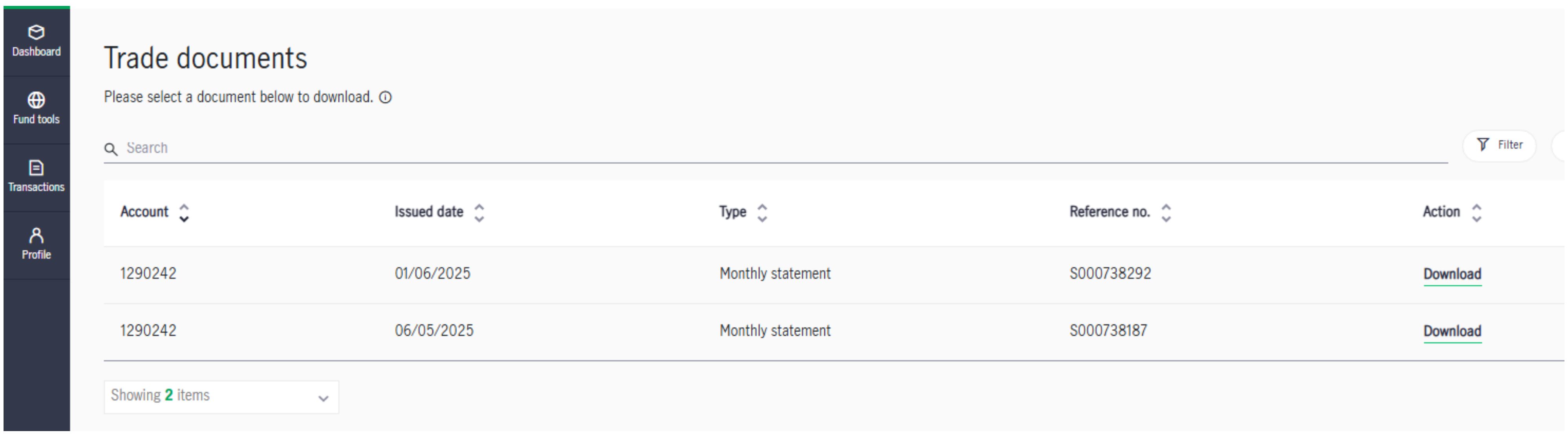
1 You may check your transaction history and download trade documents by logging into iFUNDS using your **User ID** and **Password** at https://client.asia.manulifeam.com/auth/en_SG/login

2 Click on **"Transactions"** on the left navigation bar, then **either "Transaction History"** or **"Trade documents"**.

Transaction History



Trade Documents



Manulife Investments

Manulife iFUNDS