



Manulife
Investments

Manulife
iFUNDS

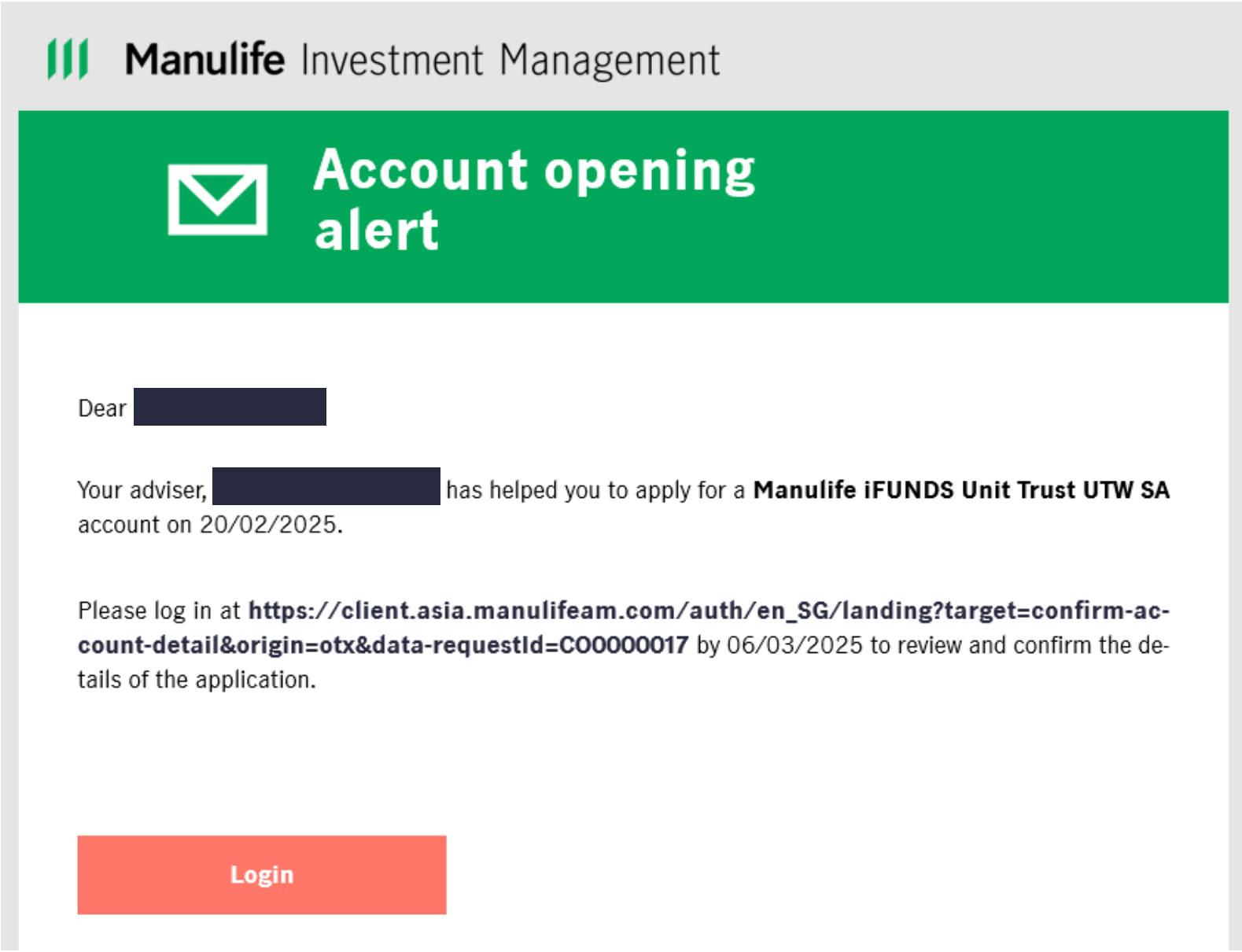
Manulife iFUNDS User Guide: Unit Trusts

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How to open a Manulife iFUNDS unit trust account




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



Manulife Investment Management



Fund tools

Log in

Username

Enter username

Password

Enter password

Forgot Password?

Log in

1

If you are new to iFUNDS, please register below.

Register account

2

Need assistance?

Please find our FAQ below or reach out to your Financial Advisor for any queries.

Frequently asked questions

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

|||

⌐

Fund tools

1

Manulife Investment Management

Create user

Please provide the following to identify yourself, so we can best facilitate your account opening experience. Please also ensure that the ID details provided below will match the ID that you will upload later.

ID number

ⓧ

• Passport number or other government-issued ID number: Input all numbers and letters excluding symbols, e.g. AB1234567

Date of Birth

Day

▼

Month

▼

Year

▼

Cancel

Continue

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

|||

Fund tools

2

Manulife Investment Management

Authentication

Choose how to receive the OTP (One-time Password) by selecting your **registered** contact information.

☐ Email

☐ Mobile phone number

Previous

Send OTP

Email verification

|||

Fund tools

Manulife Investment Management

Open an account - Email verification

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

✓ brian_y****@manulifeam.com

One-time passcode

Previous

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 (5m 00s)

OTP verification

|||

Fund tools

Manulife Investment Management

OTP verification

Please check your mobile phone and input the OTP below.

✓ +658409****

One-Time Password

Confirm

If you do not receive the OTP within five minutes, select "Resend OTP" or contact your Financial Advisor if you are still not able to receive the OTP.

Resend OTP (4m 59s)

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

|||

Fund tools

1

Manulife Investment Management

Create user

Welcome to Manulife Investment Management, please provide the information below and you will be able to continue your application at all time.

Username

Enter username

Password

Confirm password

☐ I have read and agree to [Important Notices](#) and [Personal Data Protection Act\(PDPA\)](#).

Previous

Confirm

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.

|||

Fund tools

2

Manulife Investment Management

✔ Your password has been updated.

Your new password is now effective for your login. Please login using the new password next time.

Back to dashboard

2

Click “**Back to dashboard**” to proceed to account approval.

|||

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Account approval

Fund tools

Resources

1

2

Manulife Investment Management

Logout

Confirm Account Details

Please review all sections and confirm the information is correct.

Account information

Account information

Account type

Cash

Advisor

Go Jia Sheng (1000039)

Wrap fee

1.5%

Personal information

Employment information

Client knowledge assessment

Risk profile assessment

Account documentation

Terms and Conditions for Unit Trust Accounts (in particular Schedule 2 on Risk Disclosures) and Terms of Service

Terms of Use

Privacy Policy

I acknowledge that the Company may, from time to time, contact me to provide information on exclusive offers or inform me of new products and/or services. The Company will do so via email, SMS, call or other forms of communications. I consent to receiving such communications by:

☐ Email

☐ SMS and/or Voice call

☐ Mail / Other forms of communication

Applicant's e-signature

Do you want to e-sign or upload your signature image?

☐ I want to e-sign

☐ I want to upload my signature image

Confirm all details

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

Manulife

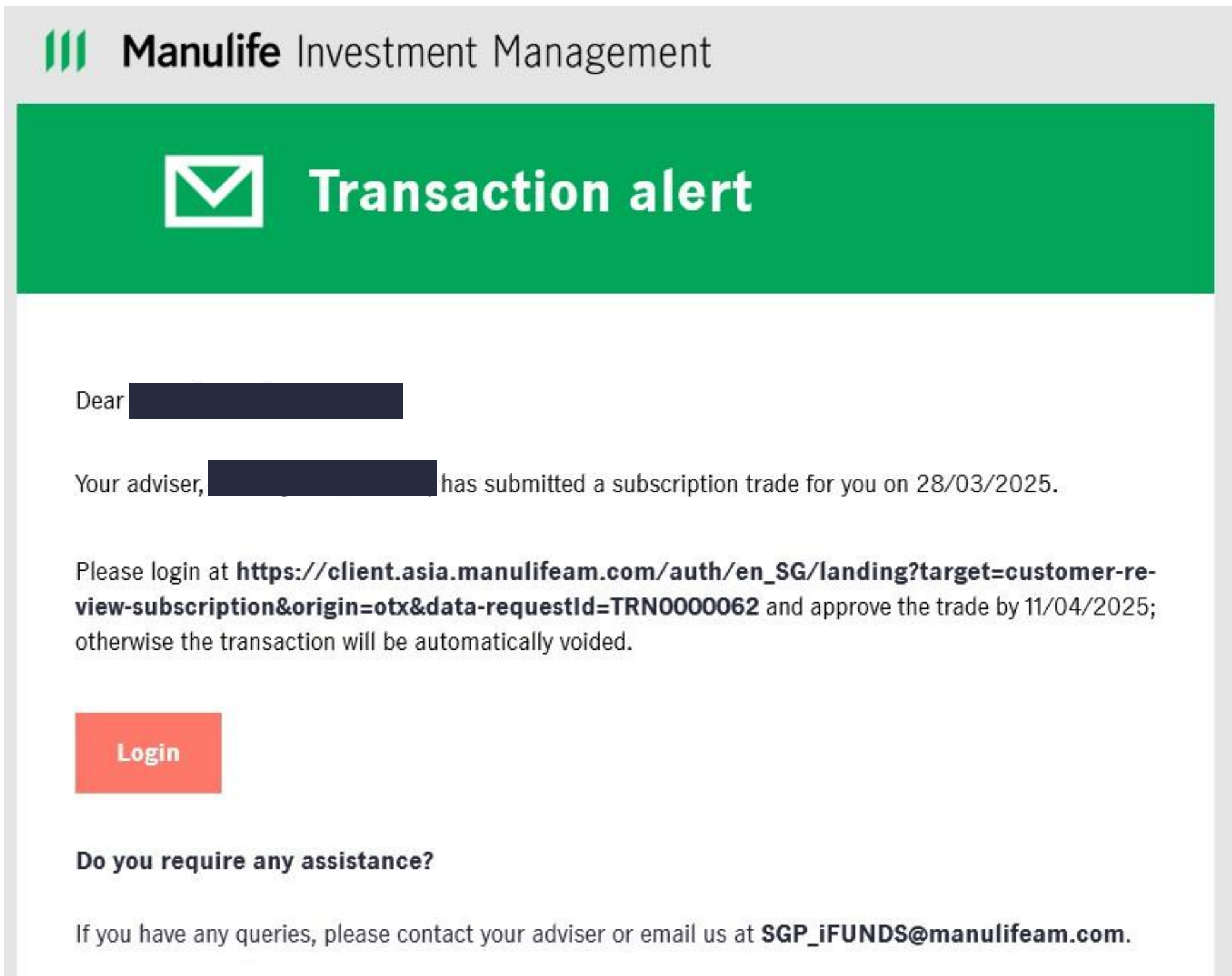
Investments

Manulife

iFUNDS

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How to approve trades on Manulife iFUNDS



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

Manulife Investment Management

Dashboard

Fund tools

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Profile

You have outstanding approval(s) for your Unit Trust account(s)

Account opening - SG-20250303-155453 - for your Unit Trust Cash account

Devi PILLAI

Total portfolio holdings

SGD 0.00

As of 03/03/2025

Total P&L (\$)

SGD 0.00

Your risk profile

-

03/03/2025

Customer Knowledge Assessment

Passed

03/03/2026

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.

Manulife Investment Management

Dashboard

Fund tools

Transactions

Profile

Review your instruction

The NAV shown below is indicative and will only be finalized upon final trade date.

Your account details

Account holder

Devi PILLAI

Account type

Cash

Account number

Subscribe to

Fund name	Gross amount	Percentage allocation	Dividend option
Templeton Shariah Global Equity Fund A Acc SGD (TSGE)	SGD 1,000.00	100.00%	
Total	SGD 1,000.00	100.00%	
Fees and charges			
Upfront fee	0%		

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

Preview PlanRight Document

Paying your subscription

For payment methods and instructions, please click [here](#)

Important notes

☐

I confirm that I wish to proceed with the above transaction(s) and hereby authorise Manulife Investment Management (Singapore) Pte. Ltd. (the "Company") to carry out the above transaction(s) on my Manulife Investments iFunds Singapore ("iFunds") account.

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.

This instruction might be processed on the next business day.

Transactions received by Manulife on or before the cut-off time of 2:00PM shall be considered as transaction for the day. However, transactions received after the cut-off time shall be considered as transaction for the next applicable business day.

Reject

Approve

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.

Manulife Investment Management

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Total portfolio holdings

SGD 78.74

As of 09/06/2025

Total P&L (\$) SGD 1.81

Your risk profile **Balanced**

Expiry date: 26/03/2026

Accounts

SRS

Account no.:

19.00%

SGD 15.15

Account type SRS

Account holder(s)

Servicing adviser

Cash

Account no.:

80.00%

SGD 63.58

Account type **Cash**

Account holder(s)

Servicing adviser

ILP transaction approvals

Click here to review and approve the ILP transactions proposed by your agent.

See pending approvals

1

Click on your Cash account.

Manulife Investment Management

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Dashboard

Fund tools

Transactions

Profile

Back to account

Account number:

Total account value SGD 63.58

As of 10/06/2025

Asset allocation of account

54.54% Cash and Cash Equivalent(s) (SGD 34.68)

28.75% Global Equity (SGD 18.28)

7.01% Balanced (SGD 4.84)

5.00% Global Bond

Financial Planning Manager

Call

Email

What would you like to do?

Top-up / Withdraw cash

View pending transactions

2

Click on Top up/ Withdraw cash.

Manulife Investment Management

Logout

Cash holdings

You can view your cash and cash equivalent activities by clicking on the individual account.

Ledger balance

SGD (Money Market Fund)	Your balance SGD 15.15	Available balance SGD 71.0	
USD (Money Market Fund)	Your balance USD 15.14	Available balance USD 13.14	<div>Withdraw</div>
SGD	Your balance SGD 0.00	Available balance SGD 0.00	<div>Withdraw</div> <div>Top-up</div>
USD	Your balance USD 0.00	Available balance USD 0.00	<div>Withdraw</div> <div>Top-up</div>
HKD	Your balance HKD 0.00	Available balance HKD 0.00	<div>Withdraw</div> <div>Top-up</div>
MYR	Your balance MYR 0.00	Available balance MYR 0.00	<div>Withdraw</div> <div>Top-up</div>
JPY	Your balance JPY 0.00	Available balance JPY 0.00	<div>Withdraw</div> <div>Top-up</div>
AUD	Your balance AUD 0.00	Available balance AUD 0.00	<div>Withdraw</div> <div>Top-up</div>
GBP	Your balance GBP 0.00	Available balance GBP 0.00	<div>Withdraw</div> <div>Top-up</div>

3

Select the account you wish to top up.

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.

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



Your iFUNDS Account no. 
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.

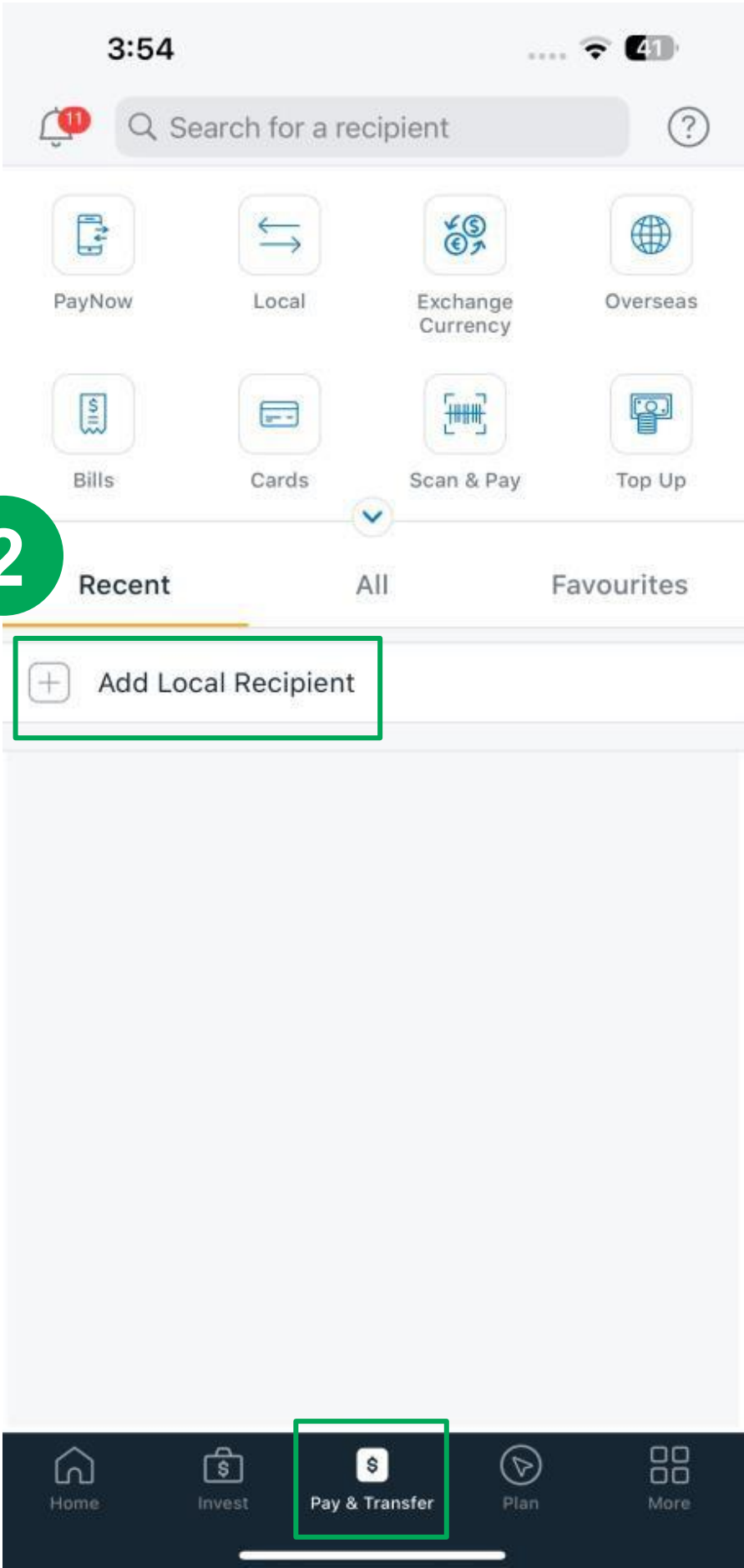
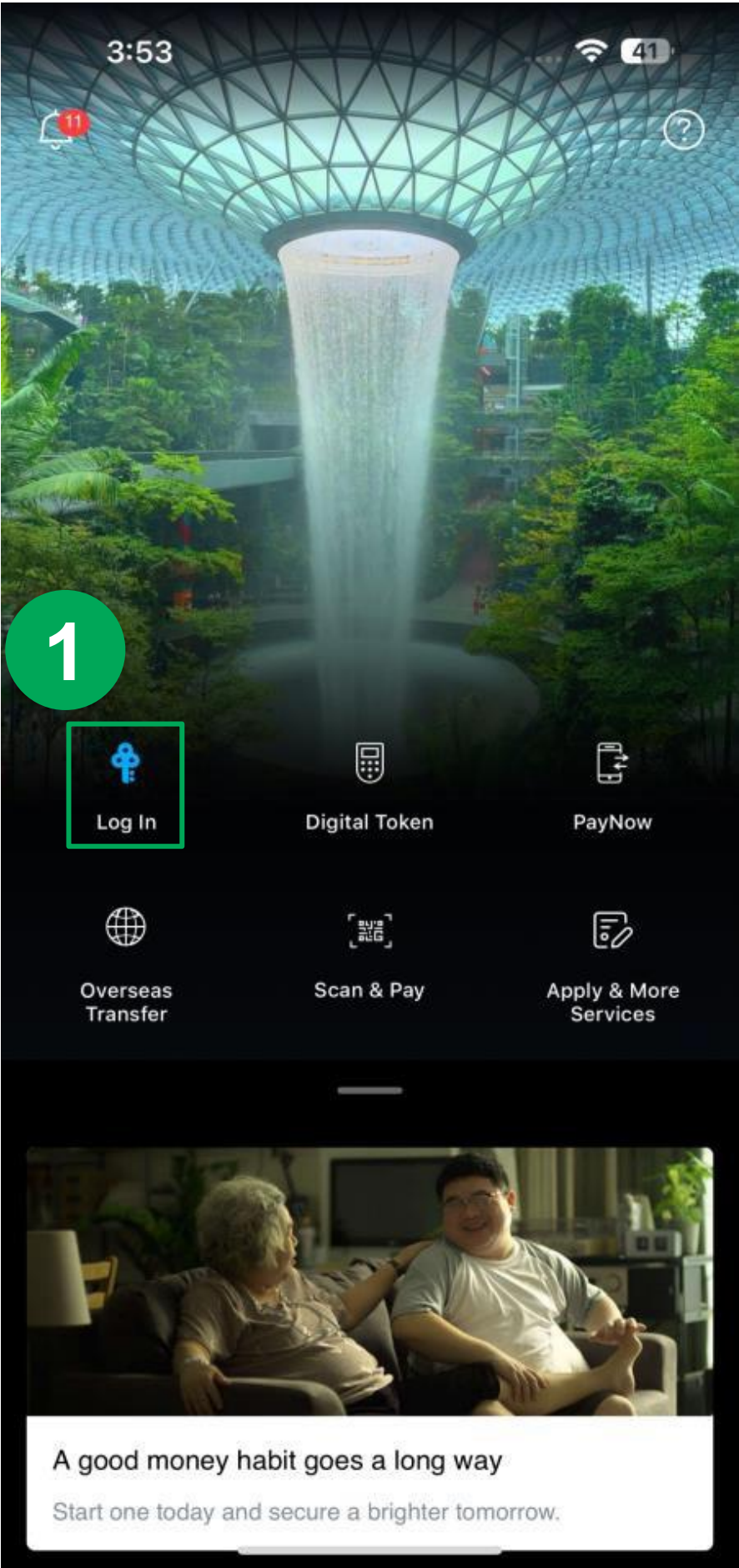
Any bank charges incurred in connection with the telegraphic transfer shall be borne by the client.

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

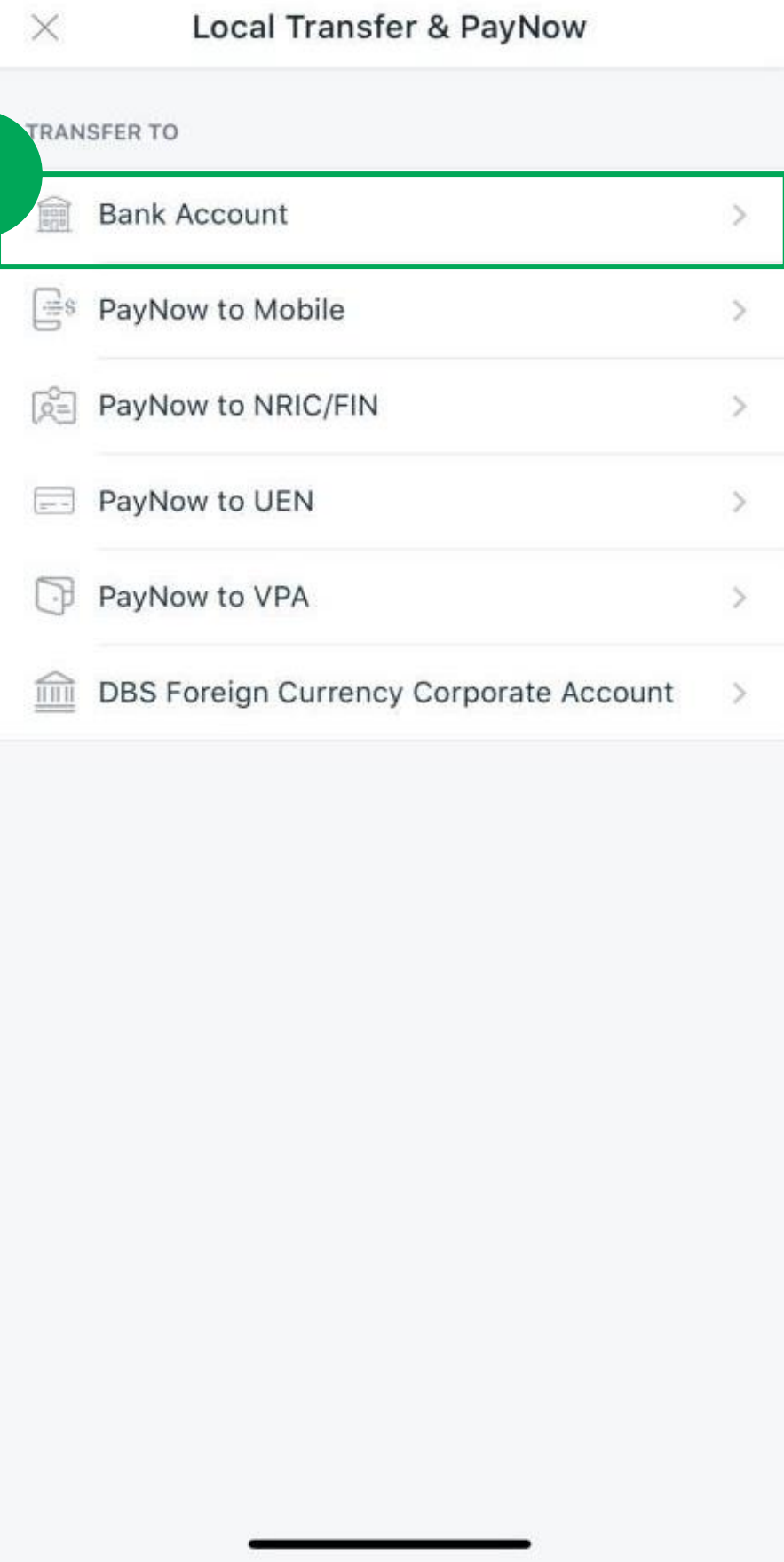


1 Log in to your DBS digibank app.

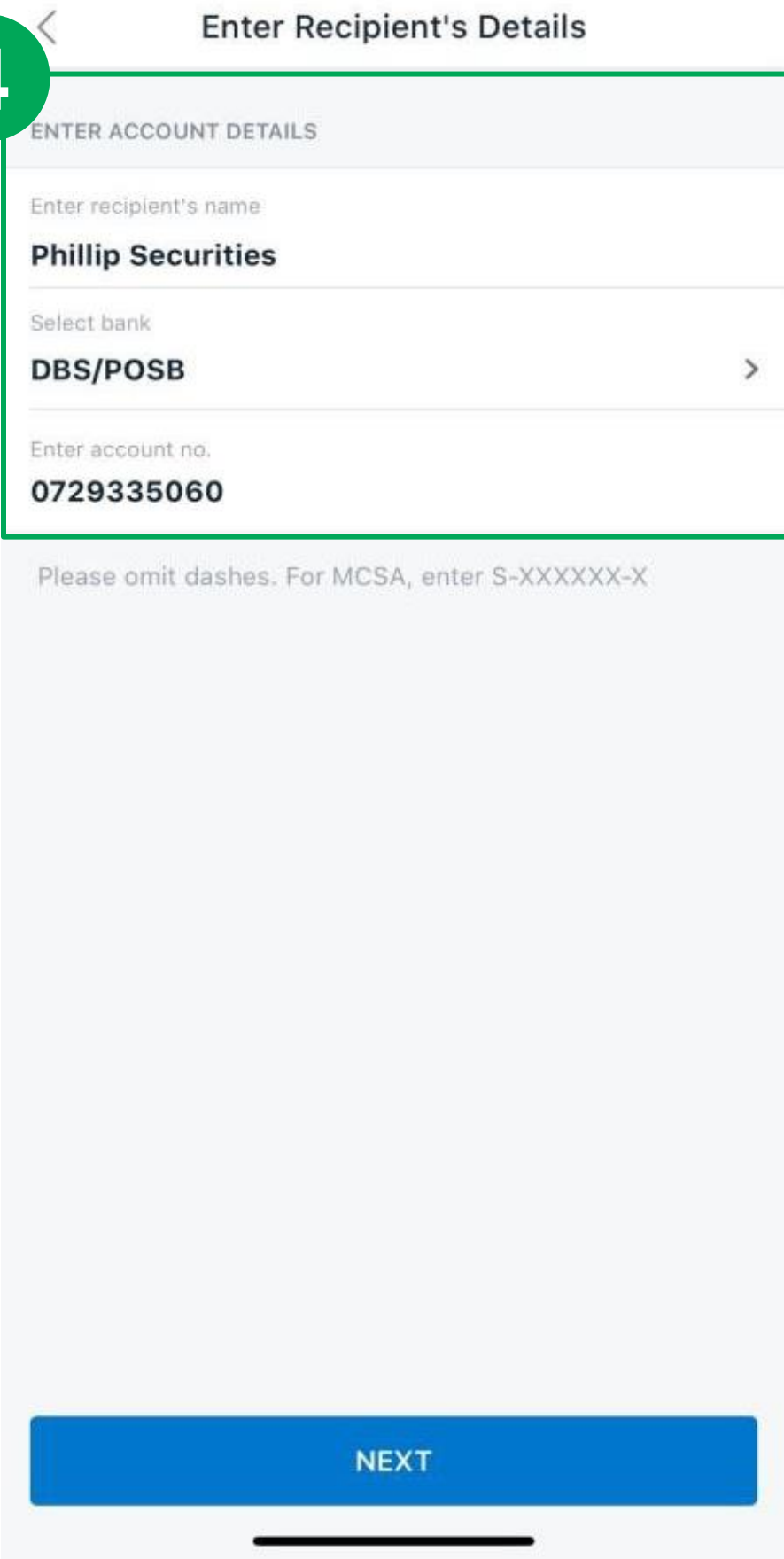
2 Select “Pay & Transfer”. Add a Local Recipient.

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”.



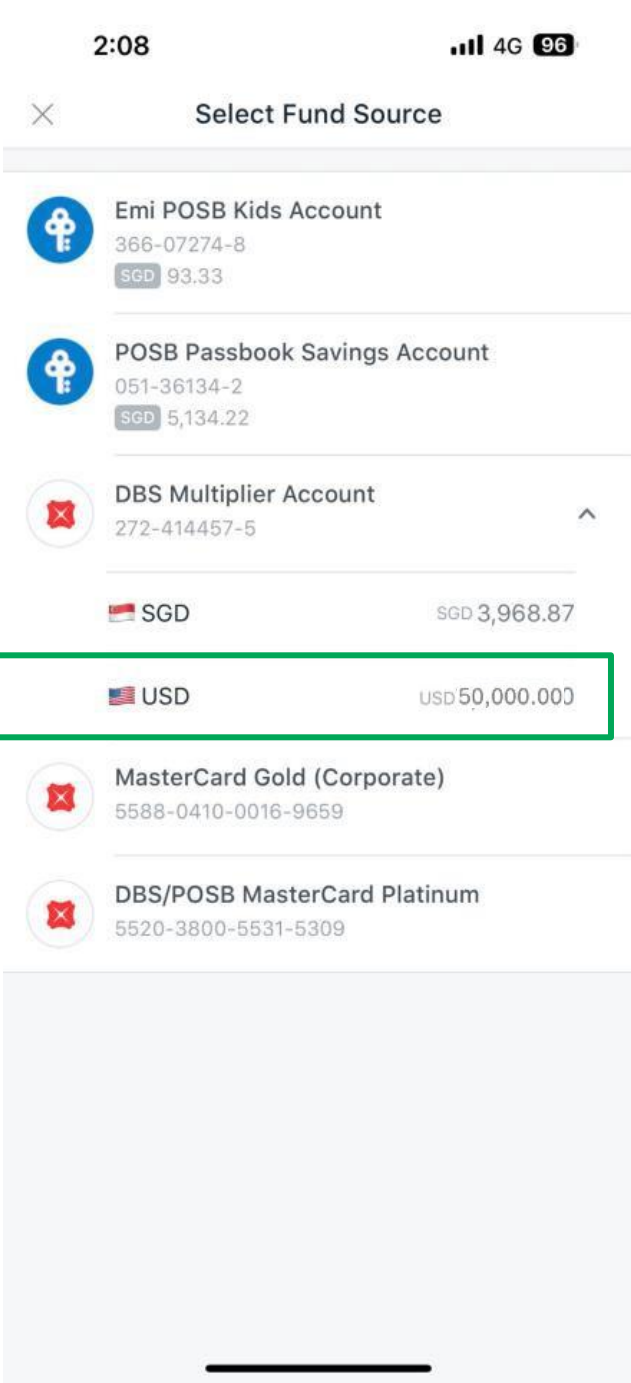
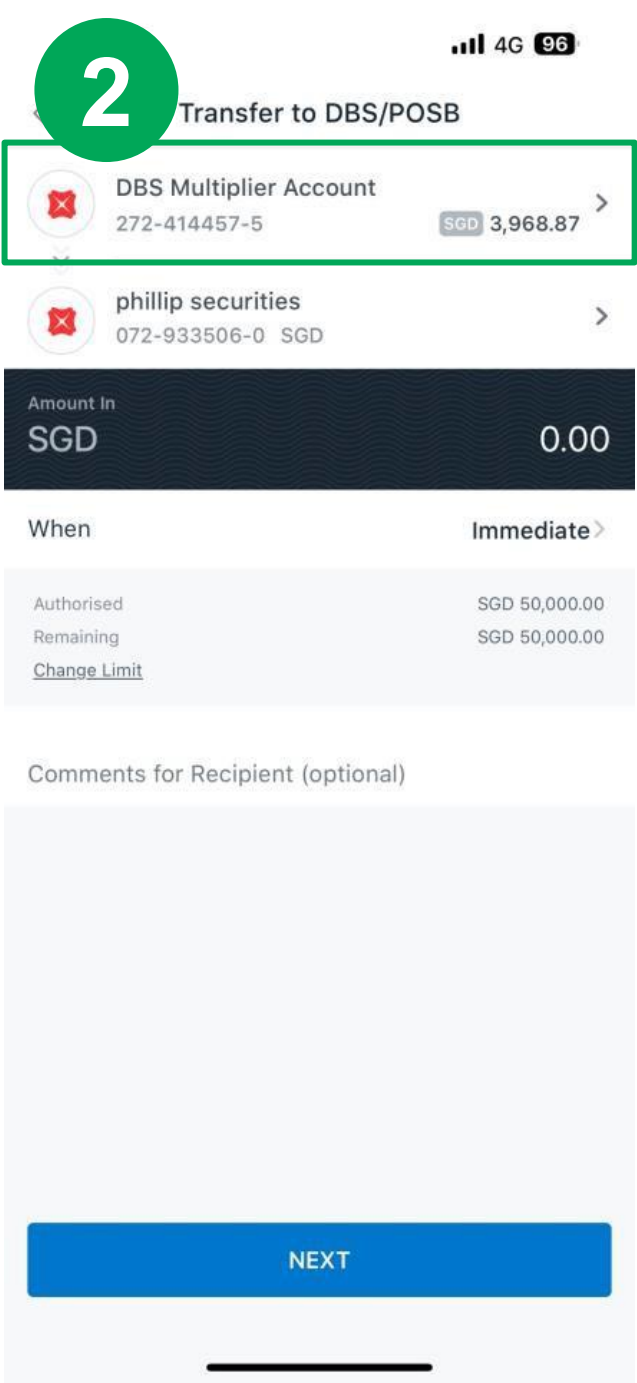
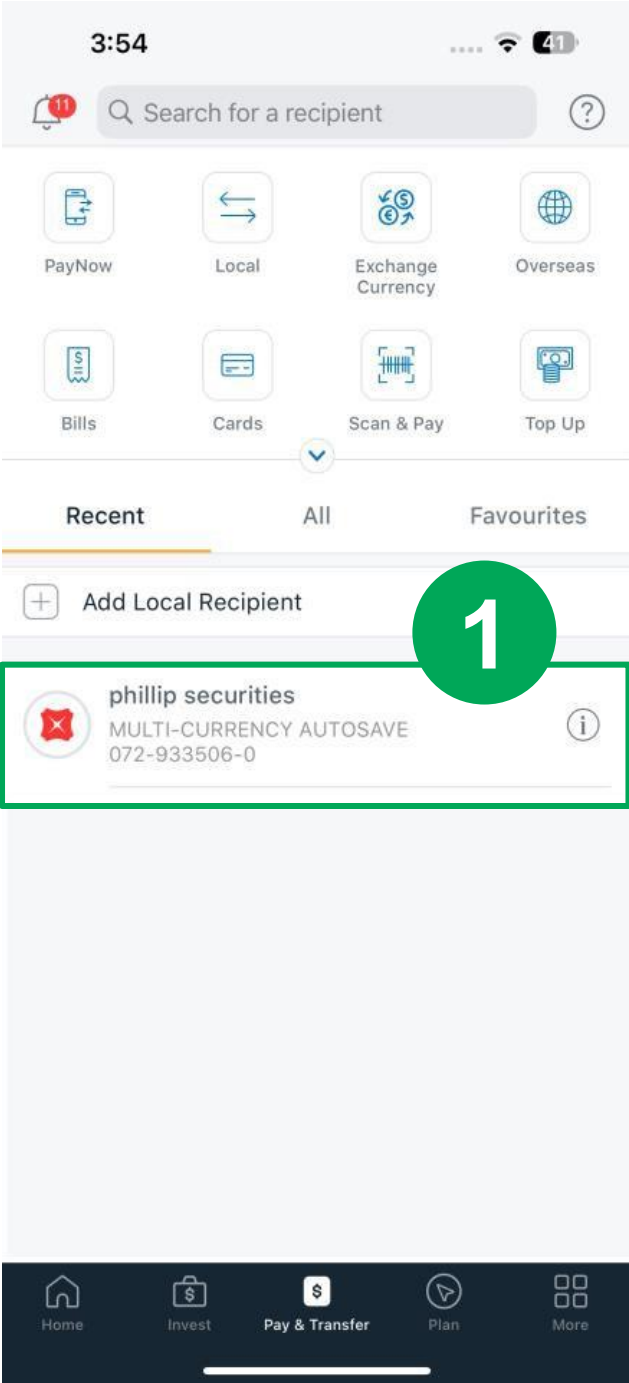
4 Enter account details

- 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)

<

Transfer to DBS/POSB

<

DBS Multiplier Account

272-414457-5

USD 50,000.00

>

>

<

phillip securities

072-933506-0 USD

>

>

Amount In

USD

25,000.00

When

Immediate >

Authorised

SGD 50,000.00

Remaining

SGD 50,000.00

Change Limit

Comments for Recipient (optional)

Foreign currency transactions from and to MCSA account are available 24 hours daily.

Services that involve foreign currency exchanges (e.g. multi-currency fund transfer between Multi-Currency Accounts) will be unavailable daily from 0500hrs to 0600hrs

Input your Manulife iFUNDS account number, e.g. 1305098

NEXT

<

Review Transfer

Recipient Gets

USD

25,000.00

From

DBS Multiplier Account

272-414457-5 USD

To

phillip securities

DBS 072-933506-0 USD

When

25 Mar 2025

Exchange Rate(Indicative)

USD 1 = USD 1.0000

Equivalent Amount(Indicative)

USD 25,000.00

TRANSFER NOW

3

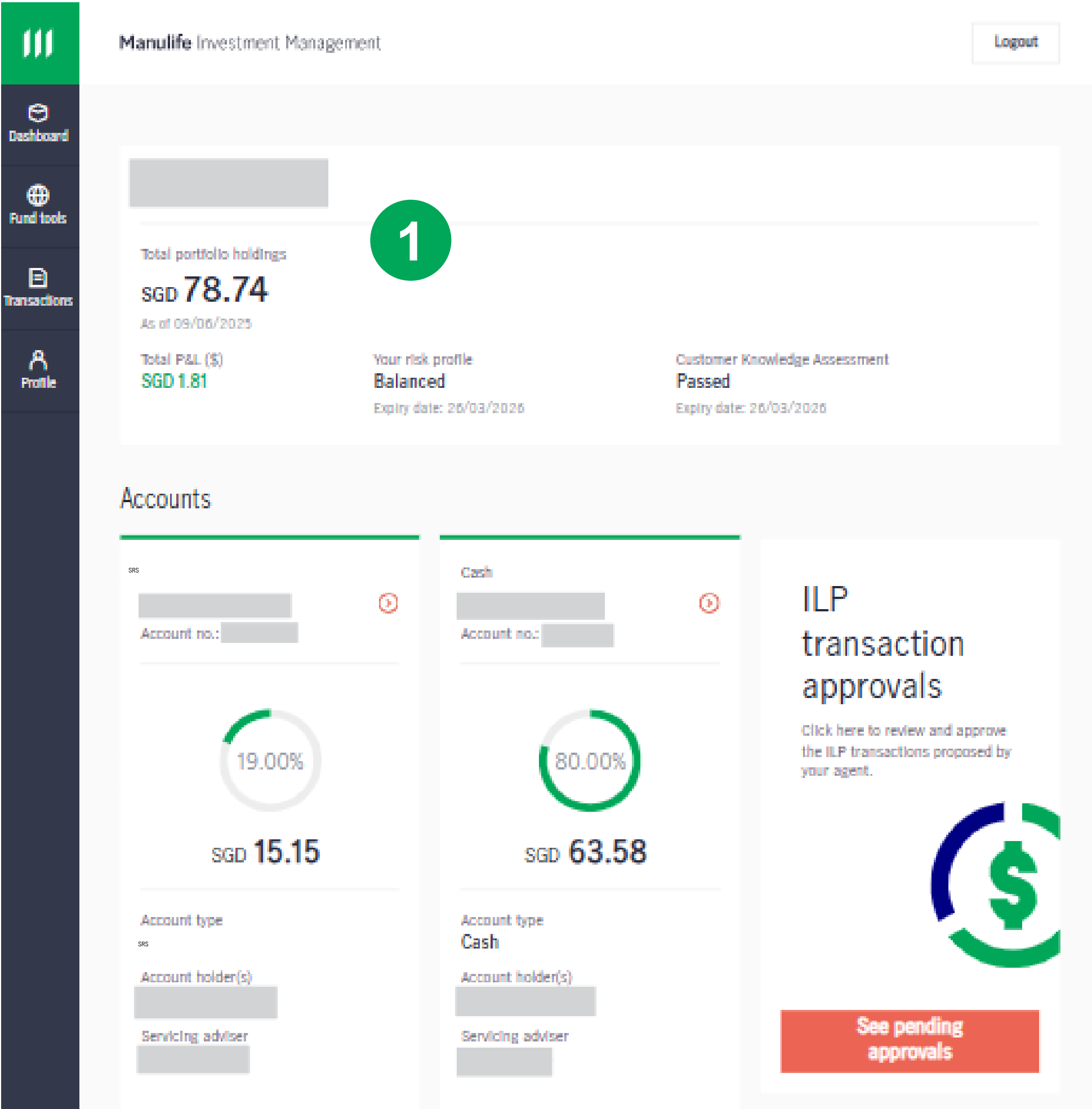
Ensure the currency you have selected matches the currency you are paying. Enter the amount to pay.

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

|||

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Back to account

Account number:

Total account value

SGD 63.58

As of 10/06/2025

Asset allocation of account

54.54% Cash and Cash Equivalent(s)

(SGD 34.68)

28.73% Global Equity

(SGD 18.28)

7.01% Balanced

(SGD 4.84)

5.06% Global Bond

(SGD 3.22)

4.01% Multi Asset

(SGD 2.55)

Financial Planning Manager

Call

Email

What would you like to do?

Top-up / Withdraw cash

View pending transactions

2

Click on “Dashboard”.

|||

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

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Total portfolio holdings

SGD 78.74

As of 09/06/2025

Total P&L (\$)

SGD 1.81

Your risk profile

Balanced

Expiry date: 26/03/2026

Customer Knowledge Assessment

Passed

Expiry date: 26/03/2026

Accounts

SRS

Account no.:

19.00%

SGD 15.15

Account type

SRS

Account holder(s)

Servicing adviser

Cash

Account no.:

80.00%

SGD 63.58

Account type

Cash

Account holder(s)

Servicing adviser

ILP transaction approvals

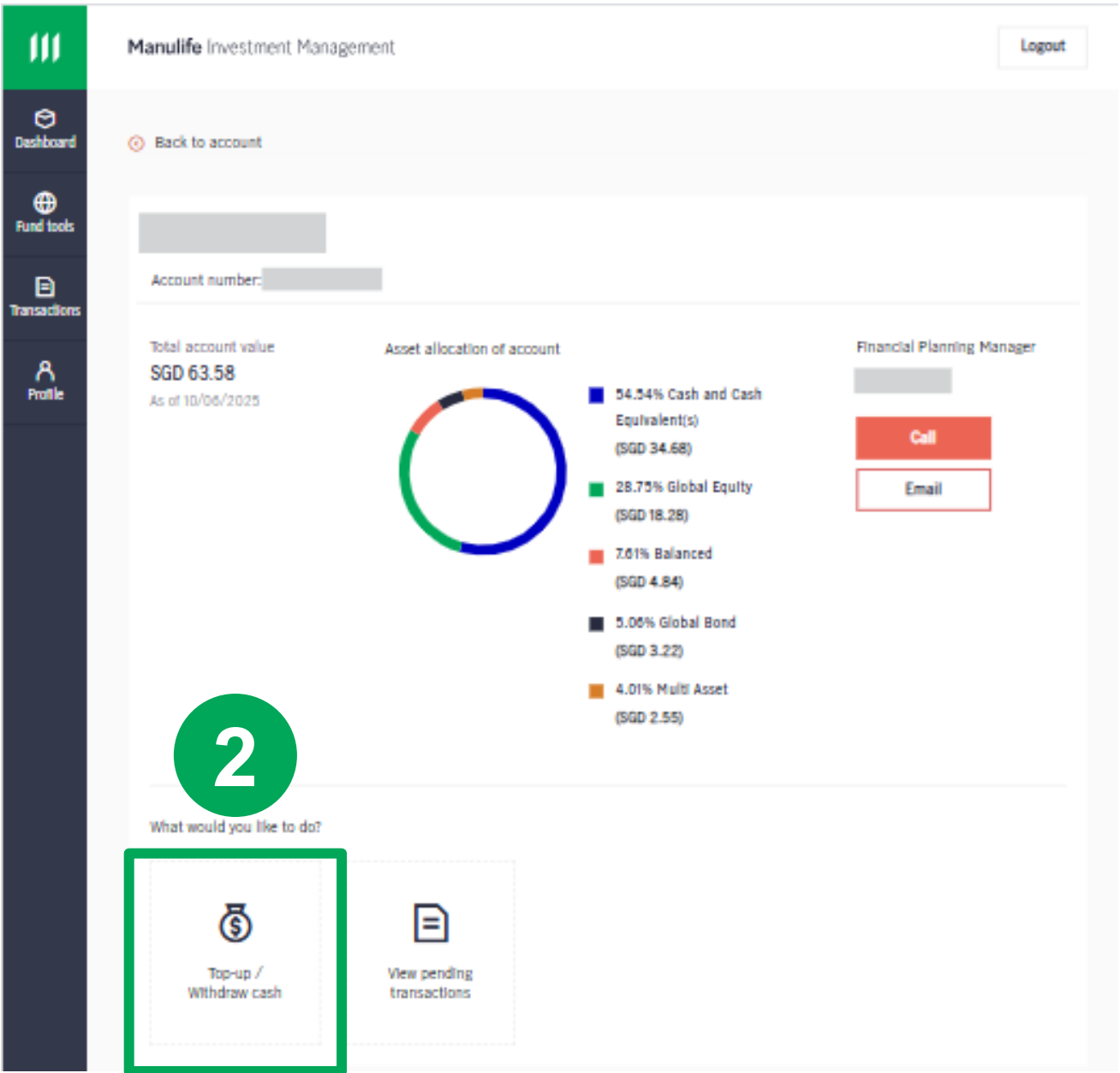
Click here to review and approve the ILP transactions proposed by your agent.

See pending approvals

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

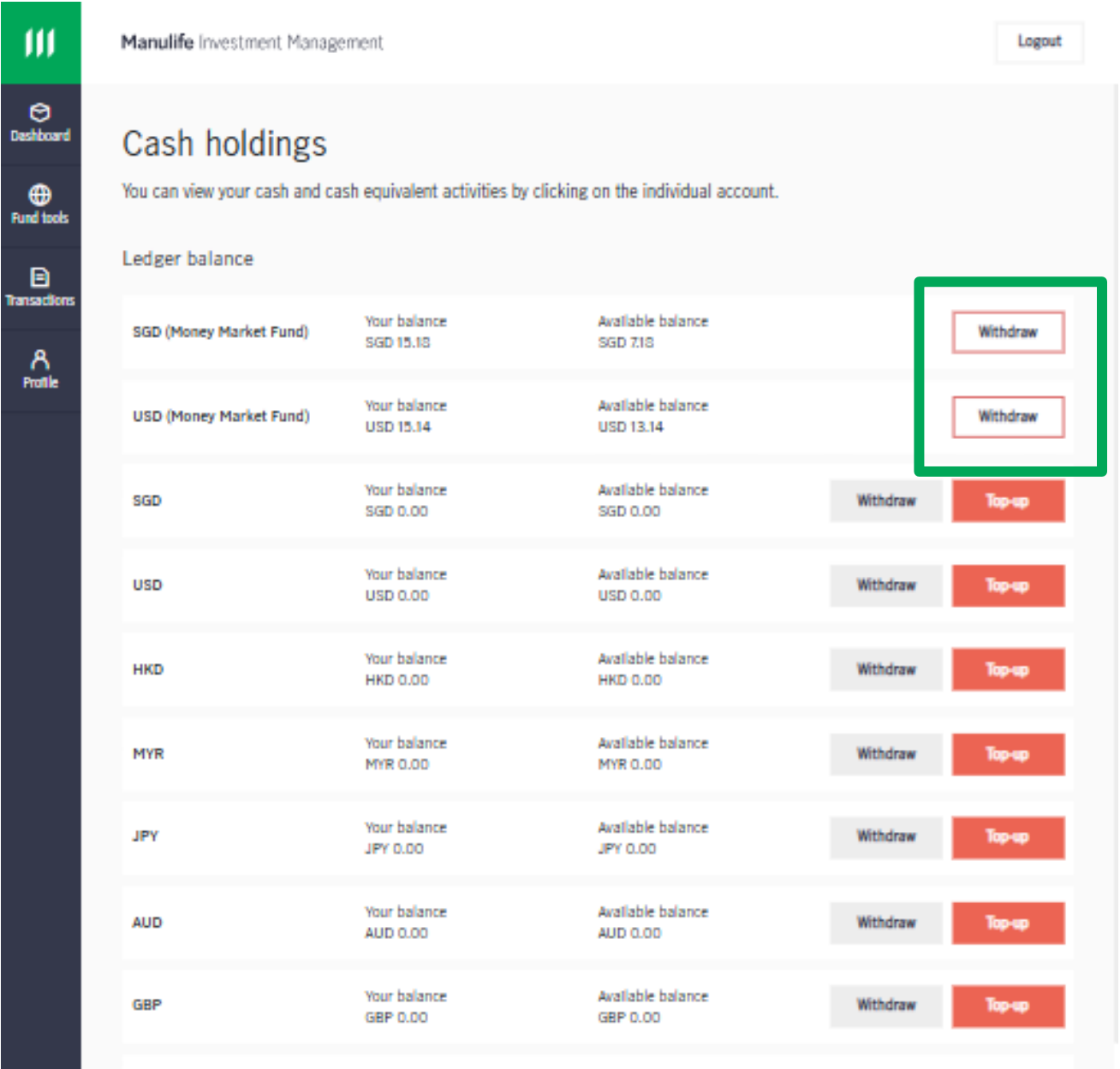
How to withdraw from your cash account/ money market fund proceeds on Manulife iFUNDS



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

Manulife Investments

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Withdraw from Cash Account

Input the withdrawal amount to be deposited to your designated bank account. For accounts with wrap fees applied, a portion of the Available Balance will be withheld as an accrual for fees payable at the end of the month.

Withdrawal amount

SGD

Available amount: SGD 18,700.00

Designated bank account

Maybank Singapore Limited

Account number:

Bank account holder name:

If you wish to change your designated bank account, please complete the form [here](#)

Previous

Next

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

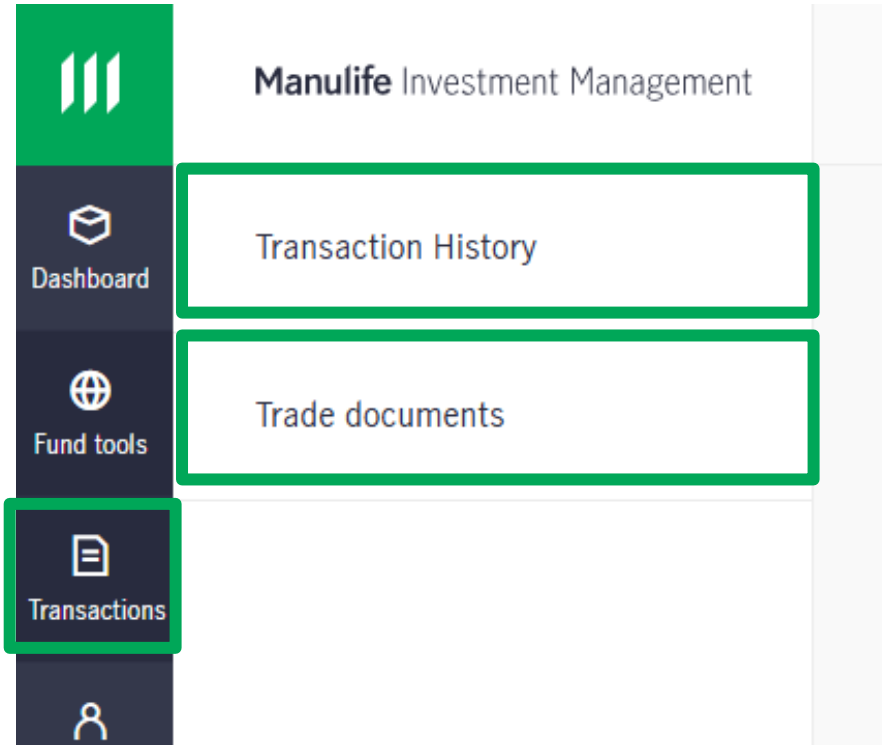
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How to check your transaction history/ trade documents on Manulife iFUNDS



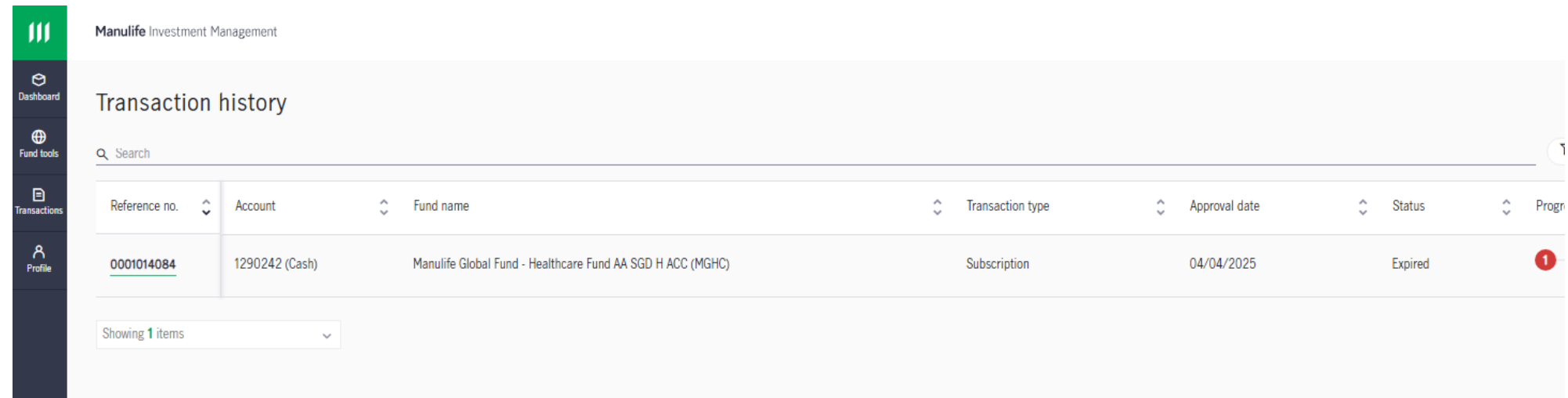
1

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

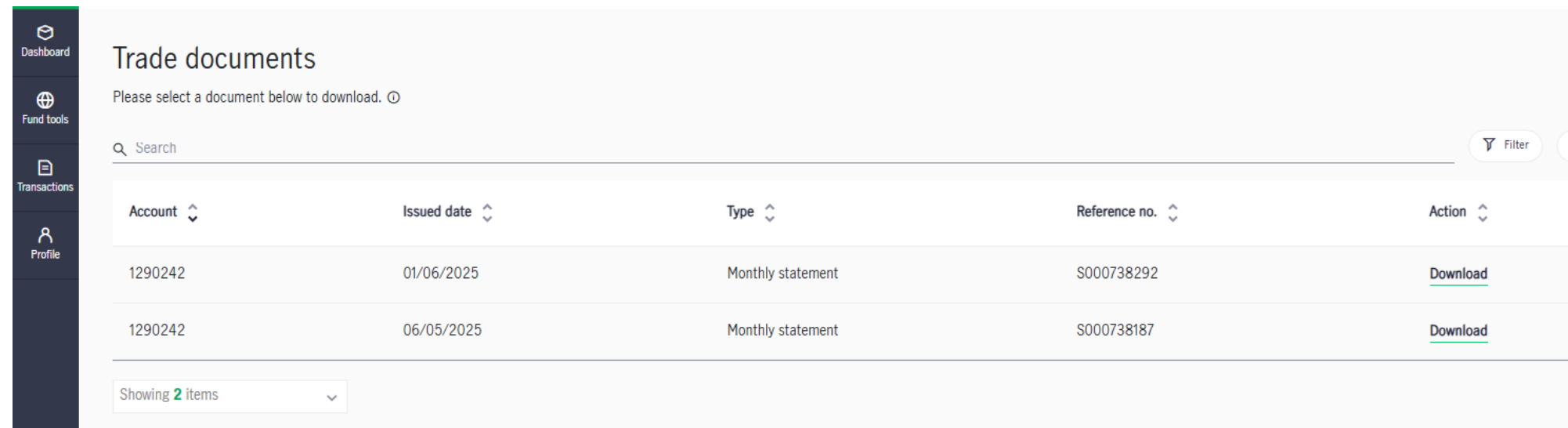
2

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

Transaction History



Trade Documents





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