

# iFUNDS Guide: Unit Trusts

**Adviser version**

August 2025



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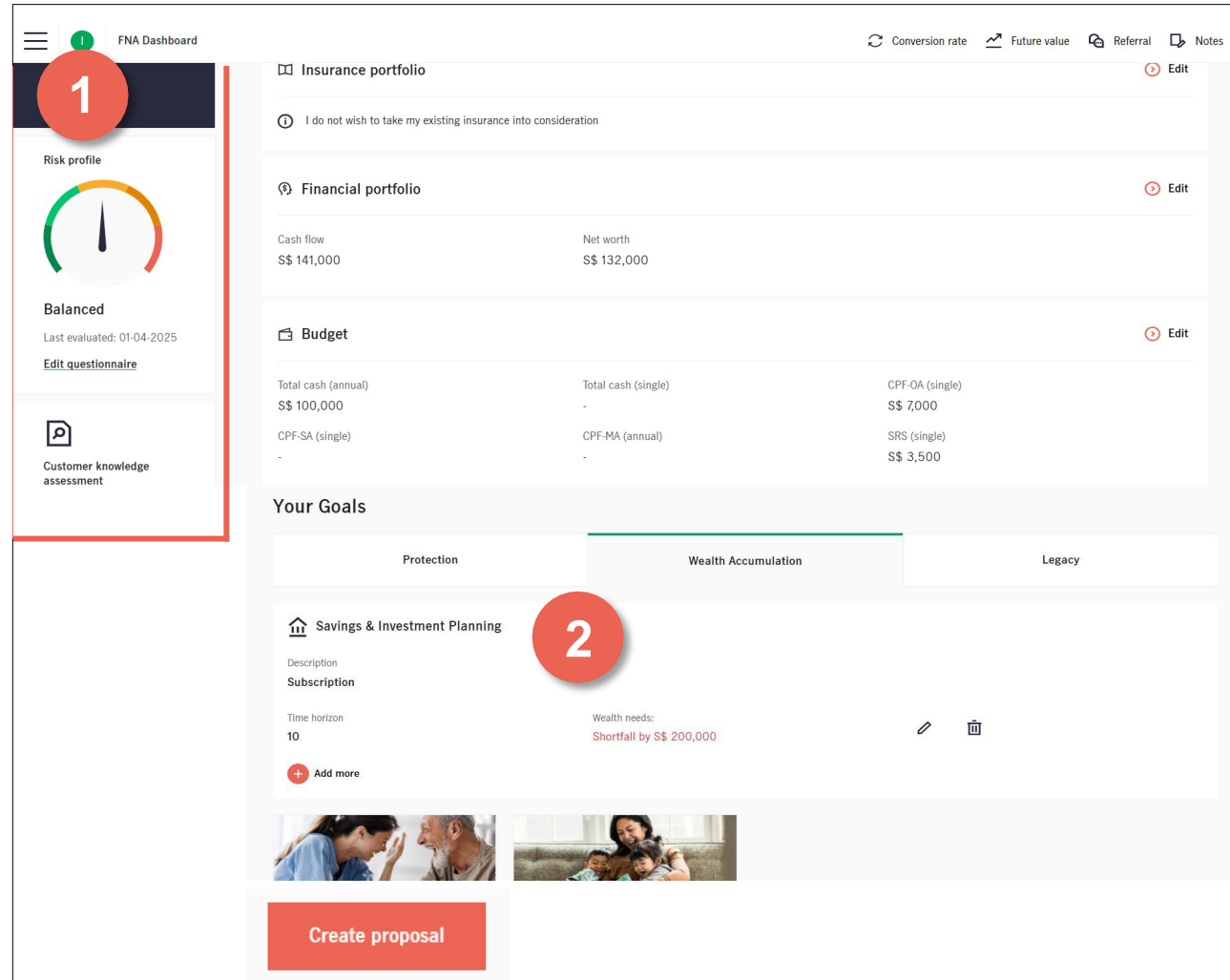


# Account Opening only

Use this journey to open an iFUNDS account without creating any subscription yet.

This journey only requires CKA & RPQ to be completed.

1. Complete IRPQ & CKA questionnaires
2. Under the Wealth Accumulation tab, click “Create proposal”. You do not need to complete any goal.



**FNA Dashboard**

**1**

Risk profile

Balanced

Last evaluated: 01-04-2025

[Edit questionnaire](#)

Customer knowledge assessment

**Insurance portfolio**

I do not wish to take my existing insurance into consideration

**Financial portfolio**

Cash flow	Net worth
S\$ 141,000	S\$ 132,000

**Budget**

Total cash (annual)	Total cash (single)	CPF-OA (single)
S\$ 100,000	-	S\$ 7,000
CPF-SA (single)	CPF-MA (annual)	SRS (single)
-	-	S\$ 3,500

**Your Goals**

Protection | **Wealth Accumulation** | Legacy

**Savings & Investment Planning**

Description

Subscription

Time horizon: 10

Wealth needs: Shortfall by S\$ 200,000

[Add more](#)

**2**

[Create proposal](#)

# Create Proposal

Not completed

Personal Accident Protection  
Not completed

Hospitalisation Protection  
Not completed

Wealth Accumulation

Retirement Planning  
Not completed

**Savings & Investment Planning**  
Subscription  
Shortfall by S\$ 200,000

Legacy

Legacy Planning  
Not completed

Policy Servicing

Create proposal

Create proposal

Create proposal

iFast Global Prestige - LGI-iFAST DPMS  
iFast Global Prestige - LGI-iFAST DPMS

iFast Global Prestige - MFA Company Portfolio  
iFast Global Prestige - MFA Company Portfolio

Manulife Investment Management (Singapore) Pte. Ltd.  
iFUNDs - Unit Trust

Create proposal

Create proposal

Create proposal

1. 'iFUNDs – Unit Trust' is tagged to the Saving & Investment Planning and Retirement goals.
2. Select Create proposal – you will immediately be redirected to iFUNDs.
3. Select 'Account opening (Wrap)'.

**Note:** The “iFUNDs – Unit Trust” card will not show for the following nationalities: Iran, North Korea, Syria, Belarus, Russia, USA.

Manulife

Welcome to iFUNDs Singapore!

Select an action

Customer information

Name

ID No.

Date of Birth

Phone

Email

\*Note: Client has no existing iFUNDs account

Account opening (Wrap)

Account opening (Wrap) With Subscription



# Create Proposal

Manulife

Account opening (Wrap)

Account opening (Wrap) With Subscription

Wrap Account Type

Select an account type

☐ Cash

☒ SRS

Wrap fee ①

2.0%

2.0%

1.9%

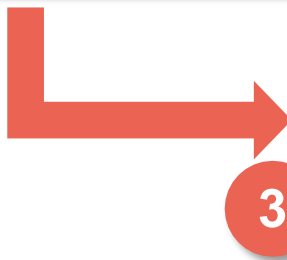
1.8%

1.7%

1.6%

**\*Note:** If you would like to open more than one account type for the same client, simply duplicate the application on M360 after completing the first one

1. Select an account type.
  - If the client has an existing account type, it will be greyed out as iFUNDS currently only supports 1 account per payment method.
2. Select a wrap fee. The default display is 2%, which can be adjusted using the dropdown.
3. Check all the mandatory disclaimers.
4. Select Next.



**Important Notice - Client Consent Required**

☐ **For financial adviser representative:** I have alerted my client to this important notice and by clicking on this checkbox, I confirm that I have asked my client to provide consent to the data consent clause detailed below.

☐ **For the applicant:** I acknowledge that if my financial adviser representative submits this application to open an account for me on the Manulife iFUNDS platform, Manulife Investment Management (Singapore) Pte. Ltd. ("Manulife IM (Singapore)") will receive my personal data from Manulife (Singapore) Pte. Ltd. / Manulife Financial Advisers Pte. Ltd. and/or my financial adviser representative, where applicable. I hereby consent to the following, for the purposes of reviewing and processing of my application to open Manulife iFUNDS account(s), administering my investments and Manulife iFUNDS account(s) and/or such other purposes stated in the Manulife iFUNDS [Terms and Conditions for Unit Trust Accounts](#) and [Privacy Policy](#):

1. Collection, use, disclosure and processing of my personal data by Manulife IM (Singapore), including disclosure to its affiliated companies or third party service providers for Manulife iFUNDS and any financial institutions, custodians, banks, distributors, fund managers and/or intermediaries; and
2. Collection, use, disclosure and processing of my personal data by the entities mentioned in (1) above.

☐ **For the applicant:** I understand that the application to open a Manulife iFUNDS account is subject to Manulife IM (Singapore)'s approval and my subsequent acceptance of applicable terms and conditions for Manulife iFUNDS.

Next

# Proposal

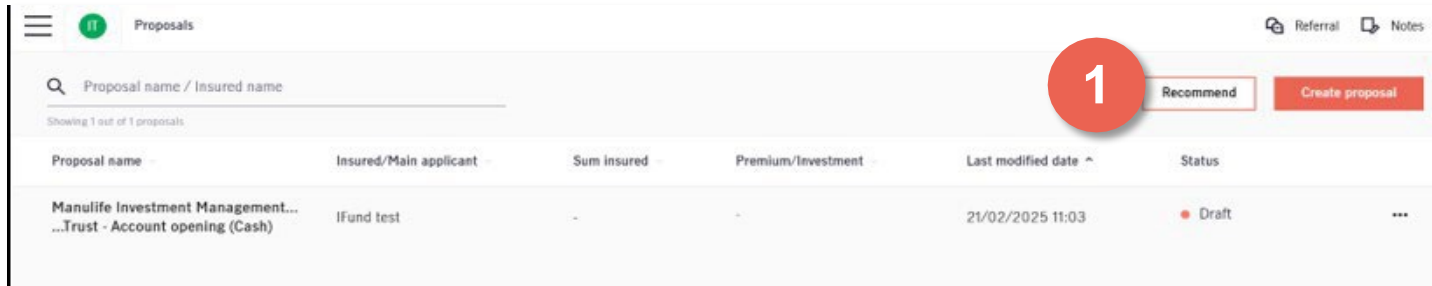
The screenshot shows a web application interface for creating a proposal. The breadcrumb trail at the top reads 'Proposals > Manulife Investment Management - Unit Trust'. The main heading is 'Manulife Investment Management - Unit Trust - Account opening (Cash)'. The form contains the following fields:

- Company: Manulife Investment Management
- Payment mode: Cash
- Wrap fee: 2%

A red circle with the number '1' is positioned over the 'Save' button at the bottom right of the form.

1. All selections from iFUNDS will be populated. Select Save.

# Recommend



Proposals

Referral Notes

Proposal name / Insured name

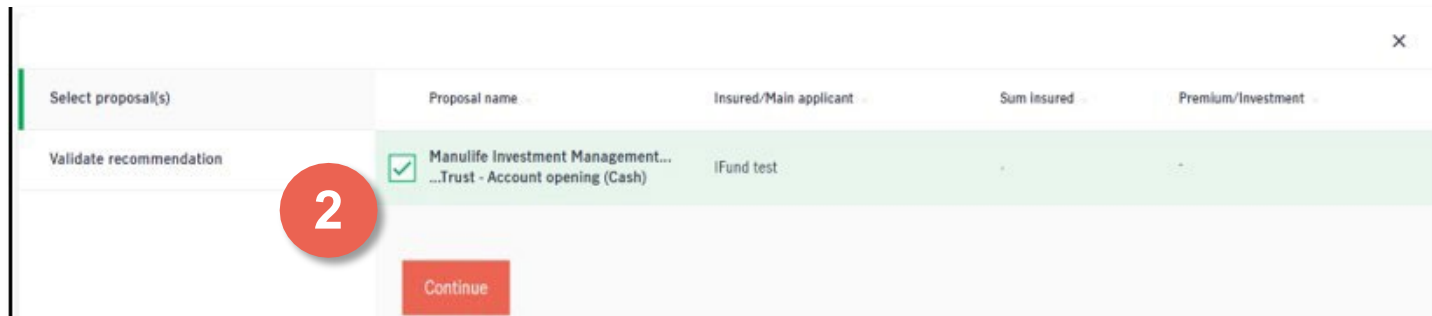
Showing 1 out of 1 proposals

Proposal name	Insured/Main applicant	Sum insured	Premium/Investment	Last modified date	Status
Manulife Investment Management... Trust - Account opening (Cash)	IFund test	-	-	21/02/2025 11:03	Draft

## 1. Select 'Recommend'.

- Multi-apply is supported for iFUNDS. You can put multiple proposals for different account types (e.g. Cash / SRS) into 1 recommendation.

## 2. Select proposal(s) that customer wishes to proceed with.



Select proposal(s)

Proposal name

Insured/Main applicant

Sum insured

Premium/Investment

Validate recommendation

<input checked="" type="checkbox"/>	Manulife Investment Management... Trust - Account opening (Cash)	IFund test	-	-
-------------------------------------	--	------------	---	---

Continue

# Product Benefits & Limitations

1. Products benefits & limitation description auto displayed.
2. Complete selection of consent to communication from Manulife Financial Advisers.
3. Select “Continue” to proceed.

Manulife Investment Management - Unit Trust - Account opening (Cash)

**Product benefits and limitations** **1**

**Plan Benefits**

Through a Manulife iFUNDS Wrap Account (iFUNDS), your financial adviser will be able to recommend subscriptions, switches, and redemptions of unit trusts according to your financial profile. Your financial adviser will have an overview of your Unit Trust portfolio and be able to make recommendations holistically. In return for this ongoing service, your financial adviser may apply an annual wrap fee based on the value of your portfolio. iFUNDS offers free switching between unit trusts. See the descriptions and table below for a breakdown of all applicable fees.

Trades through iFUNDS accounts can be funded by Cash, CPF-OA, CPF-SA, or SRS monies. For the Cash account type, iFUNDS offers a cash wallet for 9 different currencies. The Cash and SRS account types contain a default auto-sweep feature into a Phillip Money Market Fund for idle cash in SGD & USD above \$100.

**Wrap Fee**

An annual fee (charged on quarterly basis) agreed between you and your financial adviser. It is charged based on the aggregate value of all investments in your wrap account held with iFUNDS, excluding cash and cash equivalents.

**Consent to Communication from Manulife Financial Advisers**

Manulife Financial Advisers Pte. Ltd. (including its Representatives), may from time to time, contact you to provide information on new products and/or services, or exclusive offers. We may do so via email, SMS, call or other forms of communications. Please let us know if you would like to receive such communications.

Voice calls	<input type="radio"/> No	<input checked="" type="radio"/> Yes
SMS	<input checked="" type="radio"/> No	<input type="radio"/> Yes
Email	<input checked="" type="radio"/> No	<input type="radio"/> Yes
Mail / other avenues of marketing activities	<input type="radio"/> No	<input checked="" type="radio"/> Yes

**Continue** **3**



# Application

All slides in this Application section will only call out sections that are unique to iFUNDS or that require specific care. Even if not explicitly included in this guide, please follow the standard sales advisory process and application steps.

The screenshot shows the 'Application' screen in the iFUNDS system. The breadcrumb navigation at the top reads 'Proposals > Plan details > Application'. The main content area contains three input fields: 'Proposal name' with the value 'Manulife Investment Management - Unit Trust - Account opening (Cash)', 'Insured/Main applicant' with the value 'iFund test', and 'Initial premium/Investment amount' with the value '-'. To the right of these fields is a button labeled 'Complete information', which is highlighted with a red border and a red circle containing the number '1'. At the bottom of the screen, there are two buttons: 'Back' on the left and 'Continue' on the right.

1. Select “Complete information” to complete Apply journey.
  - *Note: Plan right report will NOT be available to download.*

# Application – Personal information - Education

1. iFUNDS' account opening application requires a more specific education level. Input via the dropdown in the Personal information section.

Personal Information - iFund test

Save X

Progress: [ ] [ ] [ ] [ ] Education [ ] [ ]

Mailing address

☒ Mailing address same as Residential address

Education

Education

☒ Secondary education or below

1 Select education level \*

Secondary

- No Formal Qualification / Pre primary / Lower Primary
- Primary
- Lower Secondary
- Secondary

# Application – Personal information – Total Net Worth

Personal Information - IFund test Save X

☒ No ☐ Yes

**Total Net Worth**  
This means total assets (property, share, investments, etc) less liabilities (loans, mortgages, etc)

1

Net worth\*  
S\$ 67,000

Liquid net worth\*  
S\$ 65,000

Are you an undischarged bankrupt?\*

☒ No ☐ Yes


**Continue**

2

**Total Net Worth**  
This means total assets (property, share, investments, etc) less liabilities (loans, mortgages, etc)

Net worth\*  
S\$ 67,000

Liquid net worth\*  
S\$ 68,000

 Liquid net worth is more than the Net worth.


1. Input your customer's "Net worth" and "Liquid net worth" values.
  - Liquid net worth is defined as cash & cash equivalents and assets that can be easily and quickly converted to cash. Exclude assets like property, pre-retirement CPF, bonds, business ownership, etc...
2. "Liquid net worth" amount cannot be more than Net worth, system will prompt with a red alert.

**Note:** These 2 fields are indicative only and will not be validated against the FNA budget.

# Application – Agreement and Declaration

Agreement & Declaration

Beneficial owner




Beneficial owner

A beneficial owner is defined as the natural person who ultimately owns or controls the customer or the natural person on whose behalf business relations are established. It includes any person who exercises ultimate effective control over a legal person. (E.g. any person owning more than 25% of the legal person or legal arrangement, taking into account any aggregated ownership for companies with cross-shareholdings).

Is there a beneficial owner(s) in this application?

☒ No
☐ Yes

Politically Exposed Person



Politically Exposed Person


Prominent public functions includes the roles held by a head of state, a head of government, government ministers, senior civil or public servants, senior judicial or military officials, senior executives of state owned corporations, senior political party officials, members of the legislature and senior management of international organizations.

Connected party of the Corporation;

(a) in relation to a legal person (other than a partnership), means any director or any natural person having executive authority in the legal person; OR  
(b) in relation to a legal person that is a partnership, means any partner or manager

☒ No
☐ Yes

Acting On Behalf



Acting On Behalf

Have you appointed a person to act on behalf of you in this Application, or are you acting on behalf of another person?

☒ No
☐ Yes

1. “Beneficial owner” should be marked as “No”. iFUNDS does not accept beneficial owners.
2. “Acting On Behalf” should also be marked as “No”. iFUNDS does not accept anyone acting on behalf of another. All iFUNDS accounts are opened only in the name of the account holder.



# Application – Bank Account Details

1. Select bank name via drop down
2. Input bank account number. This field is mandatory. Please ensure the details are accurate. iFUNDS will reject the application in the case of placeholder or dummy data.
  - **Cash Account:** This is NOT the account for funding the transaction, but for iFUNDS to have a Designated Bank Account on record for future cash withdrawal. For funding Cash subscription, customer can top up the iFUNDS Cash Account from any bank account under their name.
  - Cash Dividends will be credited to the Cash Account of iFUNDS and will not be credited directly to the Designated Bank Account. If you require the Cash Dividends to credit directly to bank account, please fill in the [form](#) here.
  - **SRS Account:** This is both for funding the transaction as well as withdrawal to SRS Bank Account. SRS Dividends can only be reinvested.
  - SRS bank account number MUST be inputted in the following formats for the respective banks, otherwise the account opening process may be delayed:
    - DBS/POSB: XXXX-XXXXXXX-X-223
    - OCBC: XXX-XXXXXXX-171
    - UOB: 18-XXXXXXX-X
3. Select “Source of funds” & “Source of wealth” selection. At least 1 selection is required for each.
4. Select “Continue” to proceed.

# Application – Supporting docs

Supporting Docs - iFund test

**Upload documents**

Please upload all mandatory documents and forms using the photo capturing function. All documents must meet Manulife's requirement and failure to do so will result in delay/rejection of the application.

**Tips for Upload**

- Each photo size can be up to 10 MB, please reduce camera resolution if required.
- Total size of uploaded documents can be up to 60 MB, please reduce camera resolution if required.
- Please ensure documents are readable, legible and of enough brightness.
- Do not upload encrypted files.
- Acceptable formats are PDF, JPG and JPEG only.

Document type:  
Document Reference (NRIC, Passport, Pass)

Uploaded 25/02/2025

Document type:  
Proof of Address

Uploaded 25/02/2025

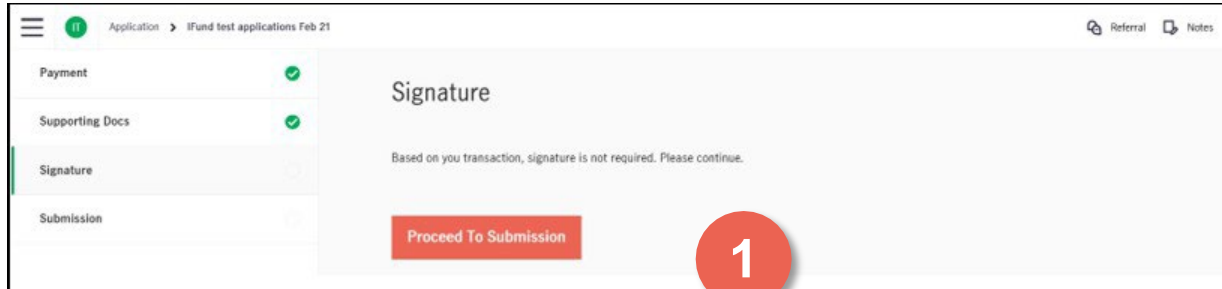
+ Add more documents

1. Unless MyInfo was used to populate the Personal information, NRIC & proof of address\* are mandatory documents.

*\*iFUNDS will accept back of NRIC as proof of address. Please ensure that the ID number & address are fully visible on the document submitted.*

# Application – Submission

1. Proceed with submission. E-Signature not required
2. Manager to review application.
3. Once manager approves, iFUNDS will send an email to inform that the account has begun processing.



Application > IFund test applications Feb 21

Payment ☒

Supporting Docs ☒

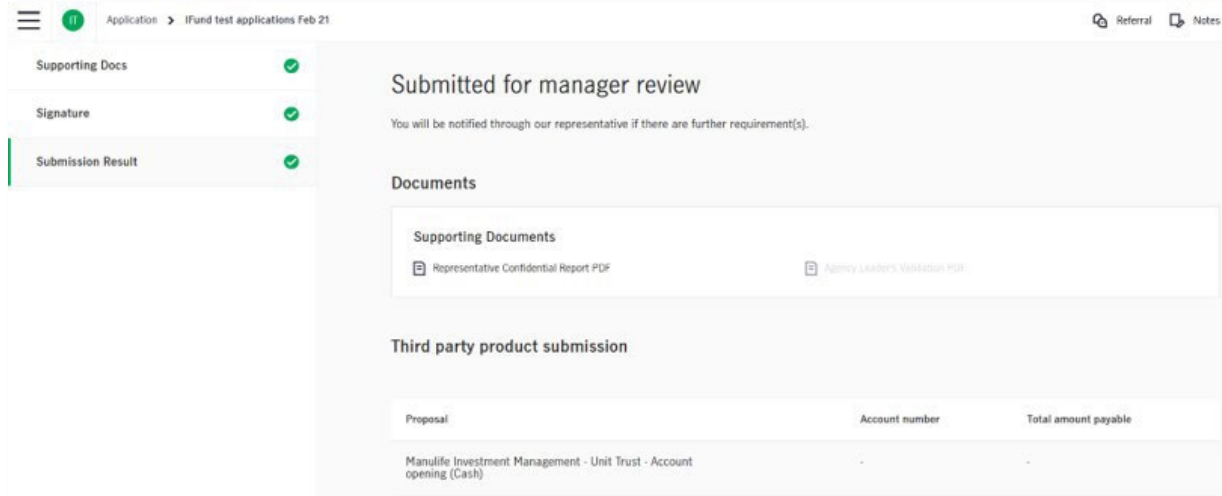
Signature ☐

Submission ☐

## Signature

Based on your transaction, signature is not required. Please continue.

**Proceed To Submission**



Application > IFund test applications Feb 21

Supporting Docs ☒

Signature ☒

Submission Result ☒

## Submitted for manager review

You will be notified through our representative if there are further requirement(s).

### Documents

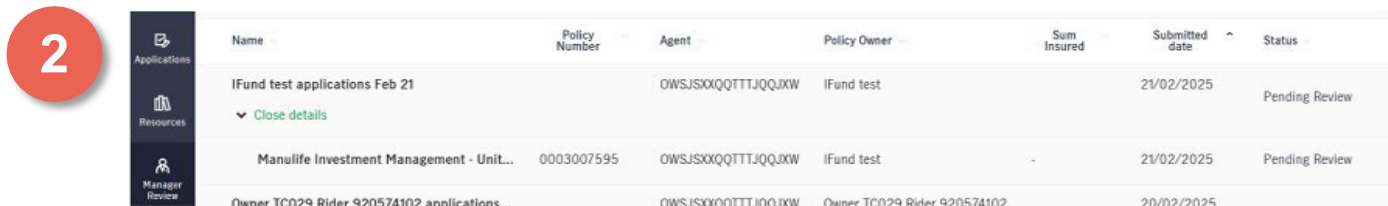
Supporting Documents

Representative Confidential Report PDF

Agency Leader's Validation PDF

### Third party product submission

Proposal	Account number	Total amount payable
Manulife Investment Management - Unit Trust - Account opening (Cash)	-	-



Applications

Resources

Manager Review

Name	Policy Number	Agent	Policy Owner	Sum Insured	Submitted Date	Status
IFund test applications Feb 21		OWSJSXXQTTTJQQJXW	IFund test		21/02/2025	Pending Review
Manulife Investment Management - Unit...	0003007595	OWSJSXXQTTTJQQJXW	IFund test	-	21/02/2025	Pending Review
Owner TC029 Rider 920574102 applications...		OWSJSXXQTTTJQQJXW	Owner TC029 Rider 920574102		20/02/2025	

# After supervisor approval on M360

**Note:** If your single- or multi- apply in M360 only contains iFUNDS or ML products, you will not need to complete the application in MyMFA / MyMAG.

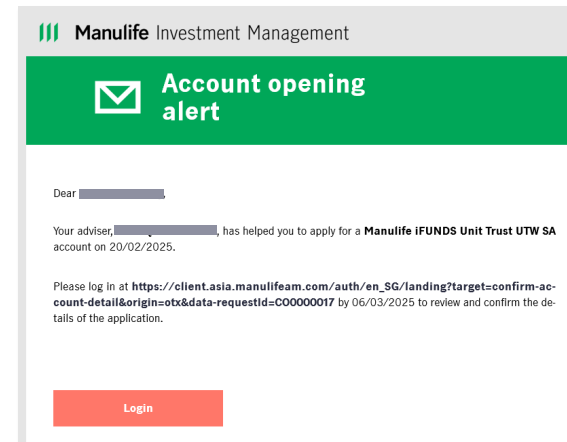
If your application includes third party products, you will still need to take action on MyMFA / MyMAG for third party products per the usual process.

You may still receive notifications from MyMFA / MyMAG, please check the comments to see if any actions is required from you.

iFUNDS portal link:

Login

Once all onboarding checks are completed – standard is **3 - 5 business days** - iFUNDS will send the customer an email with a login link cc Adviser.



Customer will need to perform the following **2 steps**. You can refer to the video guide or the document guide for step by step instructions.

Video  
Guide

**Step 1:** Create Username and Password



**Step 2:** Log in and approve the account opening

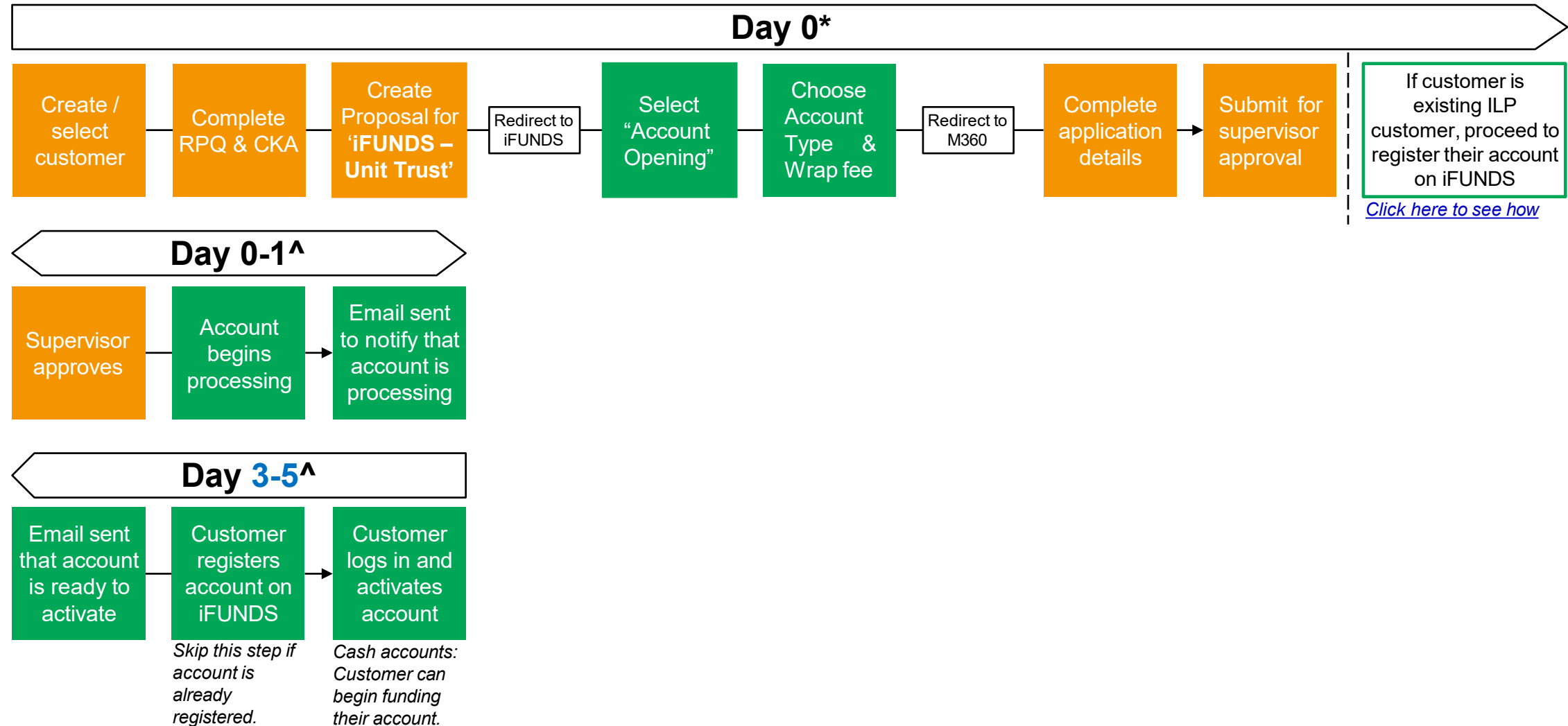


Document  
Guide





# High level flow & timeline: Account Opening only



# Account Opening with Subscription

This is the recommended journey if your customer is already interested in purchasing funds as it will combine both the account creation and trade approval.

As this journey contains Subscription, ***the full FNA and BoR will be required, as well as a signed PlanRight.***

1. Complete IRPQ & CKA questionnaires as well as Insurance portfolio, Financial portfolio, & Budget.
2. Complete the Savings & Investment Planning goal and Create proposal.

**FNA Dashboard**

**1**

**Insurance portfolio** Edit

I do not wish to take my existing insurance into consideration

**Financial portfolio** Edit

Cash flow	Net worth
S\$ 141,000	S\$ 132,000

**Budget** Edit

Total cash (annual)	Total cash (single)	CPF-OA (single)
S\$ 100,000	-	S\$ 7,000
CPF-SA (single)	CPF-MA (annual)	SRS (single)
-	-	S\$ 3,500

**Your Goals**

Protection | **Wealth Accumulation** | Legacy

**Savings & Investment Planning**

Description  
Subscription

Time horizon  
10

Wealth needs:  
Shortfall by S\$ 200,000

Add more

**Create proposal**

# Create Proposal

1. 'iFUNDS – Unit Trust' is tagged to the Saving & Investment Planning and Retirement goals.
2. Select Create proposal – you will immediately be redirected to iFUNDS.
3. Select 'Account opening (Wrap) With Subscription'.

**Note:** The “iFUNDS – Unit Trust” card will not show for the following nationalities: Iran, North Korea, Syria, Belarus, Russia, USA.

# Create Proposal

**Manulife**

Account opening (Wrap)

Account opening (Wrap) With Subscription

**Wrap Account Type**

Select an account type

☐ Cash

☒ SRS

Wrap fee ⓘ

2.0%

2.0%

1.9%

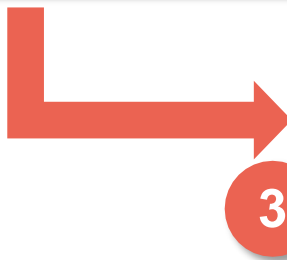
1.8%

1.7%

1.6%

**\*Note:** If you would like to open more than one account type for the same client, simply duplicate the application on M360 after completing the first one

1. Select an account type.
  - If the client has an existing account type, it will be greyed out as iFUNDS currently only supports 1 account per payment method.
2. Select a wrap fee. The default display is 2%, which can be adjusted using the dropdown.
3. Check all the mandatory disclaimers.
4. Select Next.



## Important Notice - Client Consent Required

- ☐ **For financial adviser representative:** I have alerted my client to this important notice and by clicking on this checkbox, I confirm that I have asked my client to provide consent to the data consent clause detailed below.
- ☐ **For the applicant:** I acknowledge that if my financial adviser representative submits this application to open an account for me on the Manulife iFUNDS platform, Manulife Investment Management (Singapore) Pte. Ltd. ("Manulife IM (Singapore)") will receive my personal data from Manulife (Singapore) Pte. Ltd. / Manulife Financial Advisers Pte. Ltd. and/or my financial adviser representative, where applicable. I hereby consent to the following, for the purposes of reviewing and processing of my application to open Manulife iFUNDS account(s), administering my investments and Manulife iFUNDS account(s) and/or such other purposes stated in the Manulife iFUNDS [Terms and Conditions for Unit Trust Accounts](#) and [Privacy Policy](#):
1. Collection, use, disclosure and processing of my personal data by Manulife IM (Singapore), including disclosure to its affiliated companies or third party service providers for Manulife iFUNDS and any financial institutions, custodians, banks, distributors, fund managers and/or intermediaries; and
  2. Collection, use, disclosure and processing of my personal data by the entities mentioned in (1) above.
- ☐ **For the applicant:** I understand that the application to open a Manulife iFUNDS account is subject to Manulife IM (Singapore)'s approval and my subsequent acceptance of applicable terms and conditions for Manulife iFUNDS.

Next

4



# Advice Pop-up - CKA Pass

Manulife

Back to account selection

1

Subscribe to

Please select one class of the below fund you want to subscribe to

Search

View by **Basic Information** Full Information

abrdn Global Sustainable Eqty SGD (AGS)

This fund is of a higher risk than your client's risk profile

Asset Class: Equity Global

Risk rating

Growth

abrdn India Opportunities

NAV as of 31/03/2025  
SGD 1.4450

Daily change  
SGD -0.0000  
▼ -1.55%

Dividend Distribution Frequency: No

Selected funds (0)

Filter Sort

View details

Proceed

1. If customer is CKA Pass, the pop-up will have 2 options:
  - Receive advice and **PROCEED**
  - Receive advice but want to **CHOOSE THEIR OWN FUNDS**
2. If the customer wishes to choose their own funds, then both the original advice and the reason the customer prefers to choose their own funds must be documented in the free text box.

Based on your CKA result, you are assessed to have knowledge and / or experience in Investment-Linked Policies and / or Collective Investment Scheme products (PASSED CKA)

☐ You have chosen to receive advice from your representative concerning the purchase of ILP / CIS transaction and **have decided to proceed with your representative's recommendation.**

☒ You have chosen to receive advice from your representative concerning the purchase of ILP / CIS transaction but **have decided to choose the funds yourself.**  
You understand that by choosing not to accept the advice:  
(1) It is your responsibility to ensure that the fund(s) you select is suitable for you, and  
(2) You will not be able to rely on section 36 of the Financial Advisers Act 2001 to file a civil claim in the event of a loss.  
You **CONFIRM** that you wish to proceed to select the fund(s) / transaction without advice.  
Representative's recommendation not accepted by client: \*

Reason for not accepting advice.....

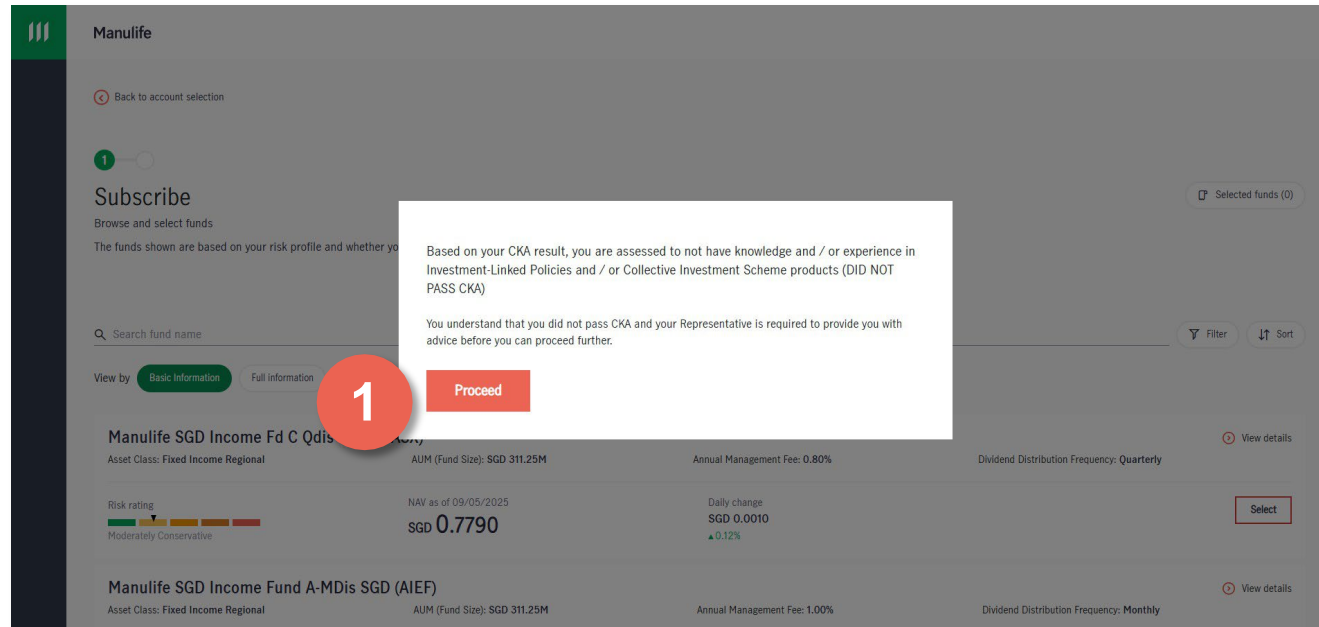
Proceed

If the customer chooses to **PROCEED**, funds of a higher risk level will not be available for selection.

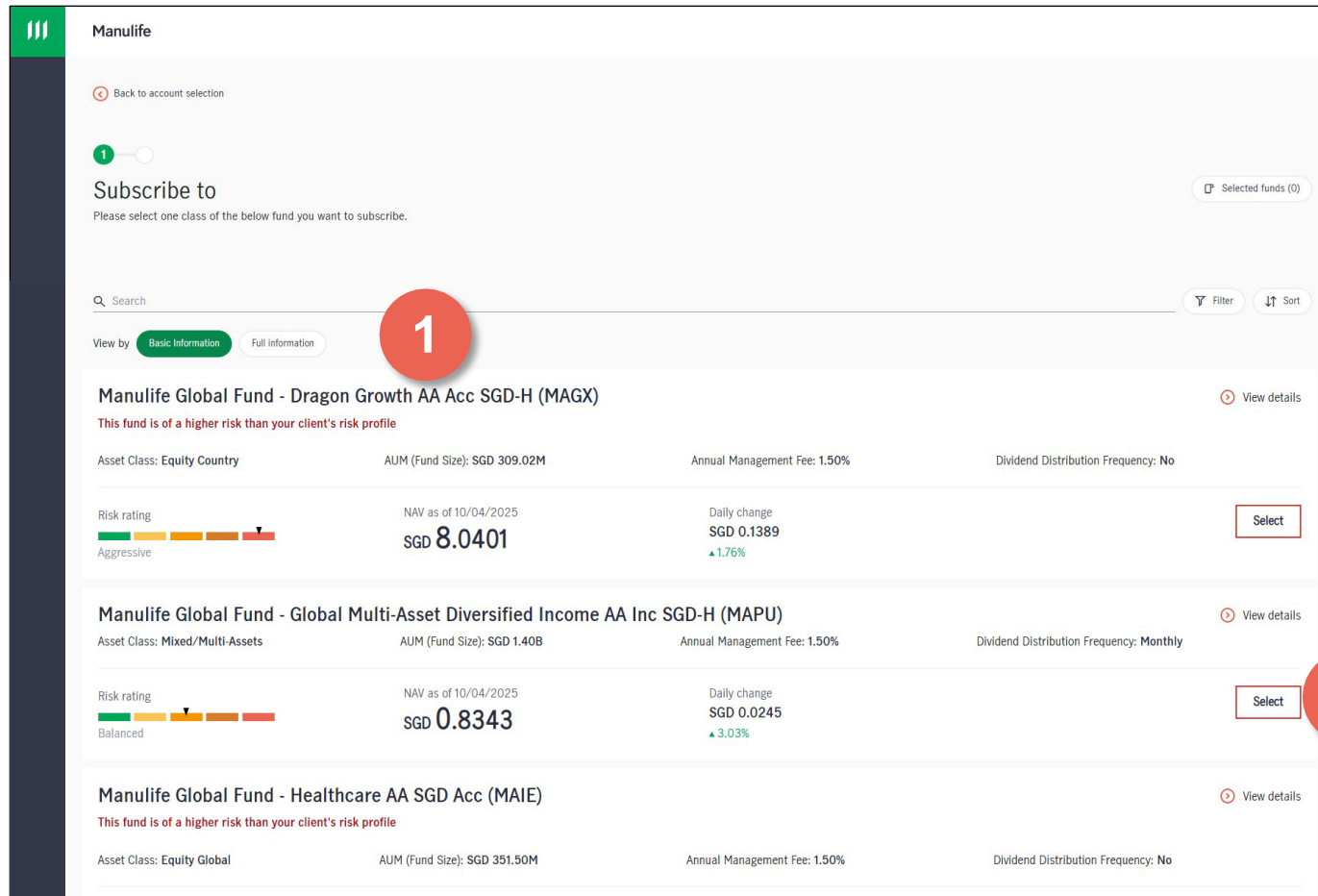
If the customer chooses to **CHOOSE THEIR OWN FUNDS**, funds of any risk can be selected.

# Advice Pop-up - CKA Fail

1. If customer is CKA Fail, simply click 'Proceed'. Funds of higher risk will not be available for selection.



# Fund selection



**Manulife**

Back to account selection

**1**

**Subscribe to**  
Please select one class of the below fund you want to subscribe.

Selected funds (0)

Search

Filter Sort

View by Basic Information Full Information

**Manulife Global Fund - Dragon Growth AA Acc SGD-H (MAGX)** View details

This fund is of a higher risk than your client's risk profile

Asset Class: Equity Country AUM (Fund Size): SGD 309.02M Annual Management Fee: 1.50% Dividend Distribution Frequency: No

Risk rating Aggressive NAV as of 10/04/2025 SGD 8.0401 Daily change SGD 0.1389 ▲ 1.76% Select

**Manulife Global Fund - Global Multi-Asset Diversified Income AA Inc SGD-H (MAPU)** View details

Asset Class: Mixed/Multi-Assets AUM (Fund Size): SGD 1.40B Annual Management Fee: 1.50% Dividend Distribution Frequency: Monthly

Risk rating Balanced NAV as of 10/04/2025 SGD 0.8343 Daily change SGD 0.0245 ▲ 3.03% Select

**Manulife Global Fund - Healthcare AA SGD Acc (MAIE)** View details

This fund is of a higher risk than your client's risk profile

Asset Class: Equity Global AUM (Fund Size): SGD 351.50M Annual Management Fee: 1.50% Dividend Distribution Frequency: No

**2**

## 1. List of funds displayed.

- For CKA Pass customers who wish to choose their own funds, a red alert will remind customer that the fund is of higher risk, but the fund can still be selected.
- For CKA Fail customer or CKA Pass customers that proceed with advice, funds of higher risk will not appear in the list at all.

## 2. Click Select on the desired fund.

# Fund selection

**Manulife**

Aggressive

SGD 8.5288

▲ 0.80%

**Manulife Global Fund - Dragon Growth AA Acc SGD-H (MAGX)**

This fund is of a higher risk than your client's risk profile

Asset Class: Equity Country      AUM (Fund Size): SGD 309.02M      Annual Management Fee: 1.50%

Risk rating: Aggressive

NAV as of 10/04/2025: SGD 8.0401

Daily change: SGD 0.1389 ▲ 1.76%

**Manulife Global Fund - Global Multi-Asset Diversified Income AA Inc SGD-H (MAPU)**

Asset Class: Mixed/Multi-Assets      AUM (Fund Size): SGD 1.40B      Annual Management Fee: 1.50%

Risk rating: Balanced

NAV as of 10/04/2025: SGD 0.8343

Daily change: SGD 0.0245 ▲ 3.03%

**Manulife Global Fund - Healthcare AA SGD Acc (MAIE)**

This fund is of a higher risk than your client's risk profile

Asset Class: Equity Global      AUM (Fund Size): SGD 351.50M      Annual Management Fee: 1.50%

**Fund selected**

Manulife Global Fund - Dragon Growth AA Acc SGD-H (MAGX)

Gross amount: 2,300

Minimum subscription amount: SGD 1,000.00

**1**

Save

1. Input Gross amount. System will display minimum subscription amount.
2. System will prompt as a red alert if amount key in is less than minimum.
3. Input dividend instruction by Payout or Reinvest.

**Note:** When you choose Payout option for Cash, dividends will be credited to the iFUNDS Cash Account and not to the Designated Bank Account. Customer can log into iFUNDS to withdraw the accumulated dividends in the Cash at their own convenience.

Payout Option is not available for SRS.

4. Select Save.

**Fund selected**

**Fund selected**

Fidelity European Growth SR-ACC-SGD (CPF) (FICF)

Gross amount: 900

⚠ The amount must be greater than or equal to minimum subscription amount SGD 1,000.00

Minimum subscription amount: SGD 1,000.00

**2**

**3**

Save

# Fund selection

**Manulife**

Aggressive SGD 0.9200 ▲ 0.80%

**Manulife Global Fund - Dragon Growth AA Acc SGD-H (MAGX)**  
 This fund is of a higher risk than your client's risk profile

Asset Class: Equity Country AUM (Fund Size): SGD 309.02M Annual Management Fee: 1.50%

Risk rating: Aggressive NAV as of 10/04/2025 SGD 8.0401 Daily change SGD 0.1389 ▲ 1.76%

**Manulife Global Fund - Global Multi-Asset Diversified Income AA Inc SGD-H (MAPU)**

Asset Class: Mixed/Multi-Assets AUM (Fund Size): SGD 1.40B Annual Management Fee: 1.50%

Risk rating: Balanced NAV as of 10/04/2025 SGD 0.8343 Daily change SGD 0.0245 ▲ 3.03%

**Manulife Global Fund - Healthcare AA SGD Acc (MAIE)**  
 This fund is of a higher risk than your client's risk profile

Asset Class: Equity Global AUM (Fund Size): SGD 351.50M Annual Management Fee: 1.50%

**Transaction order**

Fund(s) selected **1**

Manulife Global Fund - Dragon Growth AA Acc SGD-H (MAGX) [Edit](#)

Gross amount SGD 2,300.00  
 Dividend option -

+ Add more funds **2**

**Next**

Up Next: Review your subscription order

1. Click Edit to make changes, if any.
2. To include more than 1 fund, select Add more funds.
  - Note that the Gross amount is in the Fund currency and will be validated against the customer's Budget in M360.
3. Click Next.

**Transaction order**

Fund(s) selected

Manulife Global Fund - Dragon Growth AA Acc SGD-H (MAGX) [Edit](#) ▲

Gross amount SGD 2,300.00  
 Dividend option -

Manulife Global Fund - Global Multi-Asset Diversified Income AA Inc SGD-H (MAPU) [Edit](#) ▼

Gross amount SGD 1,200.00  
 Dividend option Payout

+ Add more funds

**Next**

Up Next: Review your subscription order

**3**

# Review subscription order and acknowledge

**Manulife**

**Review your subscription order** 1

Verify the details on this page before submitting.

**Account details**

Account holder	ifunds
Account type	SRS
Account number	-

**Subscribe**

Fund name	Gross amount	Percentage allocation	Dividend option
Manulife Global Fund - Dragon Growth AA Acc SGD-H (MAGX)	SGD 2,300.00	65.71%	
Manulife Global Fund - Global Multi-Asset Diversified Income AA Inc SGD-H (MAPU)	SGD 1,200.00	34.29%	Payout
<b>Total</b>	<b>SGD 3,500.00</b>	<b>100.00%</b>	

**Upfront fee** 2

1.5%

**\*Note:** Prevailing Goods and Services Tax (GST) will be applied on all fees (where applicable).

1. Review your order for accuracy and 'Edit transaction' if needed. **Once you return to M360, you will not be able to edit your selections.**
2. Input the Upfront fee for the subscription order. The % will be applied across all funds in the order.
3. Acknowledge the important notes
4. Click Confirm all details.

3

**Important notes**

☒ I confirm that I have checked the correctness, accuracy, completeness and authenticity of the above transaction(s).

I confirm that I have fulfilled all relevant and regulatory requirements applicable to the above transaction(s), including without limitation completing the Customer Knowledge Assessment ("CKA") within the meaning of and in accordance with the requirements of MAS Notice FAA-N16. In particular:

- I have recommended funds that are equal or lower than the client's risk profile. The funds recommended are in line with the client's investment objectives, financial situation and particular needs based on the completed Investment Risk Profile Questionnaire/ Plan Right document (as may be relevant), as well as the outcome of the CKA. I have explained to the client the features and risks of the transaction (including any possible disadvantages associated with any fund switch(es) and whether the client is entitled to a free fund switch), and have provided the client a copy of the applicable offering documents as part of my advice on the funds I have recommended in the transaction(s) above.
- Where my client has passed CKA and he/she has exercised his/her right not to receive advice concerning fund(s) that are unlisted Specified Investment Products within the meaning of MAS Notice FAA-N16, or not to accept such advice, I have highlighted to the client that it is his/her responsibility to ensure the suitability of the fund and that the client will not be able to rely on the safeguards from section 36 of the Financial Advisers Act 2001 to file a civil claim in the event of a loss.

I acknowledge that notwithstanding my submission of the above transaction(s), the above transaction(s) will not be processed unless the client approves the above transaction(s) using their Manulife Investments iFunds Singapore account. If the client does not submit their approval within 14 days, the above transaction(s) will expire and be cancelled automatically.

I acknowledge that any fund prices or net asset values ("NAV") displayed on the Manulife Investments iFunds Singapore platform are purely indicative, and the actual price or NAV of the fund(s) for the above transaction(s) is/are determined based on forward pricing. The NAV may change during the time of review and processing of the above transaction(s) and the NAV shall be available only after the relevant transaction has been confirmed by the fund manager or transfer agent of the relevant fund.

For investments in funds included under the CPF Investment Scheme ("CPFIS"), I declare that I have checked that the client has opened a CPF Investment Account before; invested in the CPF Investment Scheme - Special Account before; and/or completed the Self-Awareness Questionnaire.

By using the Manulife Investments iFunds Singapore platform (including to submit this trade), I acknowledge that I have read, understood and agree to the [Terms of Use](#), [Privacy Policy](#), and all the statements above.

[Edit transaction](#) [Confirm all details](#) 4

# Return to M360

Manulife

Your fund selection below will be passed to M360 to complete your Proposal.

Back to M360

1

What happens next?

- The account opening and/or trade instruction will only be processed once your supervisor has given approval.
- Once approved by your supervisor, an email will be sent to your client to review the account opening and/or trade.

Transaction details

Reference number	-			
Account holder	ifunds			
Account type	SRS			
Account number	-			
Subscribe		Gross amount	Percentage allocation	Dividend option
Manulife Global Fund - Dragon Growth AA Acc SGD-H (MAGX)		SGD 2,300.0000	65.71%	
Manulife Global Fund - Global Multi-Asset Diversified Income AA Inc SGD-H (MAPU)		SGD 1,200.0000	34.29%	Payout
Total		SGD 3,500.0000	100.00%	
Upfront fee				
Sales charges	1.50%			

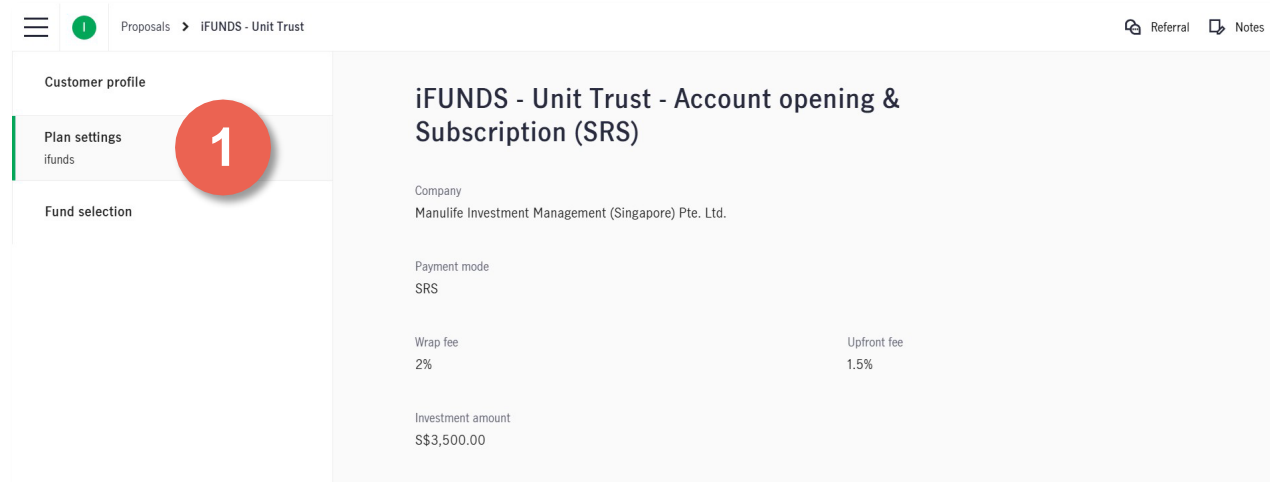
\*Note:

Prevailing Goods and Services Tax (GST) will be applied on all fees (where applicable).

1. Select 'Back to M360'.



# Proposal



Customer profile

Plan settings  
ifunds

Fund selection

**1**

**iFUNDS - Unit Trust - Account opening & Subscription (SRS)**

Company  
Manulife Investment Management (Singapore) Pte. Ltd.

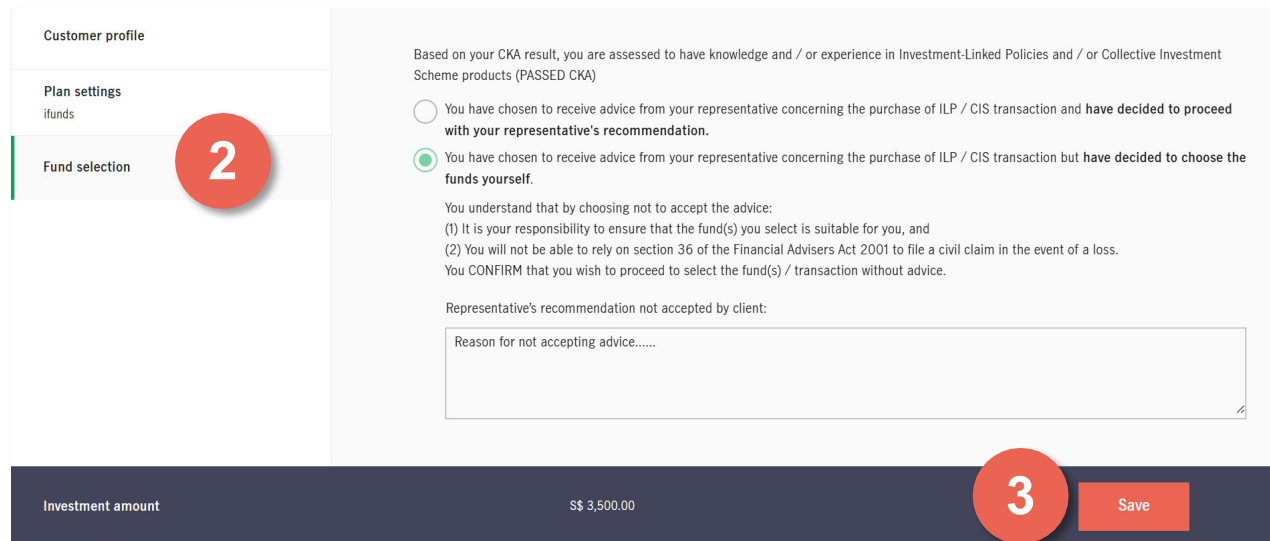
Payment mode  
SRS

Wrap fee  
2%

Upfront fee  
1.5%

Investment amount  
S\$3,500.00

1. The Plan settings & name will be populated according to the selections made on iFUNDS.
2. Similarly, funds selected and advice option chosen will directly populated from iFUNDS.
3. Select Save.



Customer profile

Plan settings  
ifunds

Fund selection

**2**

Based on your CKA result, you are assessed to have knowledge and / or experience in Investment-Linked Policies and / or Collective Investment Scheme products (PASSED CKA)

☐ You have chosen to receive advice from your representative concerning the purchase of ILP / CIS transaction and **have decided to proceed with your representative's recommendation.**

☒ You have chosen to receive advice from your representative concerning the purchase of ILP / CIS transaction but **have decided to choose the funds yourself.**

You understand that by choosing not to accept the advice:

(1) It is your responsibility to ensure that the fund(s) you select is suitable for you, and

(2) You will not be able to rely on section 36 of the Financial Advisers Act 2001 to file a civil claim in the event of a loss.

You CONFIRM that you wish to proceed to select the fund(s) / transaction without advice.

Representative's recommendation not accepted by client:

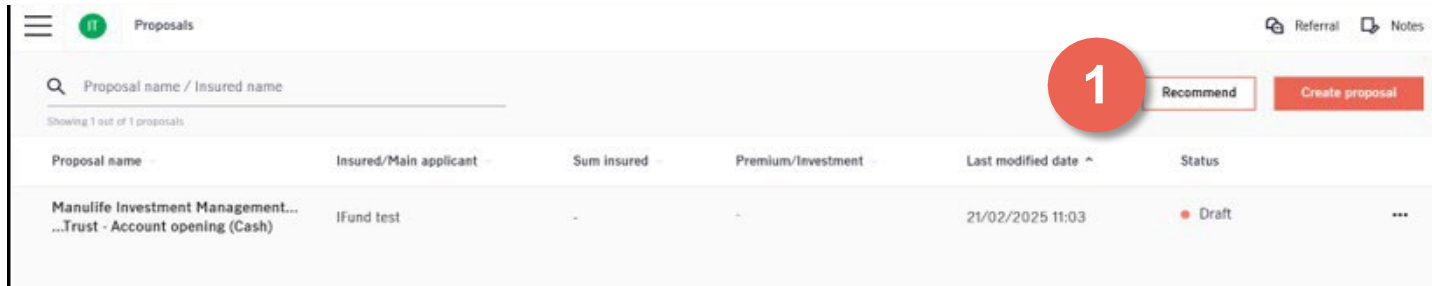
Reason for not accepting advice.....

Investment amount S\$ 3,500.00

**3**

Save

# Recommend



Proposals

Referral Notes

Proposal name / Insured name

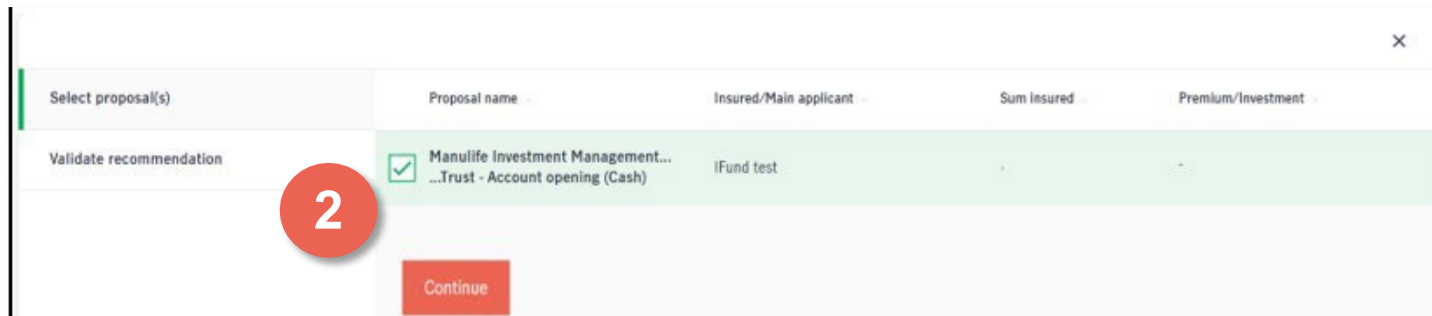
Showing 1 out of 1 proposals

Proposal name	Insured/Main applicant	Sum insured	Premium/Investment	Last modified date	Status
Manulife Investment Management... ...Trust - Account opening (Cash)	IFund test	-	-	21/02/2025 11:03	Draft

## 1. Select 'Recommend'.

- Multi-apply is supported for iFUNDS. You can put multiple proposals for different account types (e.g. Cash / SRS) into 1 recommendation.

## 2. Select proposal(s) that customer wishes to proceed with.



Select proposal(s)

Proposal name

Insured/Main applicant

Sum insured

Premium/Investment

Validate recommendation

☒ Manulife Investment Management...  
...Trust - Account opening (Cash)

IFund test

Continue

# Proposal – Basis of recommendation (BoR)

Proposals > Basis of recommendation

Referral Notes

Recommendation for LO Kang Sang

1. Client's objectives

1

- Wealth accumulation
- Budget

Your risk profile: **Aggressive**  
Generally speaking, you demonstrate a rather strong preference, knowledge and / or experience on high-risk, complex or leveraged products; and/or possess substantial financial capability to deal with the loss incurred from financial investment.

1. Review BoR details.
2. Document how the plan meets client objectives.
3. Acknowledge the relevant CKA result and advice option chosen and Continue
  - *These selections & inputs will be pre-populated from iFUNDS and cannot be edited.*

Explain how the plan meets client's need for Subscription \*

Reasons.....

2

Fund details

Fund name/ Code	Fund risk rating	Percentage	Gross amount	Dividend option
Manulife Global Fund - Dragon Growth AA Acc SGD-H (MAGX) <small>This fund is higher than the customer's risk profile</small>	Aggressive	65.71%	\$S 2,300.00	-
Manulife Global Fund - Global Multi-Asset Diversified Income AA Inc SGD-H (MAPU)	Balanced	34.29%	\$S 1,200.00	Payout

3

You have completed the **Client Knowledge Assessment** and is assessed to have the knowledge and/or experience in Investment-linked policies (ILP) and/or collective investment scheme (CIS) products. \*

☒ I have chosen to receive advice from my representative concerning the purchase of ILP / CIS transaction but have decided to choose the funds myself.  
I understand that by choosing not to accept the advice:  
(1) It is my responsibility to ensure that the fund(s) I select is suitable for me, and  
(2) I will not be able to rely on section 36 of the Financial Advisers Act 2001 to file a civil claim in the event of a loss.  
I CONFIRM that I wish to proceed with the fund(s) / transaction without advice.

# Application

All slides in this Application section will only call out sections that are unique to iFUNDS or that require specific care. Even if not explicitly included in this guide, please follow the standard sales advisory process and application steps.

The screenshot shows the 'Application' step in the iFUNDS process. The breadcrumb trail at the top indicates the path: Proposals > Basis of recommendation > Application. The main content area displays a table with the following information:

Proposal name	Insured/Main applicant	Premium/Investment amount
iFUNDS - Unit Trust - Subscription (CPF-OA)	ifunds	S\$ 7,000

To the right of the table, there is a button labeled 'Complete information' which is highlighted with a red circle and the number '1'. Above this button is a link for 'Plan Right Report'. At the bottom of the screen, there are 'Back' and 'Continue' buttons.

1. Select Complete information to proceed to Apply journey.

- *Note: Plan Right Report will be available to view and download*

# Application – Personal information - Education

1. iFUNDS' account opening application requires a more specific education level. Input via the dropdown in the Personal information section.


Personal Information - iFund test

Save X

✓ ✓ ✓ Education ✓ ✓

Mailing address

☒ Mailing address same as Residential address

 Education

Education

☒ Secondary education or below

**1** Select education level \*

Secondary

- No Formal Qualification / Pre primary / Lower Primary
- Primary
- Lower Secondary
- Secondary

# Application – Personal information – Total Net Worth

Personal Information - IFund test Save X

☒ No ☐ Yes

**Total Net Worth**  
This means total assets (property, share, investments, etc) less liabilities (loans, mortgages, etc)

1

Net worth\*  
S\$ 67,000

Liquid net worth\*  
S\$ 65,000

Are you an undischarged bankrupt?\*

☒ No ☐ Yes

Continue

2

**Total Net Worth**  
This means total assets (property, share, investments, etc) less liabilities (loans, mortgages, etc)

Net worth\*  
S\$ 67,000

Liquid net worth\*  
S\$ 68,000

⚠ Liquid net worth is more than the Net worth.

1. Input your customer's "Net worth" and "Liquid net worth" values.
  - Liquid net worth is defined as cash & cash equivalents and assets that can be easily and quickly converted to cash. Exclude assets like property, pre-retirement CPF, bonds, business ownership, etc...
2. "Liquid net worth" amount cannot be more than Net worth, system will prompt with a red alert.

**Note:** These 2 fields are indicative only and will not be validated against the FNA budget.

# Application – Agreement and Declaration

Agreement & Declaration

Beneficial owner

A beneficial owner is defined as the natural person who ultimately owns or controls the customer or the natural person on whose behalf business relations are established. It includes any person who exercises ultimate effective control over a legal person. (E.g. any person owning more than 25% of the legal person or legal arrangement, taking into account any aggregated ownership for companies with cross-shareholdings).

Is there a beneficial owner(s) in this application?

☒ No
☐ Yes

1

Politically Exposed Person

Prominent public functions includes the roles held by a head of state, a head of government, government ministers, senior civil or public servants, senior judicial or military officials, senior executives of state owned corporations, senior political party officials, members of the legislature and senior management of international organizations.

Connected party of the Corporation;

(a) in relation to a legal person (other than a partnership), means any director or any natural person having executive authority in the legal person; OR  
(b) in relation to a legal person that is a partnership, means any partner or manager

☒ No
☐ Yes

Acting On Behalf

Have you appointed a person to act on behalf of you in this Application, or are you acting on behalf of another person?

☒ No
☐ Yes

2

1. “Beneficial owner” should be marked as “No”. iFUNDS does not accept beneficial owners.
2. “Acting On Behalf” should be marked as “No”. iFUNDS does not accept anyone acting on behalf of another. All iFUNDS accounts are opened only in the name of the account holder.



# Application – Payment of Cash Proceeds to Designated Bank Account

Application > iFund test applications Feb 21

Payment Options

You need to complete the payment details for each of the products

Manulife Investment Management - Unit Trust - Account opening (Cash)

Account holder: iFund test | Payment mode: Cash

**Payment details**

Bank name: DBS/POSB | Account number: 111111111

**Source of funds**

☐ Salary | ☐ Savings

☒ Commission | ☐ Investment Gains

☐ Gift/Inheritance | ☐ Own Business

☐ Others

**Source of wealth**

☒ Employment Income | ☐ Business Profit

☐ Commission | ☐ Investment Gains

☐ Pensions | ☐ Gift/Inheritance

☐ Others

Continue

1. Select bank name via drop down
2. Input bank account number – this field is mandatory. Please ensure the details are accurate. iFUNDS will reject the application in the case of placeholder or dummy data.
  - Note: This is NOT for funding the account, but for iFUNDS to have a Designated Bank Account on record for future cash withdrawal.*
  - For funding Cash subscription, please top up iFUNDS Cash Account.*
  - Cash Dividends will be credited to the Cash of iFUNDS and will not be credited directly to the Designated Bank Account*
3. Select “Source of funds” & “Source of wealth” selection. At least 1 selection is required for each.
4. Select “Continue” to proceed.

**Note:** SRS bank account number MUST be inputted in the following formats for the respective banks, otherwise the account opening process may be delayed:

- **DBS/POSB:** XXXX-XXXXXX-X-223
- **OCBC:** XXX-XXXXXX-171
- **UOB:** 18-XXXXXX-X

# Application – Supporting docs

Supporting Docs - iFund test

**Upload documents**

Please upload all mandatory documents and forms using the photo capturing function. All documents must meet Manulife's requirement and failure to do so will result in delay/rejection of the application.

**Tips for Upload**

- Each photo size can be up to 10 MB, please reduce camera resolution if required.
- Total size of uploaded documents can be up to 60 MB, please reduce camera resolution if required.
- Please ensure documents are readable, legible and of enough brightness.
- Do not upload encrypted files.
- Acceptable formats are PDF, JPG and JPEG only.

Document type:  
Document Reference (NRIC, Passport, Pass)

Uploaded 25/02/2025

Document type:  
Proof of Address

Uploaded 25/02/2025

+ Add more documents

1. Unless MyInfo was used to populate the Personal information, NRIC & proof of address\* are mandatory documents.

*\*iFUNDS will accept back of NRIC as proof of address. Please ensure that the ID number & address are fully visible on the document submitted.*

# Application – Submission

Application > LO Kang Sang applications May 08

Payment

Supporting Docs

Signature

Submission

IFUNDS - Unit Trust

Application Form

Click/tap the box to sign

Main applicant  
LO Kang ...  
Signed

Agent  
000QJW...  
Signed

1

Declaration & Authorisation

By signing and submitting this application electronically, I/we agree, declare, warrant and represent that:

(a) I/we have read, reviewed and understood this application form, other forms and documents, including but not limited to the Cover Page, Policy Illustration, Product Summary and Bundled Product Disclosure Document, where applicable ("Manulife Application Documents"), I/we have read and understood the insurance benefits and features stated in the Manulife Application Documents, including the benefit limits, pre-existing condition(s), waiting period(s), limitations and exclusions, where applicable;

(b) I/we understand that I/we only need to sign one-time for this application. I/we agree and authorise that my/our electronic signature(s) will be automatically affixed to the signature fields or designated places of the Manulife Application Documents, as if each had been personally signed by me/us, and they shall carry the same force and effect as original signatures;

(c) I/we will not challenge or dispute the validity, admissibility, enforceability, authenticity or accuracy of the electronically signed Manulife Application Documents in any proceedings, unless there is proven fraud or impersonation; and

(d) this application is governed by and construed in accordance with the laws of Singapore. The Singapore courts shall have exclusive jurisdiction over this application.

☒ I agree with all statements described above.

Share

Proceed To Submission

1. Provide client signature and proceed to Proceed to Submission.

2. Manager to review application.

3. Once manager approves, iFUNDS will send an email to inform that the account has begun processing.

Applications

Resources

Manager Review

Name	Policy Number	Agent	Policy Owner	Sum Insured	Submitted date	Status
IFund test applications Feb 21		OWSJSXXQTTTJQQJXW	IFund test		21/02/2025	Pending Review
Close details						
Manulife Investment Management - Unit...	0003007595	OWSJSXXQTTTJQQJXW	IFund test	-	21/02/2025	Pending Review
Owner TC029 Rider 920574102 applications...		OWSJSXXQTTTJQQJXW	Owner TC029 Rider 920574102		20/02/2025	

2

Manulife

Investments

Back: Table of Contents

INTERNAL

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# After supervisor approval on M360

**Note:** If your single- or multi-apply in M360 only contains iFUNDS or ML products, **you will not need to complete the application in MyMFA / MyMAG.**

If your application includes third party products, you will still need to take action on MyMFA / MyMAG for third party products per the usual process.

You may still receive notifications from MyMFA / MyMAG, please check the comments to see if any actions is required from you.

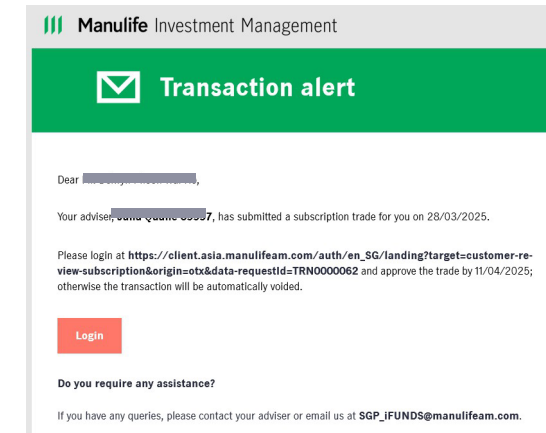
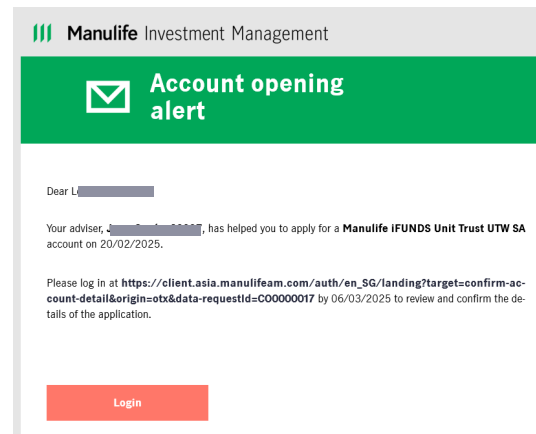
iFUNDS portal link:

Login



Once all onboarding checks are completed – standard is 3-5 business days - iFUNDS will send the customer 2 emails:

- 1 for account opening
- 1 for subscription



Customer will need to perform the following **4 steps**. You can refer to the video guide or the document guide for step by step instructions.

Video Guide

**Step 1: Create Username and Password**



**Step 2: Log in and approve the account opening**



**Step 3: Approve the subscription once logged in**



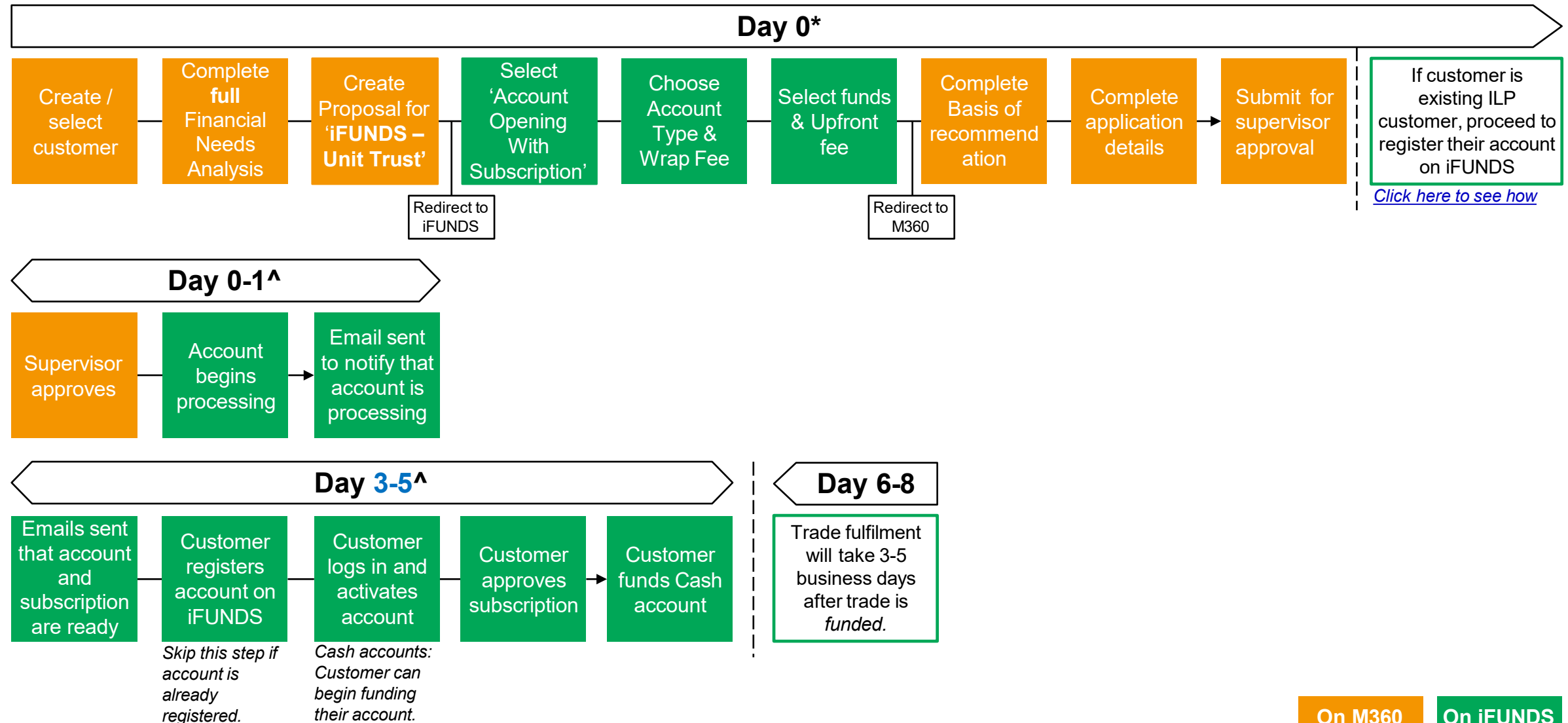
**Step 4: Top up iFUNDS Cash Account (for cash only).**



Document Guide



# High level flow & timeline: Account Opening with Subscription



# Subscription

Subscription requires a fully updated Financial Needs Analysis and completed goals.

Full basis of recommendation is also required.

1. Complete IRPQ & CKA questionnaires as well as Insurance portfolio, Financial portfolio, & Budget.
2. Complete the Savings & Investment Planning goal and Create proposal.

**FNA Dashboard**

**1**

**Insurance portfolio** Edit

**Financial portfolio** Edit

Financial portfolio	
Cash flow	Net worth
S\$ 141,000	S\$ 132,000

**Budget** Edit

Budget		
Total cash (annual)	Total cash (single)	CPF-OA (single)
S\$ 100,000	-	S\$ 7,000
CPF-SA (single)	CPF-MA (annual)	SRS (single)
-	-	S\$ 3,500

**Your Goals**

Protection | **Wealth Accumulation** | Legacy

**Savings & Investment Planning**

Description  
Subscription

Time horizon  
10

Wealth needs:  
Shortfall by S\$ 200,000

Add more

**2**

**Create proposal**

# Create Proposal

Not completed

Personal Accident Protection  
Not completed

Hospitalisation Protection  
Not completed

Wealth Accumulation

Retirement Planning  
Not completed

**Savings & Investment Planning**  
Subscription  
Shortfall by S\$ 200,000

Legacy  
Legacy Planning  
Not completed

Policy Servicing

Create proposal

Create proposal

Create proposal

iFast Global Prestige - LGI-iFAST DPMS  
iFAST Global Prestige - LGI-iFAST DPMS

iFast Global Prestige - MFA Company Portfolio  
iFAST Global Prestige - MFA Company Portfolio

Manulife Investment Management (Singapore) Pte. Ltd.  
iFUNDS - Unit Trust

Create proposal

Create proposal

Create proposal

1. Click 'Saving & Investment Planning'.
2. Select Create proposal under 'iFUNDS – Unit Trust'. You will be redirected to iFUNDS.
3. iFUNDS will be able to identify your customer's existing account and will display the option for 'Subscription'.
4. Select Subscription and choose the account. Click Next to proceed.

Manulife

What would you like to do?

Please select the transaction type you wish to perform.

Customer information

Name

ID No.

Date of Birth

Phone

Email

Account opening (Wrap)

Account opening (Wrap) With Subscription

**Subscription**

Fund Switch

Account

1000002521

1000002521



# Advice Pop-up - CKA Pass

Manulife

Back to account selection

1

Subscribe to

Please select one class of the below fund you want to subscribe to

Search

View by Basic Information Full Information

abrdn Global Sustainable Eqty SGD (AGS)

This fund is of a higher risk than your client's risk profile

Asset Class: Equity Global

Risk rating

Growth

abrdn India Opportunities

NAV as of 31/03/2025

SGD 1.4450

Daily change

SGD -0.0000

▼ -1.55%

Dividend Distribution Frequency: No

Selected funds (0)

Filter

Sort

View details

Proceed

Based on your CKA result, you are assessed to have knowledge and / or experience in Investment-Linked Policies and / or Collective Investment Scheme products (PASSED CKA)

☐ You have chosen to receive advice from your representative concerning the purchase of ILP / CIS transaction and **have decided to proceed with your representative's recommendation.**

☐ You have chosen to receive advice from your representative concerning the purchase of ILP / CIS transaction but **have decided to choose the funds yourself.**  
 You understand that by choosing not to accept the advice:  
 (1) It is your responsibility to ensure that the fund(s) you select is suitable for you, and  
 (2) You will not be able to rely on section 36 of the Financial Advisers Act 2001 to file a civil claim in the event of a loss.  
 You CONFIRM that you wish to proceed to select the fund(s) / transaction without advice.

1. If customer is CKA Pass, the pop-up will have 2 options:
  - Receive advice and **PROCEED**
  - Receive advice but want to **CHOOSE THEIR OWN FUNDS**
2. If the customer wishes to choose their own funds, then both the original advice and the reason the customer prefers to choose their own funds must be documented in the free text box.

Based on your CKA result, you are assessed to have knowledge and / or experience in Investment-Linked Policies and / or Collective Investment Scheme products (PASSED CKA)

☐ You have chosen to receive advice from your representative concerning the purchase of ILP / CIS transaction and **have decided to proceed with your representative's recommendation.**

☒ You have chosen to receive advice from your representative concerning the purchase of ILP / CIS transaction but **have decided to choose the funds yourself.**  
 You understand that by choosing not to accept the advice:  
 (1) It is your responsibility to ensure that the fund(s) you select is suitable for you, and  
 (2) You will not be able to rely on section 36 of the Financial Advisers Act 2001 to file a civil claim in the event of a loss.  
 You CONFIRM that you wish to proceed to select the fund(s) / transaction without advice.  
 Representative's recommendation not accepted by client: \*

Reason for not accepting advice.....

Proceed

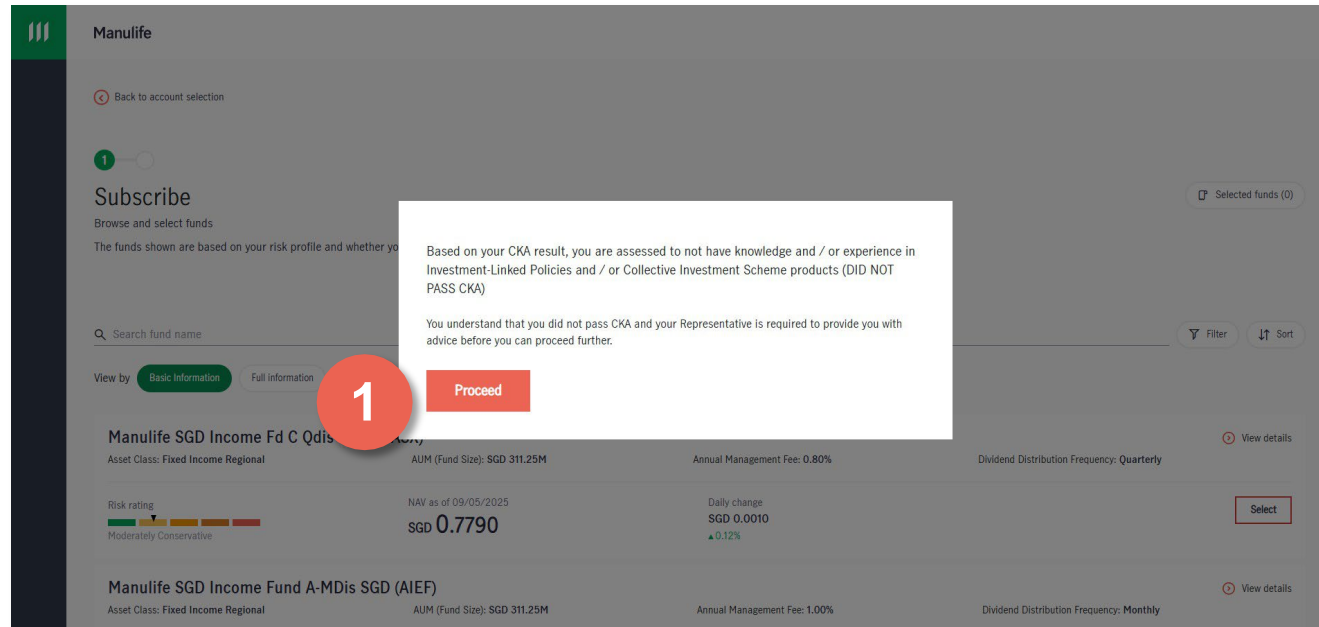
2

If the customer chooses to **PROCEED**, funds of a higher risk level will not be available for selection.

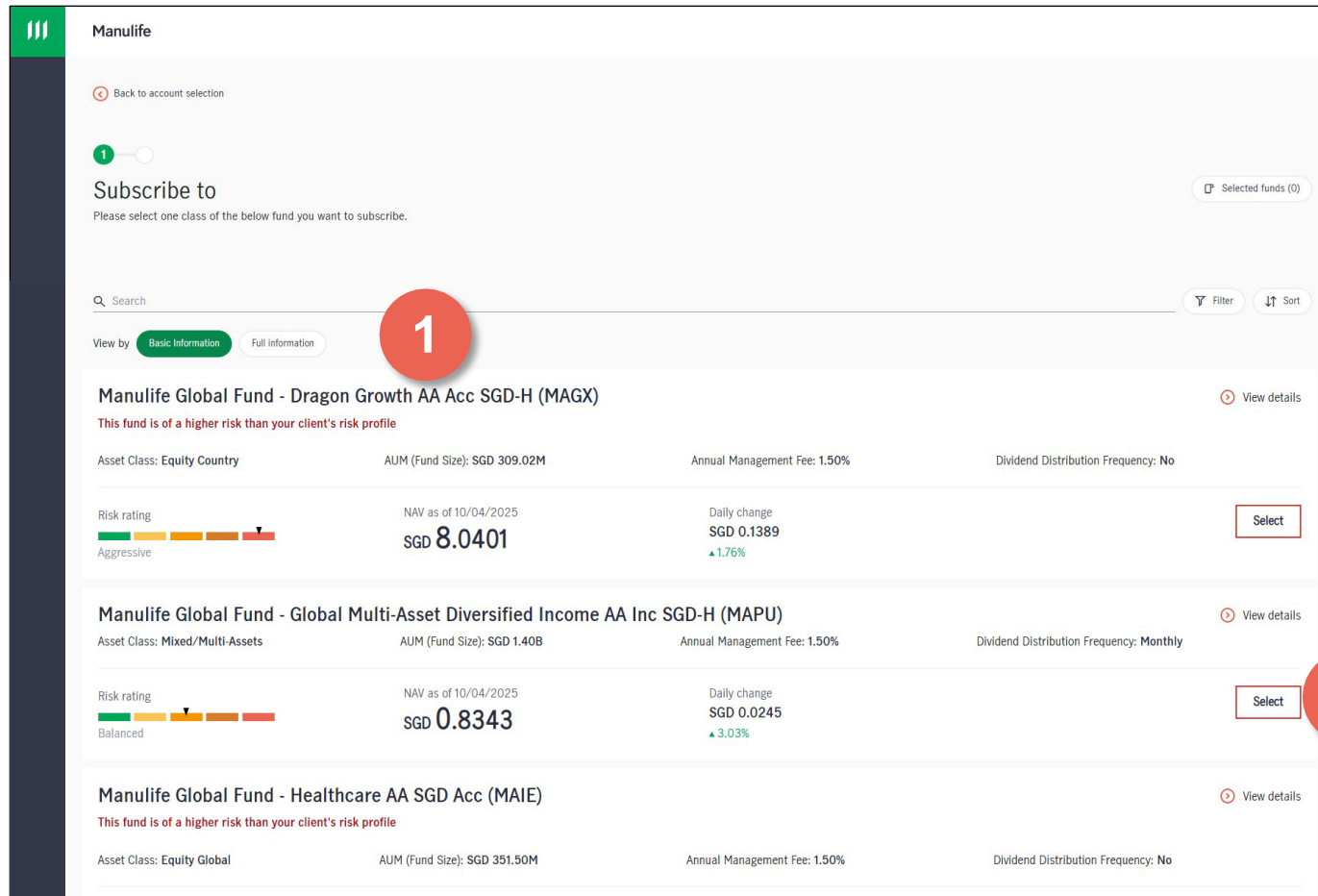
If the customer chooses to **CHOOSE THEIR OWN FUNDS**, funds of any risk can be selected.

# Advice Pop-up - CKA Fail

1. If customer is CKA Fail, simply click 'Proceed'. Funds of higher risk will not be available for selection for Switch-in funds.



# Fund selection



**Manulife**

Back to account selection

1 ☐

**Subscribe to**  
Please select one class of the below fund you want to subscribe.

Selected funds (0)

Search

Filter Sort

View by **Basic Information** Full Information

**1**

**Manulife Global Fund - Dragon Growth AA Acc SGD-H (MAGX)** [View details](#)

This fund is of a higher risk than your client's risk profile

Asset Class: Equity Country AUM (Fund Size): SGD 309.02M Annual Management Fee: 1.50% Dividend Distribution Frequency: No

Risk rating: Aggressive NAV as of 10/04/2025: SGD 8.0401 Daily change: SGD 0.1389 ▲ 1.76% **Select**

**Manulife Global Fund - Global Multi-Asset Diversified Income AA Inc SGD-H (MAPU)** [View details](#)

Asset Class: Mixed/Multi-Assets AUM (Fund Size): SGD 1.40B Annual Management Fee: 1.50% Dividend Distribution Frequency: Monthly

Risk rating: Balanced NAV as of 10/04/2025: SGD 0.8343 Daily change: SGD 0.0245 ▲ 3.03% **2** **Select**

**Manulife Global Fund - Healthcare AA SGD Acc (MAIE)** [View details](#)

This fund is of a higher risk than your client's risk profile

Asset Class: Equity Global AUM (Fund Size): SGD 351.50M Annual Management Fee: 1.50% Dividend Distribution Frequency: No

## 1. List of funds displayed.

- For CKA Pass customers who wish to choose their own funds, a red alert will remind customer that the fund is of higher risk, but the fund can still be selected.
- For CKA Fail customer or CKA Pass customers that proceed with advice, funds of higher risk will not appear in the list at all.

## 2. Click Select on the desired fund.

# Fund selection

The screenshot displays the Manulife fund selection interface. It lists three funds with their respective details:

- Manulife Global Fund - Dragon Growth AA Acc SGD-H (MAGX)**: Asset Class: Equity Country, AUM (Fund Size): SGD 309.02M, Annual Management Fee: 1.50%. NAV as of 10/04/2025: SGD 8.0401. Daily change: SGD 0.1389 (▲1.76%). Risk rating: Aggressive.
- Manulife Global Fund - Global Multi-Asset Diversified Income AA Inc SGD-H (MAPU)**: Asset Class: Mixed/Multi-Assets, AUM (Fund Size): SGD 1.40B, Annual Management Fee: 1.50%. NAV as of 10/04/2025: SGD 0.8343. Daily change: SGD 0.0245 (▲3.03%). Risk rating: Balanced.
- Manulife Global Fund - Healthcare AA SGD Acc (MAIE)**: Asset Class: Equity Global, AUM (Fund Size): SGD 351.50M, Annual Management Fee: 1.50%. NAV as of 10/04/2025: SGD 0.8343. Daily change: SGD 0.0245 (▲3.03%). Risk rating: Balanced.

A modal titled "Fund selected" is open for the first fund, showing the gross amount of 2,300 and the minimum subscription amount of SGD 1,000.00. A red circle with the number "1" highlights the gross amount input field.

1. Input Gross amount. System will display minimum subscription amount.
2. System will prompt as a red alert if amount key in is less than minimum.
3. Input dividend instruction by Payout or Reinvest.

Note: When you choose Payout option for Cash, dividends will be credited to the Cash and not to the Designated Bank Account. Customer can log into iFUNDS to withdraw the accumulated dividends in the iFUNDS Cash Account at their own convenience.

Payout Option is not available for SRS.

4. Select Save.

The screenshot shows the "Fund selected" modal for the Fidelity European Growth SR-ACC-SGD (CPF) (FICF) fund. The gross amount is set to 900, which is less than the minimum subscription amount of SGD 1,000.00. A red alert message states: "The amount must be greater than or equal to minimum subscription amount SGD 1,000.00". A red circle with the number "2" highlights the gross amount input field. A red circle with the number "3" highlights the "Save" button.

# Fund selection

**Manulife**

Aggressive SGD 0.9200 ▲ 0.80%

**Manulife Global Fund - Dragon Growth AA Acc SGD-H (MAGX)**  
 This fund is of a higher risk than your client's risk profile

Asset Class: Equity Country AUM (Fund Size): SGD 309.02M Annual Management Fee: 1.50%

Risk rating: Aggressive NAV as of 10/04/2025 SGD 8.0401 Daily change SGD 0.1389 ▲ 1.76%

**Manulife Global Fund - Global Multi-Asset Diversified Income AA Inc SGD-H (MAPU)**

Asset Class: Mixed/Multi-Assets AUM (Fund Size): SGD 1.40B Annual Management Fee: 1.50%

Risk rating: Balanced NAV as of 10/04/2025 SGD 0.8343 Daily change SGD 0.0245 ▲ 3.03%

**Manulife Global Fund - Healthcare AA SGD Acc (MAIE)**  
 This fund is of a higher risk than your client's risk profile

Asset Class: Equity Global AUM (Fund Size): SGD 351.50M Annual Management Fee: 1.50%

**Transaction order**

Fund(s) selected **1**

Manulife Global Fund - Dragon Growth AA Acc SGD-H (MAGX) [Edit](#)

Gross amount SGD 2,300.00  
 Dividend option -

+ Add more funds **2**

**Next**

*Up Next: Review your subscription order*

1. Click Edit to make changes, if any.
2. To include more than 1 fund, select Add more funds.
  - Note that the Gross amount is in the Fund currency and will be validated against the customer's Budget in M360.
3. Click Next.

**Transaction order**

Fund(s) selected

Manulife Global Fund - Dragon Growth AA Acc SGD-H (MAGX) [Edit](#) ▲

Gross amount SGD 2,300.00  
 Dividend option -

Manulife Global Fund - Global Multi-Asset Diversified Income AA Inc SGD-H (MAPU) [Edit](#) ▼

Gross amount SGD 1,200.00  
 Dividend option Payout

+ Add more funds

**Next**

*Up Next: Review your subscription order*

**3**

## Review subscription order and acknowledge

Manulife

1

2

Review your subscription order

Verify the details on this page before submitting.

Account details

Account holder	ifunds
Account type	SRS
Account number	-

Subscribe

Fund name	Gross amount	Percentage allocation	Dividend option
Manulife Global Fund - Dragon Growth AA Acc SGD-H (MAGX)	SGD 2,300.00	65.71%	
Manulife Global Fund - Global Multi-Asset Diversified Income AA Inc SGD-H (MAPU)	SGD 1,200.00	34.29%	Payout
Total	SGD 3,500.00	100.00%	

Upfront fee

1.5%

Important notes

I confirm that I have checked the correctness, accuracy, completeness and validity of the information provided and I understand the requirements of MAS Notice FAA-N16. In particular:

I confirm that I have fulfilled all relevant and regulatory requirements of MAS Notice FAA-N16. In particular:

1. Review your order for accuracy and 'Edit transaction' if needed. ***Once you return to M360, you will not be able to edit your selections.***
2. Input the Upfront fee for the subscription order. The % will be applied across all funds in the order.
3. Acknowledge the important notes
4. Click Confirm all details.

Important notes

3

I confirm that I have checked the correctness, accuracy, completeness and authenticity of the above transaction(s).

I confirm that I have fulfilled all relevant and regulatory requirements applicable to the above transaction(s), including without limitation completing the Customer Knowledge Assessment ("CKA") within the meaning of and in accordance with the requirements of MAS Notice FAA-N16. In particular:

- I have recommended funds that are equal or lower than the client's risk profile. The funds recommended are in line with the client's investment objectives, financial situation and particular needs based on the completed Investment Risk Profile Questionnaire/ Plan Right document (as may be revised), as well as the outcome of the CKA. I have explained to the client the features and risks of the transaction (including any possible disadvantages associated with any fund switch(es) and whether the client is entitled to a free fund switch), and have provided the client a copy of the applicable offering documents as part of my advice on the funds I have recommended in the transaction(s) above.
- Where my client has passed CKA and he/she has exercised his/her right not to receive advice concerning fund(s) that are unlisted Specified Investment Products within the meaning of MAS Notice FAA-N16, or not to accept such advice, I have highlighted to the client that it is his/her responsibility to ensure the suitability of the fund and that the client will not be able to rely on the safeguards from section 36 of the Financial Advisers Act 2001 to file a civil claim in the event of a loss.

I acknowledge that notwithstanding my submission of the above transaction(s), the above transaction(s) will not be processed unless the client approves the above transaction(s) using their Manulife Investments iFunds Singapore account. If the client does not submit their approval within 14 days, the above transaction(s) will expire and be cancelled automatically.

I acknowledge that any fund prices or net asset values ("NAV") displayed on the Manulife Investments iFunds Singapore platform are purely indicative, and the actual price or NAV of the fund(s) for the above transaction(s) is/are determined based on forward pricing. The NAV may change during the time of review and processing of the above transaction(s) and the NAV shall be available only after the relevant transaction has been confirmed by the fund manager or transfer agent at the relevant fund.

For investments in funds included under the CPF Investment Scheme ("CPFIS"), I declare that I have checked that the client has opened a CPF Investment Account before; invested in the CPF Investment Scheme - Special Account before; and/or completed the Self-Awareness Questionnaire.

By using the Manulife Investments iFunds Singapore platform (including to submit this trade), I acknowledge that I have read, understood and agree to the [Terms of Use](#), [Privacy Policy](#), and all the statements above.

# Return to M360

Manulife

Your fund selection below will be passed to M360 to complete your Proposal.

Back to M360

1

What happens next?

The account opening and/or trade instruction will only be processed once your supervisor has given approval.

Once approved by your supervisor, an email will be sent to your client to review the account opening and/or trade.

Transaction details

Reference number	-			
Account holder	ifunds			
Account type	SRS			
Account number	-			
Subscribe		Gross amount	Percentage allocation	Dividend option
Manulife Global Fund - Dragon Growth AA Acc SGD-H (MAGX)		SGD 2,300.0000	65.71%	
Manulife Global Fund - Global Multi-Asset Diversified Income AA Inc SGD-H (MAPU)		SGD 1,200.0000	34.29%	Payout
Total		SGD 3,500.0000	100.00%	
Upfront fee				
Sales charges	1.50%			

\*Note: Prevailing Goods and Services Tax (GST) will be applied on all fees (where applicable).

1. Select 'Back to M360'.



# Proposal

Proposals > iFUNDS - Unit Trust

Referral

Notes

Customer profile

Plan settings  
ifunds

Fund selection

1

iFUNDS - Unit Trust - Subscription

Company

ifunds

Account number

1000002521

Payment mode

CPF-OA

Upfront fee

0%

Investment amount

S\$ 7,000.00


Investment amount



S\$ 7,000.00

Save

1. Plan details will be populated based on selections in iFUNDS.
2. Select Save.

Fund selection


Customer Risk Profile: **Balanced**

Fund name/ Code	Fund risk rating	Percentage	Gross amount	Dividend option
<b>Fidelity European Growth SR-ACC-SGD</b> <i>This fund is higher than the customer's risk profile</i>	 <b>4</b> Growth	35.71%	\$S 2,500.00	-
<b>Fidelity Global Dividend SR-ACC-SGD</b>	 <b>3</b> Balanced	64.29%	\$S 4,500.00	-

Investment amount

\$S 7,000.00

2

Save

# Product Benefits and Limitations

## 1. Review Product Benefits and Limitations.

1

Proposals > Basis of recommendation

Referral

Notes

Product benefits and limitations

1

**Plan Benefits**

Through a Manulife iFUNDS Wrap Account (iFUNDS), your financial adviser will be able to recommend subscriptions, switches, and redemptions of unit trusts according to your financial profile. Your financial adviser will have an overview of your Unit Trust portfolio and be able to make recommendations holistically. In return for this ongoing service, your financial adviser may apply an annual wrap fee based on the value of your portfolio. iFUNDS offers free switching between unit trusts. See the descriptions and table below for a breakdown of all applicable fees.

Trades through iFUNDS accounts can be funded by Cash, CPF-OA, CPF-SA, or SRS monies. For the Cash account type, iFUNDS offers a cash wallet for 9 different currencies. The Cash and SRS account types contain a default auto-sweep feature into a Phillip Money Market Fund for idle cash in SGD & USD above \$100.

**Wrap Fee**

An annual fee (charged on quarterly basis) agreed between you and your financial adviser. It is charged based on the aggregate value of all investments in your wrap account held with iFUNDS, excluding cash and cash equivalents.

**Upfront Fee**

A sales charge (typically 0-5%) on the subscription order as agreed between you and your financial adviser. It is deducted upfront from the total subscription monies received and the net sum remaining shall be used to subscribe into the selected Unit Trusts.

**Trailer Fee**

**Plan Limitations**

Your investments under a transaction will be linked to changes in the particular financial market or markets where the transaction occurs, and you will be exposed to price, currency exchange, interest rate or other volatility in that market or markets. You may sustain substantial losses on the investment if the market conditions move against your positions. It is in your interest to fully understand the impact of market movements, in particular the extent of profit/loss you would be exposed to when there is an upward or downward movement in the relevant markets, and the extent of loss if you have to liquidate a position if market conditions move against you. Your position may be liquidated at a loss, and you will be liable for any resulting deficit in your iFUNDS account.

A Unit Trust may experience downward price movements and may under some circumstance even become valueless. Past performance is not necessarily indicative of future performance.

Investing involves risk, including possible loss of principal invested. The performance of the client's portfolio may differ from the performance of the relevant portfolio due to a number of factors such as cash flows, liquidity of instruments, portfolio rebalancing and timing differences.

**Risks of investing in Unit Trusts**

(a) The prices of Units in a Fund will fluctuate, sometimes dramatically. The price of a Unit may move up or down, and Units may become valueless. An investment in any Fund is subject to various risks, and there can be no assurance that a Fund's investment objectives will be realised. The risks relating to a Fund will be set out in the Fund Offering Documents, which you should carefully review before deciding to invest. The past performance of a Fund should not be taken as an indication of its future performance. You should also understand that the issue, subscription and redemption price of units or shares in respect of any Fund is usually only indicative and not final and binding.

(b) Investment in a Fund is meant to produce returns over the long term. You should not expect to obtain short-term gains from such an investment.

(c) Some 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 Funds will potentially make extensive use of derivatives, including more complex derivative instruments or strategies to achieve the investment objective, and 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 also give rise to liquidity, counterparty and valuation risks.

(d) Under certain market conditions you may find it difficult or impossible to liquidate a position, to assess a fair price or assess risk exposure. This can happen, for example, where the market for a transaction is illiquid or where there is a failure in

# Proposal – Basis of recommendation (BoR)

Proposals > Basis of recommendation

Referral Notes

Recommendation for LO Kang Sang

1. Client's objectives

1

- Wealth accumulation
- Budget

Your risk profile: **Aggressive**  
Generally speaking, you demonstrate a rather strong preference, knowledge and / or experience on high-risk, complex or leveraged products; and/or possess substantial financial capability to deal with the loss incurred from financial investment.

1. Review BoR details.
2. Document how the plan meets client objectives.
3. Acknowledge the relevant CKA result and advice option chosen and Continue
  - *These selections & inputs will be pre-populated from iFUNDS and cannot be edited.*

Explain how the plan meets client's need for Subscription \*

Reasons.....

2

Fund details

Fund name/ Code	Fund risk rating	Percentage	Gross amount	Dividend option
Manulife Global Fund - Dragon Growth AA Acc SGD-H (MAGX) <small>This fund is higher than the customer's risk profile</small>	Aggressive	65.71%	\$S 2,300.00	-
Manulife Global Fund - Global Multi-Asset Diversified Income AA Inc SGD-H (MAPU)	Balanced	34.29%	\$S 1,200.00	Payout

3

You have completed the **Client Knowledge Assessment** and is assessed to have the knowledge and/or experience in Investment-linked policies (ILP) and/or collective investment scheme (CIS) products. \*

☒ I have chosen to receive advice from my representative concerning the purchase of ILP / CIS transaction but have decided to choose the funds myself.  
I understand that by choosing not to accept the advice:  
(1) It is my responsibility to ensure that the fund(s) I select is suitable for me, and  
(2) I will not be able to rely on section 36 of the Financial Advisers Act 2001 to file a civil claim in the event of a loss.  
I CONFIRM that I wish to proceed with the fund(s) / transaction without advice.

# Application

All slides in this Application section will only call out sections that are unique to iFUNDS or that require specific care. Even if not explicitly included in this guide, please follow the standard sales advisory process and application steps.

The screenshot shows the 'Application' step in a multi-step process. The breadcrumb trail at the top is 'Proposals > Basis of recommendation > Application'. The main content area displays the following information:

Proposal name	Insured/Main applicant	Premium/Investment amount
iFUNDS - Unit Trust - Subscription (CPF-OA)	ifunds	S\$ 7,000

At the top right of the main content area, there is a link for 'Plan Right Report'. A red circle with the number '1' is overlaid on the 'Complete information' button, which is located to the right of the table. At the bottom of the screen, there are 'Back' and 'Continue' buttons.

1. Select Complete information to proceed to Apply journey.

- *Note: Plan Right Report will be available to view and download*

# Application – Personal information - Education

1. iFUNDS' account opening application requires a more specific education level. Input via the dropdown in the Personal information section.


Personal Information - iFund test

Save X

✓ ✓ ✓ Education ✓ ✓

Mailing address

☒ Mailing address same as Residential address

 Education

Education

☒ Secondary education or below

1 Select education level \*

Secondary

- No Formal Qualification / Pre primary / Lower Primary
- Primary
- Lower Secondary
- Secondary

# Application – Personal information – Total Net Worth

Personal Information - IFund test Save X

☒ No ☐ Yes

**Total Net Worth**  
This means total assets (property, share, investments, etc) less liabilities (loans, mortgages, etc)

1

Net worth\*  
S\$ 67,000

Liquid net worth\*  
S\$ 65,000

Are you an undischarged bankrupt?\*

☒ No ☐ Yes

Continue

2

**Total Net Worth**  
This means total assets (property, share, investments, etc) less liabilities (loans, mortgages, etc)

Net worth\*  
S\$ 67,000

Liquid net worth\*  
S\$ 68,000

⚠ Liquid net worth is more than the Net worth.

1. Input your customer's "Net worth" and "Liquid net worth" values.
  - Liquid net worth is defined as cash & cash equivalents and assets that can be easily and quickly converted to cash. Exclude assets like property, pre-retirement CPF, bonds, business ownership, etc...
2. "Liquid net worth" amount cannot be more than Net worth, system will prompt with a red alert.

**Note:** These 2 fields are indicative only and will not be validated against the FNA budget.

# Application – Agreement and Declaration

Agreement & Declaration

Beneficial owner

Beneficial owner

A beneficial owner is defined as the natural person who ultimately owns or controls the customer or the natural person on whose behalf business relations are established. It includes any person who exercises ultimate effective control over a legal person. (E.g. any person owning more than 25% of the legal person or legal arrangement, taking into account any aggregated ownership for companies with cross-shareholdings).

Is there a beneficial owner(s) in this application?

☒ No
 ☐ Yes

Politically Exposed Person

Politically Exposed Person

Prominent public functions includes the roles held by a head of state, a head of government, government ministers, senior civil or public servants, senior judicial or military officials, senior executives of state owned corporations, senior political party officials, members of the legislature and senior management of international organizations.

Connected party of the Corporation;

(a) in relation to a legal person (other than a partnership), means any director or any natural person having executive authority in the legal person; OR

(b) in relation to a legal person that is a partnership, means any partner or manager

☒ No
 ☐ Yes

Acting On Behalf

Acting On Behalf

Have you appointed a person to act on behalf of you in this Application, or are you acting on behalf of another person?

☒ No
 ☐ Yes

1. “Beneficial owner” should be marked as “No”. iFUNDS does not accept beneficial owners.
2. “Acting On Behalf” should be marked as “No”. iFUNDS does not accept anyone acting on behalf of another. All iFUNDS accounts are opened only in the name of the account holder.

# Application – Supporting docs

Supporting Docs - iFund test

**Upload documents**

Please upload all mandatory documents and forms using the photo capturing function. All documents must meet Manulife's requirement and failure to do so will result in delay/rejection of the application.

**Tips for Upload**

- Each photo size can be up to 10 MB, please reduce camera resolution if required.
- Total size of uploaded documents can be up to 60 MB, please reduce camera resolution if required.
- Please ensure documents are readable, legible and of enough brightness.
- Do not upload encrypted files.
- Acceptable formats are PDF, JPG and JPEG only.

Document type:  
Document Reference (NRIC, Passport, Pass)

Uploaded 21/02/2025

Document type:  
Proof of Address

Uploaded 21/02/2025

+ Add more documents

1. Unless MyInfo was used to populate the Personal information, NRIC & proof of address\* are mandatory documents.

*\*iFUNDS will accept back of NRIC as proof of address. Please ensure that the ID number & address are fully visible on the document submitted.*



# Application – Submission

PT

Application > Paul Test SAP applications Aug 28

Supporting Docs

Signature

Submission

Signature

Representative Declaration

Is this a Non-Face-To-Face ("NFTF") Sales Advisory Process? \*

☐ No
 ☒ Yes

Please review and sign to confirm:

- Please review all individual documents and sign.
- If you leave this session without clicking "Proceed to submission", signature information will be lost.

Application documents for all proposals (include 3rd party products)

Plan Right Report

iFUNDS - Unit Trust

Application Form

Share

Proceed To Submission

1. Declare whether this is a Non-Face-To-Face transaction. If so, please submit a Non-Face-To-Face form and upload to MyMAG/MyMFA. You may click [here](#) on how to fill up the Non-Face-To-Face form.
2. Accept and Confirm both the Plan Right Report and iFUNDS Unit Trust application form.

# Application – Submission

Application > LO Kang Sang applications May 08

Payment

Supporting Docs

Signature

Submission

IFUNDS - Unit Trust

Application Form

Click/tap the box to sign

Main applicant  
LO Kang ...  
Signed

Agent  
000QJW...  
Signed

1

Declaration & Authorisation

By signing and submitting this application electronically, I/we agree, declare, warrant and represent that:

(a) I/we have read, reviewed and understood this application form, other forms and documents, including but not limited to the Cover Page, Policy Illustration, Product Summary and Bundled Product Disclosure Document, where applicable ("Manulife Application Documents"). I/we have read and understood the insurance benefits and features stated in the Manulife Application Documents, including the benefit limits, pre-existing condition(s), waiting period(s), limitations and exclusions, where applicable;

(b) I/we understand that I/we only need to sign one-time for this application. I/we agree and authorise that my/our electronic signature(s) will be automatically affixed to the signature fields or designated places of the Manulife Application Documents, as if each had been personally signed by me/us, and they shall carry the same force and effect as original signatures;

(c) I/we will not challenge or dispute the validity, admissibility, enforceability, authenticity or accuracy of the electronically signed Manulife Application Documents in any proceedings, unless there is proven fraud or impersonation; and

(d) this application is governed by and construed in accordance with the laws of Singapore. The Singapore courts shall have exclusive jurisdiction over this application.

☒ I agree with all statements described above.

Share

Proceed To Submission

1. For Face to Face transaction, provide client signature as well as agent signature.

2. Click the relevant box and Proceed to Submission.

3. Manager to review application.

4. Once manager approves, iFUNDS will send an email to inform that the account has begun processing.

Applications

Resources

Manager Review

Name	Policy Number	Agent	Policy Owner	Sum Insured	Submitted date	Status
IFund test applications Feb 21		OWSJSXXQTTTJQQJXW	IFund test		21/02/2025	Pending Review
Close details						
Manulife Investment Management - Unit...	0003007595	OWSJSXXQTTTJQQJXW	IFund test	-	21/02/2025	Pending Review
Owner TC029 Rider 920574102 applications...		OWSJSXXQTTTJQQJXW	Owner TC029 Rider 920574102		20/02/2025	

2

# After supervisor approval on M360

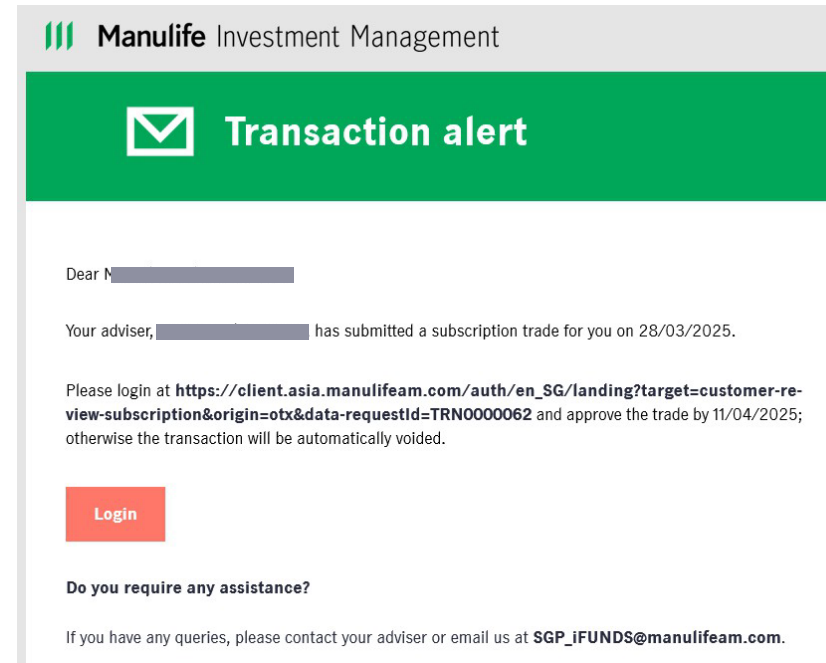
**Note:** If your single- or multi-apply in M360 only contains iFUNDS or ML products, **you will not need to complete the application in MyMFA / MyMAG.**

If your application includes third party products, you will still need to take action on MyMFA / MyMAG for third party products per the usual process.

You may still receive notifications from MyMFA / MyMAG, please check the comments to see if any actions is required from you.

iFUNDS portal link:

Login



Customer will need to perform the following 2 **steps**. You can refer to the video guide or the document guide for step by step instructions.

Video  
Guide

**Step 1:** Log in to iFUNDS to approve the subscription

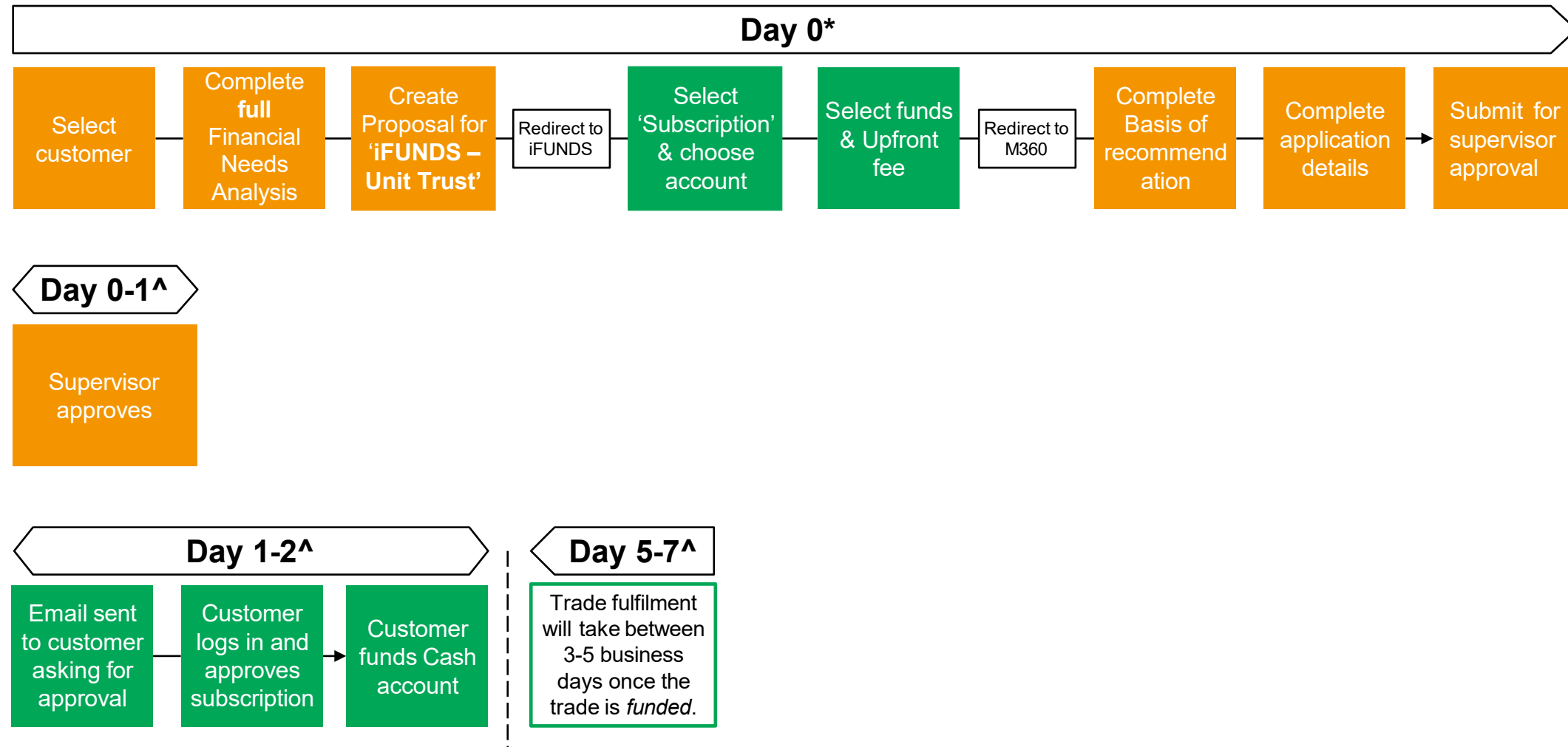
Video guide: 

**Step 2:** Top up iFUNDS Cash Account (for cash only) 

Document  
Guide



# High level flow & timeline: Subscription for existing account



# Fund Switch

Fund Switch requires at least an updated RPQ & CKA, but does not require the full Financial Needs Analysis (FNA) to be updated.

Basis of recommendation will also be required for each Fund Switch.

1. Ensure that the IRPQ & CKA results are updated .
2. Full FNA is optional to update. PlanRight report will still be available to download.
3. Select 'Create Proposal'.

The screenshot shows the FNA Dashboard interface. A red box labeled '1' highlights the left sidebar containing the 'Risk profile' (Balanced, Last evaluated: 01-04-2025, Edit questionnaire), 'Customer knowledge assessment', and a 'Create proposal' button at the bottom labeled '3'. A red box labeled '2' highlights the main content area, which includes the 'Insurance portfolio' (I do not wish to take my existing insurance into consideration), 'Financial portfolio' (Cash flow: S\$ 141,000, Net worth: S\$ 132,000), and 'Budget' (Total cash (annual): S\$ 100,000, Total cash (single): -, CPF-OA (single): S\$ 7,000, CPF-SA (single): -, CPF-MA (annual): -, SRS (single): S\$ 3,500). Below these is the 'Your Goals' section with tabs for Protection, Wealth Accumulation, and Legacy. The 'Wealth Accumulation' tab is active, showing 'Savings & Investment Planning' with a description, subscription, time horizon of 10, and a wealth needs shortfall of S\$ 200,000. At the bottom, there are two images of families.

# Create Proposal

Not completed

Personal Accident Protection  
Not completed

Hospitalisation Protection  
Not completed

Wealth Accumulation

Create proposal

Create proposal

Create proposal

Retirement Planning  
Not completed

**Savings & Investment Planning**  
Subscription  
Shortfall by S\$ 200,000

Legacy

Legacy Planning  
Not completed

Policy Servicing

Create proposal

Create proposal

Create proposal

iFast Global Prestige - LGI-iFAST DPMS  
iFAST Global Prestige - LGI-iFAST DPMS

iFAST Global Prestige - MFA Company Portfolio  
iFAST Global Prestige - MFA Company Portfolio

Manulife Investment Management (Singapore) Pte. Ltd.  
iFUNDS - Unit Trust

1. Click either 'Saving & Investment Planning' or 'Retirement'.
2. Select Create proposal under 'iFUNDS – Unit Trust'. You will be redirected to iFUNDS.
3. iFUNDS will be able to identify your customer's existing account and will display the option for 'Fund Switch'.
4. Select Fund Switch and choose the account. Click Next to proceed.

Customer information

Name

ID No.

Date of Birth

Phone

Email

Account opening (Wrap)

Account opening (Wrap) With Subscription

Subscription

**Fund Switch**

Account

000002521

1000002521

# Advice Pop-up - CKA Pass

Manulife

Back to account selection

1

Subscribe to

Please select one class of the below fund you want to subscribe to

Search

View by Basic Information Full Information

abrdn Global Sustainable Eqty SGD (AGS)

This fund is of a higher risk than your client's risk profile

Asset Class: Equity Global

Risk rating

Growth

abrdn India Opportunities

NAV as of 31/03/2025  
SGD 1.4450

Daily change  
SGD -0.0000  
▼ -1.55%

Dividend Distribution Frequency: No

Selected funds (0)

Filter Sort

View details

Proceed

Based on your CKA result, you are assessed to have knowledge and / or experience in Investment-Linked Policies and / or Collective Investment Scheme products (PASSED CKA)

☐ You have chosen to receive advice from your representative concerning the purchase of ILP / CIS transaction and **have decided to proceed with your representative's recommendation.**

☐ You have chosen to receive advice from your representative concerning the purchase of ILP / CIS transaction but **have decided to choose the funds yourself.**  
You understand that by choosing not to accept the advice:  
(1) It is your responsibility to ensure that the fund(s) you select is suitable for you, and  
(2) You will not be able to rely on section 36 of the Financial Advisers Act 2001 to file a civil claim in the event of a loss.  
You CONFIRM that you wish to proceed to select the fund(s) / transaction without advice.

1. If customer is CKA Pass, the pop-up will have 2 options:
  - Receive advice and **PROCEED**
  - Receive advice but want to **CHOOSE THEIR OWN FUNDS**
2. If the customer wishes to choose their own funds, then both the original advice and the reason the customer prefers to choose their own funds must be documented in the free text box.

Based on your CKA result, you are assessed to have knowledge and / or experience in Investment-Linked Policies and / or Collective Investment Scheme products (PASSED CKA)

☐ You have chosen to receive advice from your representative concerning the purchase of ILP / CIS transaction and **have decided to proceed with your representative's recommendation.**

☒ You have chosen to receive advice from your representative concerning the purchase of ILP / CIS transaction but **have decided to choose the funds yourself.**  
You understand that by choosing not to accept the advice:  
(1) It is your responsibility to ensure that the fund(s) you select is suitable for you, and  
(2) You will not be able to rely on section 36 of the Financial Advisers Act 2001 to file a civil claim in the event of a loss.  
You CONFIRM that you wish to proceed to select the fund(s) / transaction without advice.  
Representative's recommendation not accepted by client: \*

Reason for not accepting advice.....

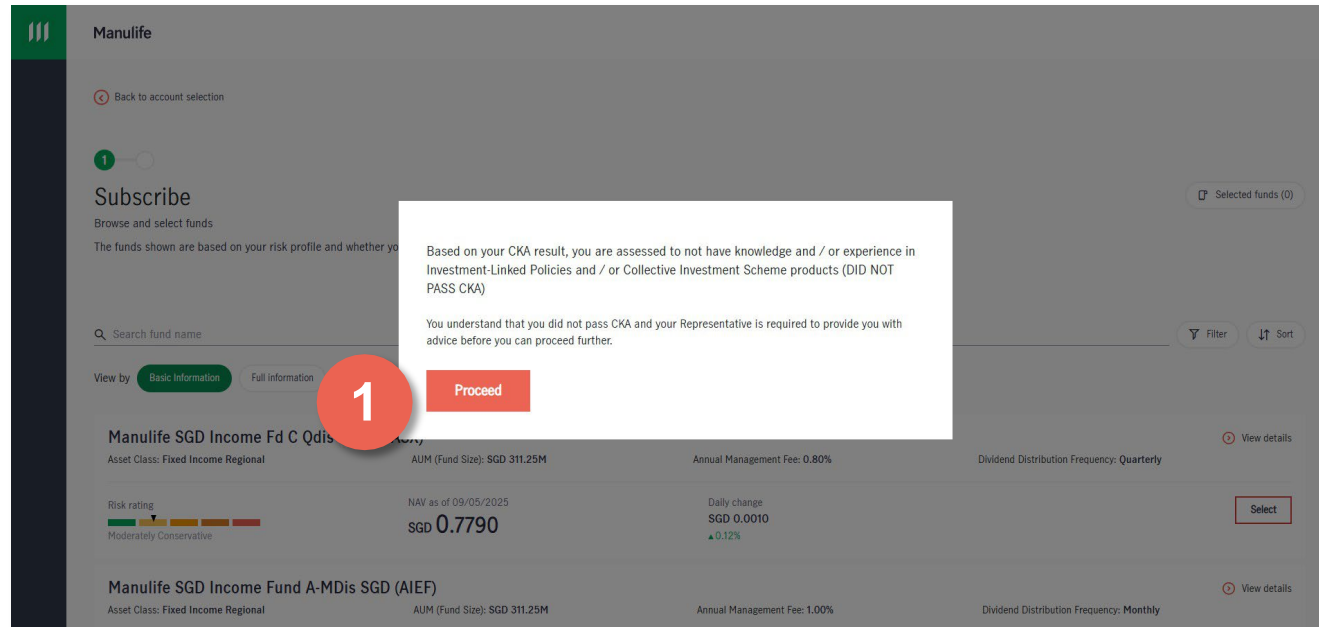
Proceed

If the customer chooses to **PROCEED**, funds of a higher risk level will not be available for selection.

If the customer chooses to **CHOOSE THEIR OWN FUNDS**, funds of any risk can be selected.

# Advice Pop-up - CKA Fail

1. If customer is CKA Fail, simply click 'Proceed'. Funds of higher risk will not be available for selection for Switch-in funds.





# Switch from

**Manulife**

Back to account selection

1 Switch from

The figures shown below are for reference only. For funds with higher risk level, there is a restriction on the allocation. Refer to the details [here](#)

View your order (0)

Search Filter Sort

View by Basic Information Full Information

**abrdn Global Emerging Markets Fund (AGEM)** View details

Switching from this fund is currently not available

Allocation (%): 12 Units held: 20,000.0000 Total amount: SGD 24,500.00 Dividend option: Reinvest

Risk rating Growth NAV as of 06/11/2024 SGD 1.2250 Daily change SGD -0.0107 ▼ -0.47% Select

**BGF Sustainable Energy Fund A2 USD (BSEU)** View details

Switching from this fund is currently not available

Allocation (%): 12 Units held: 800.0000 Total amount: USD 23,352.00 Dividend option: Reinvest

Risk rating Growth NAV as of 06/11/2024 USD 29.1900 Daily change USD -0.2700 ▼ -1.86% Select

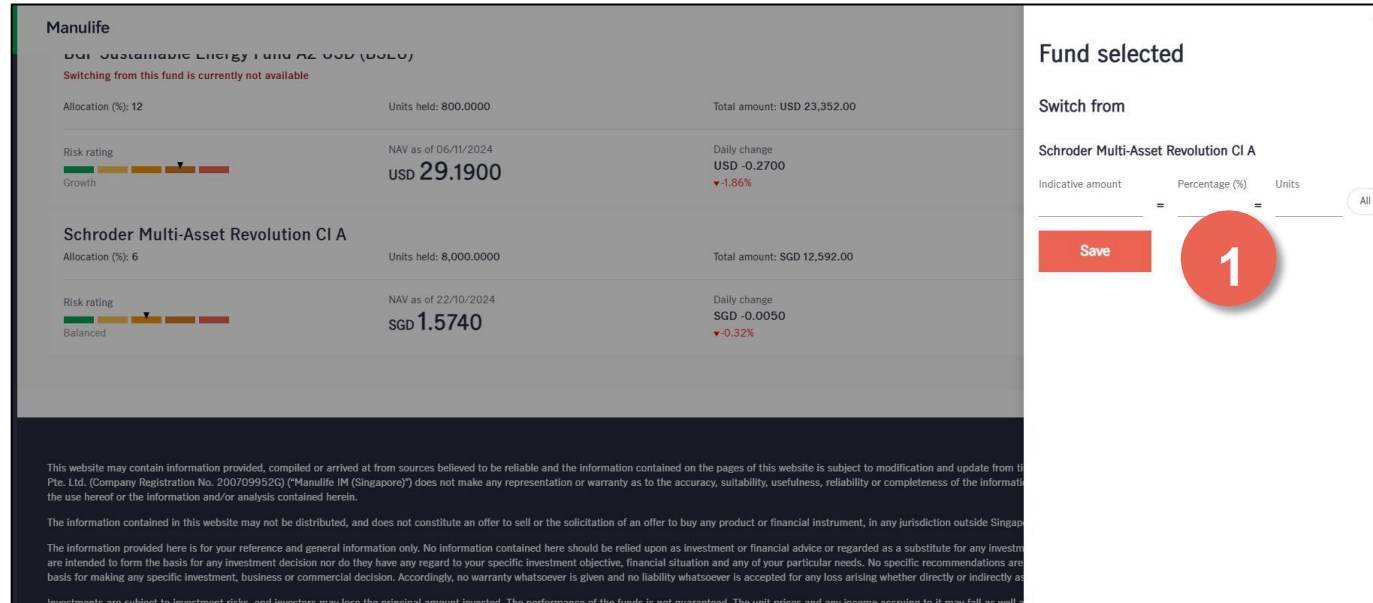
**Schroder Multi-Asset Revolution CI A** View details

Allocation (%): 6 Units held: 8,000.0000 Total amount: SGD 12,592.00 Dividend option: Reinvest

Risk rating Balanced NAV as of 22/10/2024 SGD 1.5740 Daily change SGD -0.0050 ▼ -0.32% Select

1. Some funds may be blocked for fund switch, this will be marked with a red warning.
2. Proceed to select 1 fund to switch from
  - iFUNDS only accepts 1-1 or 1-many fund switch. To submit a many-1 or many-many fund switch, you will need to create multiple proposals and utilise M360's multi-apply function.

# Switch from



**Manulife**

**BCI Sustainable Energy Fund A2 USD (BSEU)**  
Switching from this fund is currently not available

Allocation (%): 12      Units held: 800.0000      Total amount: USD 23,352.00

Risk rating: Growth      NAV as of 06/11/2024: USD 29.1900      Daily change: USD -0.2700 (-1.86%)

**Schroder Multi-Asset Revolution CI A**

Allocation (%): 6      Units held: 8,000.0000      Total amount: SGD 12,592.00

Risk rating: Balanced      NAV as of 22/10/2024: SGD 1.5740      Daily change: SGD -0.0050 (-0.32%)

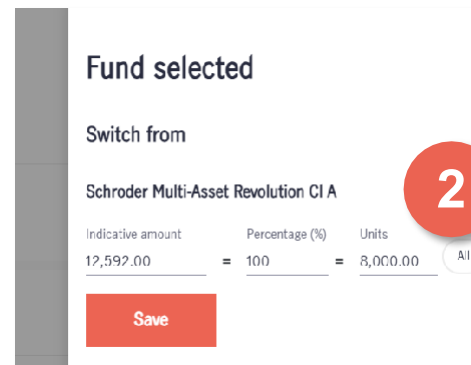
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Investments are subject to investment risks, and investors may lose the principal amount invested. The performance of the funds is not guaranteed. The unit price and any income accruing to it may fall as well as rise.

1. Input amount to switch out using either Indicative amount, Percentage (%), or Units.
2. Click "All" if customer wishes to switch 100% from the fund selected.
3. Select Save. A warning will display if the amount is less than the minimum switching amount.

**Fund selected**

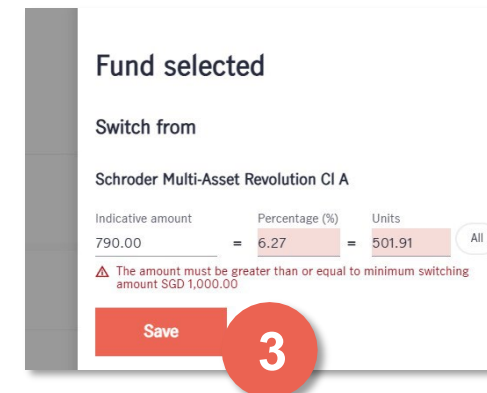
Switch from

Schroder Multi-Asset Revolution CI A

Indicative amount      Percentage (%)      Units

12,592.00      =      100      =      8,000.00      All

Save



**Fund selected**

Switch from

Schroder Multi-Asset Revolution CI A

Indicative amount      Percentage (%)      Units

790.00      =      6.27      =      501.91      All

⚠ The amount must be greater than or equal to minimum switching amount SGD 1,000.00

Save

# Switch from

## Manulife

Our Sustainable Energy Fund A2 USD (USD)

Switching from this fund is currently not available

Allocation (%): 12	Units held: 800,000	Total amount: USD 23,352.00
--------------------	---------------------	-----------------------------

Risk rating

Growth

NAV as of 06/11/2024

USD **29.1900**

Daily change

USD -0.2700

▼-1.86%

## Schroder Multi-Asset Revolution CI A

Allocation (%): 6	Units held: 8,000,000	Total amount: SGD 12,592.00
-------------------	-----------------------	-----------------------------

Risk rating

Balanced

NAV as of 22/10/2024

SGD **1.5740**

Daily change

SGD -0.0050

▼-0.32%

Transaction order

1

Switch from

Schroder Multi-Asset Revolution CI A

[Edit](#)

Percentage (%) 100.00

Next

2

Up Next: Switch to

1. Click Edit to make amendment or updates if any.
2. Select Next.

# Switch to

**Manulife**

Back to account selection

Switch to

The figures shown below are for reference only. For funds with higher risk level, there is a restriction on the allocation. Refer to the details [here](#)

View your order (0)

Search

Filter Sort

View by: Basic Information Full information

<b>Allianz Best Styles Global Equity CI ET Acc H2-SGD</b> Asset Class: Equity Global Risk rating: Equities	AUM (Fund Size): SGD 2.87B NAV as of 23/10/2024 <b>SGD 21.6904</b>	Annual Management Fee: N/A Dividend Distribution Frequency: No Daily change: SGD 0.0272 +0.13%	View details
<b>Allianz Best Styles Global Equity CI ET Acc H2-SGD (ABGE)</b> Asset Class: Equity Global Risk rating: Balanced	AUM (Fund Size): SGD 3.30B NAV as of 31/03/2025 <b>SGD 21.2014</b>	Annual Management Fee: 1.30% Dividend Distribution Frequency: No Daily change: SGD -0.6288 -2.88%	View details
<b>Capital Group New Perspective (LUX) B (Acc) SGD (CGPS)</b> Asset Class: Equity Global Risk rating: Balanced	AUM (Fund Size): SGD 15.90B NAV as of 28/03/2025 <b>SGD 31.7600</b>	Annual Management Fee: 1.50% Dividend Distribution Frequency: No Daily change: SGD -0.5900 -1.82%	View details
<b>Eastspring Inv UT SG Select Bd A</b> Asset Class: Fixed Income Regional Risk rating: Conservative	AUM (Fund Size): SGD 1.22B NAV as of 22/10/2024 <b>SGD 1.5180</b>	Annual Management Fee: N/A Dividend Distribution Frequency: No Daily change: SGD -0.0070 -0.45%	View details

1. Select fund(s) to proceed.
2. Indicate percentage of funds allocation to switch to or click 'All' to allocate 100%.
3. Sub-header will be updated to indicate how much has already been allocated.
4. Click Save.

**Fund selected**

0% has been allocated

Switch to

Allianz Best Styles Global Equity CI ET Acc H2-SGD

Percentage (%)

2

All

Save

**Fund selected**

0% has been allocated

3

Switch to

Allianz Best Styles Global Equity CI ET Acc H2-SGD

Percentage (%)

100

All

Indicative amount: SGD 12,592.00  
Indicative units: 580.53

4

Save

# Switch to

**Manulife**

Search

View by **Basic Information** Full Information

**Allianz Best Styles Global Equity CI ET Acc H2-SGD**

Asset Class: Equity Global AUM (Fund Size): SGD 2.87B Annual Management Fee: N/A

Risk rating: Balanced

NAV as of 23/10/2024: SGD 21.6904

Daily change: SGD 0.0272 ▲0.13%

**Allianz Best Styles Global Equity CI ET Acc H2-SGD (ABGE)**

Asset Class: Equity Global AUM (Fund Size): SGD 3.30B Annual Management Fee: 1.30%

Risk rating: Balanced

NAV as of 31/03/2025: SGD 21.2014

Daily change: SGD -0.6288 ▼-2.88%

**Capital Group New Perspective (LUX) B (Acc) SGD (CGPS)**

Asset Class: Equity Global AUM (Fund Size): SGD 15.90B Annual Management Fee: 1.50%

Risk rating: Balanced

NAV as of 28/03/2025: SGD 21.5500

**Transaction order**

140% has been allocated

Switch from

Schroder Multi-Asset Revolution CI A [Edit](#)

Percentage (%) 100.00

Switch to

Allianz Best Styles Global Equity CI ET Acc H2-SGD [Edit](#)

Allocation (%) 50.00

Dividend option N/A

Allianz Best Styles Global Equity CI ET Acc H2-SGD (ABGE) [Edit](#)

Allocation (%) 90.00

Dividend option N/A

+ Add more funds

⚠ Total % of target fund(s) is not equal to 100. Please adjust your target fund amount.

**Next**

Up Next: Review transactions

1. Full transaction order will display.
2. Click Edit to make changes to either Switch from or Switch To funds, if any.
3. Error message will display if total percentage allocation to Switch to funds must equal to 100%.
4. Select Next once order is correct & confirmed.

# Review switching order

**Manulife**

Review your switching order **1**

**Your account details**

Account holder	iFunds
Account type	CPF-OA
Account number	1000002521

**Switch from**

Fund name	Percentage	Units	Dividend option
Schroder Multi-Asset Revolution CI A	100.00%	8,000.00	Reinvest

**Switch to**

Fund name	Percentage	Dividend option
Allianz Best Styles Global Acc H2-SGD (ABGE)	100.00%	-

**Important notes** **2**

☐ I confirm that I have checked the correctness, accuracy, completeness and authenticity of the above transaction(s).

I confirm that I have fulfilled all relevant and regulatory requirements applicable to the above transaction(s), including without limitation completing the Customer Knowledge Assessment ("CKA") within the meaning of and in accordance with the requirements of MAS Notice FAA-N16. In particular:

- I have recommended funds that are equal or lower than the client's risk profile. The funds recommended are in line with the client's investment objectives, financial situation and particular needs based on the completed Investment Risk Profile Questionnaire/ Plan Right document (as may be relevant), as well as the outcome of the CKA. I have explained to the client the features and risks of the transaction (including any possible disadvantages associated with any fund switch(es) and whether the client is entitled to a free fund switch), and have provided the client a copy of the applicable offering documents as part of my advice on the funds I have recommended in the transaction(s) above.
- Where my client has passed CKA and he/she has exercised his/her right not to receive advice concerning fund(s) that are unlisted Specified Investment Products within the meaning of MAS Notice FAA-N16, or not to accept such advice, I have highlighted to the client that it is his/her responsibility to ensure the suitability of the fund and that the client will not be able to rely on the safeguards from section 36 of the Financial Advisers Act 2001 to file a civil claim in the event of a loss.

I acknowledge that notwithstanding my submission of the above transaction(s), the above transaction(s) will not be processed unless the client approves the above transaction(s) using their Manulife Investments iFunds Singapore account. If the client does not submit their approval within 14 days, the above transaction(s) will expire and be cancelled automatically.

I acknowledge that any fund prices or net asset values ("NAV") displayed on the Manulife Investments iFunds Singapore platform are purely indicative, and the actual price or NAV of the fund(s) for the above transaction(s) is/are determined based on forward pricing. The NAV may change during the time of review and processing of the above transaction(s) and the NAV shall be available only after the relevant transaction has been confirmed by the fund manager or transfer agent of the relevant fund.

For investments in funds included under the CPF Investment Scheme ("CPFIS"), I declare that I have checked that the client has opened a CPF Investment Account before; invested in the CPF Investment Scheme - Special Account before; and/or completed the Self-Awareness Questionnaire.

By using the Manulife Investments iFunds Singapore platform (including to submit this trade), I acknowledge that I have read, understood and agree to the [Terms of Use](#), [Privacy Policy](#), and all the statements above.

**3** **4**

Edit transaction Confirm all details

1. Summary of funds to Switch from and Switch to displayed.
2. Acknowledge all Important notes.
3. Edit your transaction if necessary. Once you return to M360, you cannot make changes.
4. Click Confirm all details.

# Return to M360

Manulife

✓

Thank you! We have received your instruction.

Click "Back to M360" to save the details and complete the application.

Back to M360

1

What happens next?

The trade instruction will only be processed once your supervisor has given approval.

Once approved by your supervisor, an email will be sent to your client to review the trade.

Transaction details

Account holder

ifunds

Account type

CPF-OA

Account number

1000002521

Switch from

Percentage

Units

Dividend option

Schroder Multi-Asset Revolution CI A

100.00%

8,000.00

Reinvest

Switch to

Percentage

Dividend option

Allianz Best Styles Global Equity CI ET Acc H2-SGD (ABGE)

100.00%

-

1. Select “Back to M360”.

# Proposal

1. Plan details will be populated based on selections in iFUNDS.
2. Select Save.

Customer profile

Plan settings  
ifunds

Fund selection

**iFUNDS - Unit Trust - Fund switch**

Company  
iFUNDS

Account number  
1000002521

Payment mode  
Cash

Save

Customer profile

Plan settings  
ifunds

Fund selection

**iFUNDS - Unit Trust - Fund switch**

Based on your CKA result, you are assessed to have knowledge and / or experience in Investment-Linked Policies and / or Collective Investment Scheme products (PASSED CKA)

☒ You have chosen to receive advice from your representative concerning the purchase of ILP / CIS transaction and **have decided to proceed with your representative's recommendation.**

☐ You have chosen to receive advice from your representative concerning the purchase of ILP / CIS transaction but **have decided to choose the funds yourself.**

You understand that by choosing not to accept the advice:  
(1) It is your responsibility to ensure that the fund(s) you select is suitable for you, and  
(2) You will not be able to rely on section 36 of the Financial Advisers Act 2001 to file a civil claim in the event of a loss.  
You CONFIRM that you wish to proceed to select the fund(s) / transaction without advice.

Customer Risk Profile: **Balanced**

**Switch from**

Fund name/ Code	Fund risk rating	Percentage to switch out	Units to switch out
Schroder Multi-Asset Revolution CI A	3 Balanced	100.00%	8000.00

**Switch to**

Fund name/ Code	Fund risk rating	Percentage	Dividend option
Allianz Best Styles Global Equity CI ET Acc H2-SGD	3 Balanced	100.00%	

Save



# Product Benefits and Limitations

## 1. Review Product Benefits and Limitations.

1

Proposals > Basis of recommendation

Referral

Notes

Product benefits and limitations

1

**Plan Benefits**

Through a Manulife iFUNDS Wrap Account (iFUNDS), your financial adviser will be able to recommend subscriptions, switches, and redemptions of unit trusts according to your financial profile. Your financial adviser will have an overview of your Unit Trust portfolio and be able to make recommendations holistically. In return for this ongoing service, your financial adviser may apply an annual wrap fee based on the value of your portfolio. iFUNDS offers free switching between unit trusts. See the descriptions and table below for a breakdown of all applicable fees.

Trades through iFUNDS accounts can be funded by Cash, CPF-OA, CPF-SA, or SRS monies. For the Cash account type, iFUNDS offers a cash wallet for 9 different currencies. The Cash and SRS account types contain a default auto-sweep feature into a Phillip Money Market Fund for idle cash in SGD & USD above \$100.

**Wrap Fee**

An annual fee (charged on quarterly basis) agreed between you and your financial adviser. It is charged based on the aggregate value of all investments in your wrap account held with iFUNDS, excluding cash and cash equivalents.

**Upfront Fee**

A sales charge (typically 0-5%) on the subscription order as agreed between you and your financial adviser. It is deducted upfront from the total subscription monies received and the net sum remaining shall be used to subscribe into the selected Unit Trusts.

**Trailer Fee**

**Plan Limitations**

Your investments under a transaction will be linked to changes in the particular financial market or markets where the transaction occurs, and you will be exposed to price, currency exchange, interest rate or other volatility in that market or markets. You may sustain substantial losses on the investment if the market conditions move against your positions. It is in your interest to fully understand the impact of market movements, in particular the extent of profit/loss you would be exposed to when there is an upward or downward movement in the relevant markets, and the extent of loss if you have to liquidate a position if market conditions move against you. Your position may be liquidated at a loss, and you will be liable for any resulting deficit in your iFUNDS account.

A Unit Trust may experience downward price movements and may under some circumstance even become valueless. Past performance is not necessarily indicative of future performance.

Investing involves risk, including possible loss of principal invested. The performance of the client's portfolio may differ from the performance of the relevant portfolio due to a number of factors such as cash flows, liquidity of instruments, portfolio rebalancing and timing differences.

**Risks of investing in Unit Trusts**

(a) The prices of Units in a Fund will fluctuate, sometimes dramatically. The price of a Unit may move up or down, and Units may become valueless. An investment in any Fund is subject to various risks, and there can be no assurance that a Fund's investment objectives will be realised. The risks relating to a Fund will be set out in the Fund Offering Documents, which you should carefully review before deciding to invest. The past performance of a Fund should not be taken as an indication of its future performance. You should also understand that the issue, subscription and redemption price of units or shares in respect of any Fund is usually only indicative and not final and binding.

(b) Investment in a Fund is meant to produce returns over the long term. You should not expect to obtain short-term gains from such an investment.

(c) Some 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 Funds will potentially make extensive use of derivatives, including more complex derivative instruments or strategies to achieve the investment objective, and 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 also give rise to liquidity, counterparty and valuation risks.

(d) Under certain market conditions you may find it difficult or impossible to liquidate a position, to assess a fair price or assess risk exposure. This can happen, for example, where the market for a transaction is illiquid or where there is a failure in

# Proposal – Recommendation

1

Proposals > Basis of recommendation

Referral Notes

☒ I acknowledge this transaction is still aligned to my previous financial objective.

☒ I am aware that it is encouraged for me to undergo a financial needs analysis if my current financial situation, needs or goals have changed since my last financial needs analysis. However, I wish to proceed with this transaction without a full review of my financial situations.

Switch from

Fund name/ Code	Fund risk rating	Percentage to switch out	Units to switch out
Schroder Multi-Asset Revolution CI A	<div> <div></div> <div>3</div> <div></div> </div> Balanced	100.00%	8000.00

Switch to

Fund name/ Code	Fund risk rating	Percentage	Dividend option
Allianz Best Styles Global Equity CI ET Acc H2-SGD	<div> <div></div> <div>3</div> <div></div> </div> Balanced	100.00%	-

1. Customer must acknowledge both statements.

# Proposal – Recommendation

Proposals > Basis of recommendation

You have completed the **Client Knowledge Assessment** and is assessed to have the knowledge and/or experience in Investment-linked policies (ILP) and/or collective investment scheme (CIS) products. \*

☒ I have chosen to receive advice from my representative concerning the purchase of ILP / CIS transaction and have decided to proceed with my representative's recommendation.

Basis for the funds recommended \*

Reason(s) for requested transactions \*

☐ Change in risk profile
 ☒ Investment risk concentration

☐ Change in investment objective
 ☐ For re-balancing purposes

☐ Change in time horizon
 ☒ Other reason(s)

Other reason(s)

**Representative's declaration & advice**

I have recommended Target Funds that are **equal or lower** than the client's risk profile. The funds recommended are in line with the client's investment objectives, financial situation and particular needs based on the completed IRPQ / Plan Right document (as may be relevant), as well as the outcome of the CKA. I have explained whether the client is entitled to a free fund switch, the features and risks (including any possible disadvantages associated with the switch(es)), and have provided a copy of the applicable Fund Summary(ies) / Prospectus(es) and Product Highlights Sheet(s) as party of my advice on the Target Funds I have recommended as stated in the table below.

1. Customer needs to acknowledge the CKA result and whether advice was given.
2. Document the basis for the funds recommended.
3. Tick the boxes according to the reason(s) for the transaction. Fill out 'Other reason(s)' where necessary.

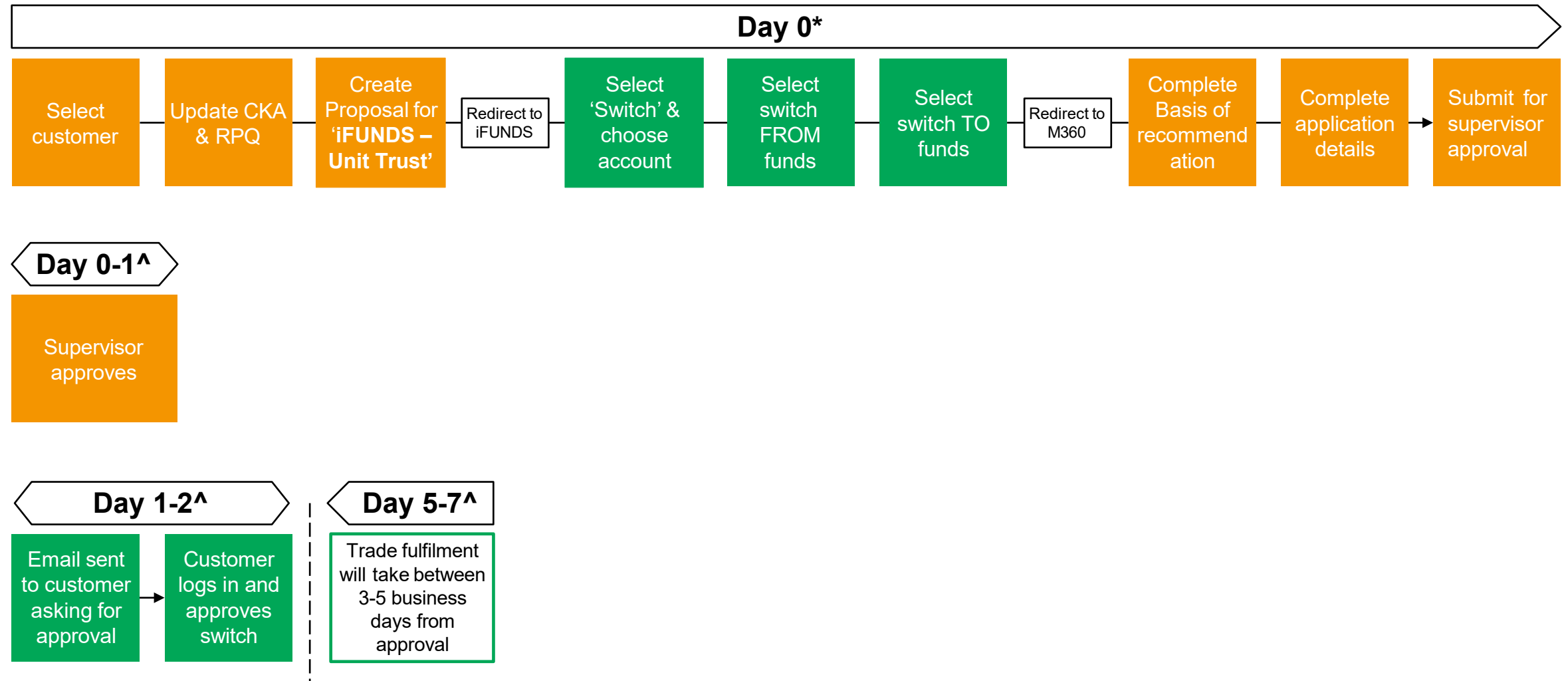
# Proposal – Plan right report

The screenshot shows a web application interface for a 'Plan Right Report'. At the top, there is a navigation bar with a hamburger menu icon, a green circle with the number '1', and a breadcrumb trail: 'Proposals > Basis of recommendation > Application'. Below the navigation bar, the main content area is titled 'Plan Right Report' in the top right corner. The form contains three input fields: 'Proposal name' with the value 'IFUNDS - Unit Trust - Fund switch (CPF-OA)', 'Insured/Main applicant' with the value 'ifunds', and 'Premium/Investment amount' with the value '-'. A red circle with the number '1' is overlaid on the 'Complete information' button, which is located to the right of the 'Premium/Investment amount' field. At the bottom of the form, there are two buttons: 'Back' on the left and 'Continue' on the right.

1. Select Complete information to proceed to Apply journey.
  - *Note: Plan Right Report will be available to view and download*
2. Go to [this page](#) for the Apply journey and customer approvals.



# High level flow & timeline: Switch for existing account



# Instruction Guide

*Transfer unit trust holdings from other platforms*

# Transfer-ins

- *Customer should already have an account with iFUNDS.*
- *Please ensure all funds to be transferred in are on the Approved Fund List.*

1. Use our preset email template (see next slide) and **attach your customer's account statement** from the transfer-out provider to [SGP\\_iFUNDS\\_Transfer@manulifeam.com](mailto:SGP_iFUNDS_Transfer@manulifeam.com).
  - *If there are any funds you do NOT wish to transfer, please make it clear in the email to us.*
2. Our team will assist to fill out the relevant transfer in and transfer out forms on a best-effort basis and send it back to you for verification and collection of customer's signature.
  - **Note:** *Depending on the provider you are transferring out of, your customer may need to get in touch with their provider directly or require a fee to transfer out - we will inform and direct you on next steps if this is the case. Do note that some providers do not allow transfer-out.*
3. Once we have received the verified & signed forms from you, we will begin the processing with our service provider.
  - **Note:** *The full transfer process is expected to take between 6-8 weeks.*

# Transfer-ins email template



Manulife iFunds - Transfer for XXXXXXXX.msg

## Notes:

- Please ensure a copy of your client's statement from the transfer-out provider is attached.
- Where multiple funds are available on the statement, please assist to strike off the ones you do not want transferred in.
- Kindly ensure that the funds indicated are available on the iFUNDS platform. You may check via the 'Funds Library' module on iFUNDS using the 'Unit Trust' filter.
- Upon receipt of the populated transfer form from us, please ensure client complies with all the requirements on the form prior to signing/submission.

### Template

- **To:** [SGP\\_iFUNDS\\_Transfer@manulifeam.com](mailto:SGP_iFUNDS_Transfer@manulifeam.com)
- **Subject:** Manulife iFUNDS – Transfer for <Customer Name>
- **Body text:**
  - Dear iFUNDS Ops Team,
  - Please refer to the below table for full details of my customer's holdings to Transfer-in.

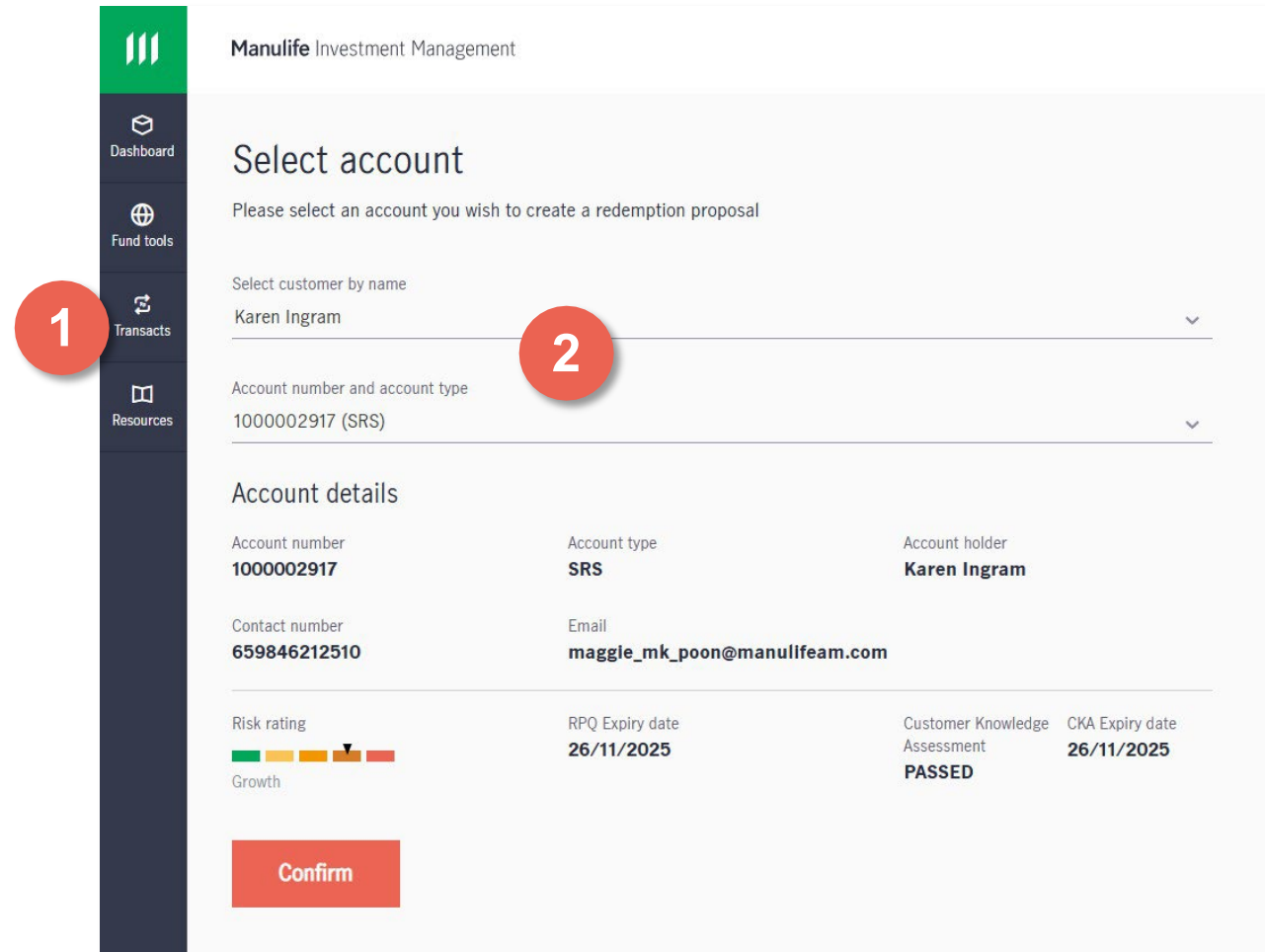
Fund Name(s) in full (Ensure fund shareclass details are clear)	ISIN Number	No. of Units OR "ALL"	Dividend option (Payout / Reinvest)



# Agent-led Redemption

Redemption can be triggered directly from iFUNDS; it does not require supervisor approval, only customer approval.

1. Redemption can be accessed from the 'Transact' button in the sidebar.
2. Select customer & account for the redemption



**Manulife** Investment Management

## Select account

Please select an account you wish to create a redemption proposal

Select customer by name  
Karen Ingram

Account number and account type  
1000002917 (SRS)

### Account details

Account number <b>1000002917</b>	Account type <b>SRS</b>	Account holder <b>Karen Ingram</b>
Contact number <b>659846212510</b>	Email <b>maggie_mk_poon@manulifeam.com</b>	

Risk rating  
Growth

RPQ Expiry date  
**26/11/2025**

Customer Knowledge Assessment  
**PASSED**

CKA Expiry date  
**26/11/2025**

**Confirm**

# Choosing funds to redeem

Logout

Back to account selection

1 Select funds to redeem

Please select the fund(s) to be redeemed.

Selected funds (0)

Search Filter Sort

View by Basic information Full information

**BGF World Energy Fund A2 SGD H (BWES)**

Dividend Distribution Frequency: No Allocation (%): 0.91 Units held: 15,239.9700

Total amount: SGD 106,984.59 Dividend option: Reinvest

Risk rating Aggressive NAV as of 06/11/2024 SGD 7.0200 Daily change SGD 0.0600 ▲1.00%

1 Select

1. Select the funds to redeem and input the Units to redeem
2. Input amount to redeem by Indicative amount, Percentage (%), or Units. Final order will always be in Units.
3. Add more funds to your order or click Next to proceed.

Fund selected

Redemption

BGF World Energy Fund A2 SGD H (BWES)

Indicative amount Percentage (%) Units All

Save

2

Transaction order

Redemption

BGF World Energy Fund A2 SGD H (BWES) Edit

Units 15,239.97

Add more funds

Next

Up Next: Review transactions

3

## Review order

Manulife Investment Management

Logout

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Transacts

Resources

✓ 2

Review your redemption order

Verify the details on this page before submitting.

Account details

Account holder	Alex Chang
Account type	Cash
Account number	0952134

Redemption

Fund name	Units	NAV (DD/MM/YYYY)	Indicative amount
BGF World Energy Fund A2 SGD H (BWES)	15,239.97	SGD 7.0200 As of 06/11/2024	SGD 106,984.59 As of 16/04/2025

1

Important notes

☐ I confirm that I have checked the correctness, accuracy, completeness and authenticity of the above transaction(s).

1. Review your order request and acknowledge the Important notes.
2. Edit transaction if necessary and Confirm all details.

based on forward pricing. The NAV may change during the time of review and processing of the above transaction(s) and the NAV shall be available only after the relevant transaction has been confirmed by the fund manager or transfer agent of the relevant fund.

For investments in funds included under the CPF Investment Scheme ("CPFIS"), I declare that I have checked that the client has opened a CPF Investment Account before; invested in the CPF Investment Scheme - Special Account before; and/or completed the Self-Awareness Questionnaire.

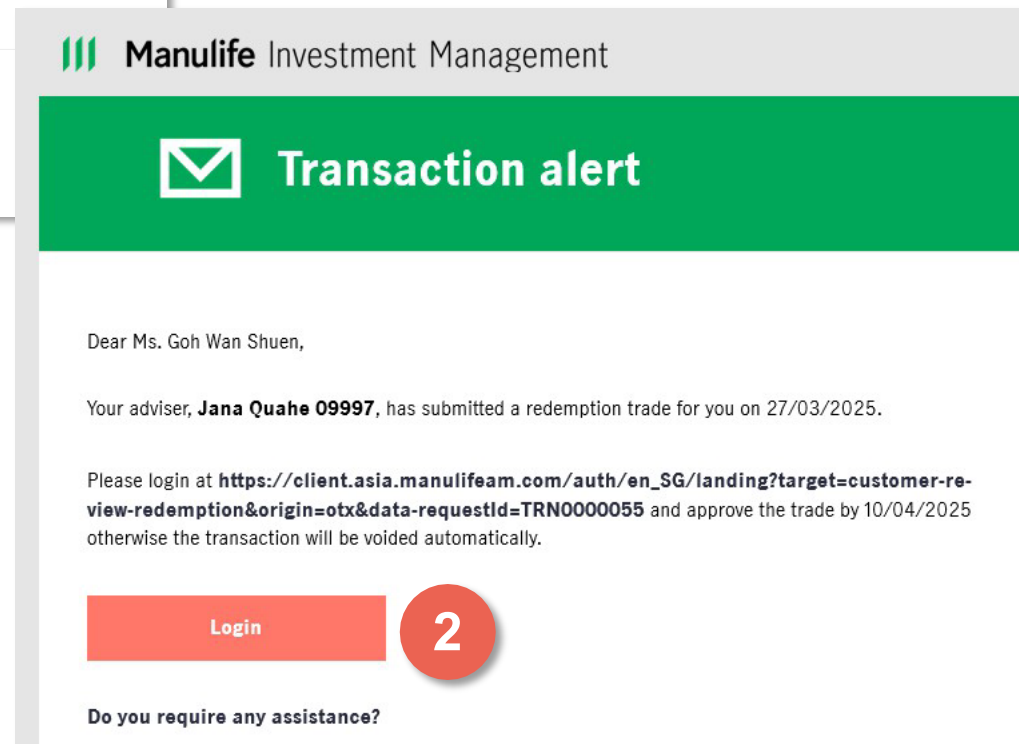
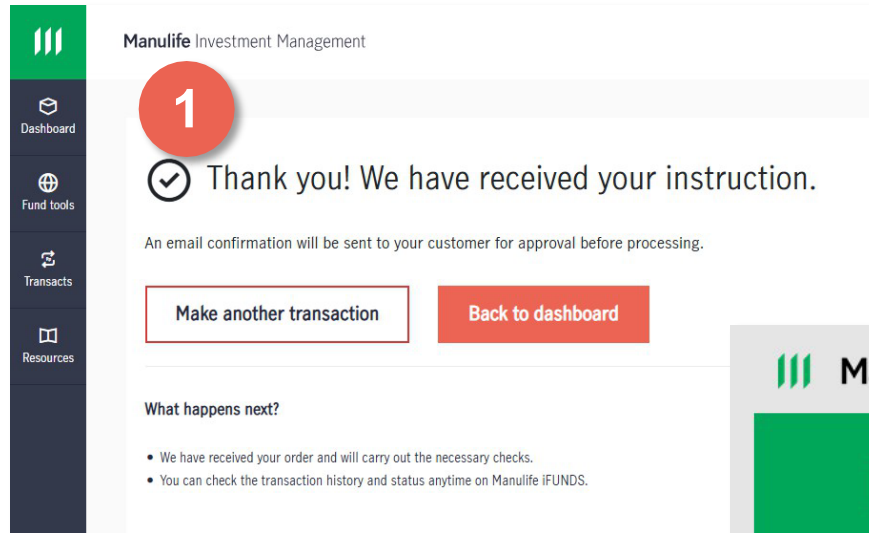
By using the Manulife Investments (Funds Single) (including to submit this trade), I acknowledge that I have read, understood and agree to the [Terms of Use](#), [Privacy Policy](#), and all the statements above.

2

Edit transaction Confirm all details

# After submitting a redemption:

1. Once confirmed, iFUNDS will send an email to your customer.
2. Customer should Login to their account to approve the redemption.

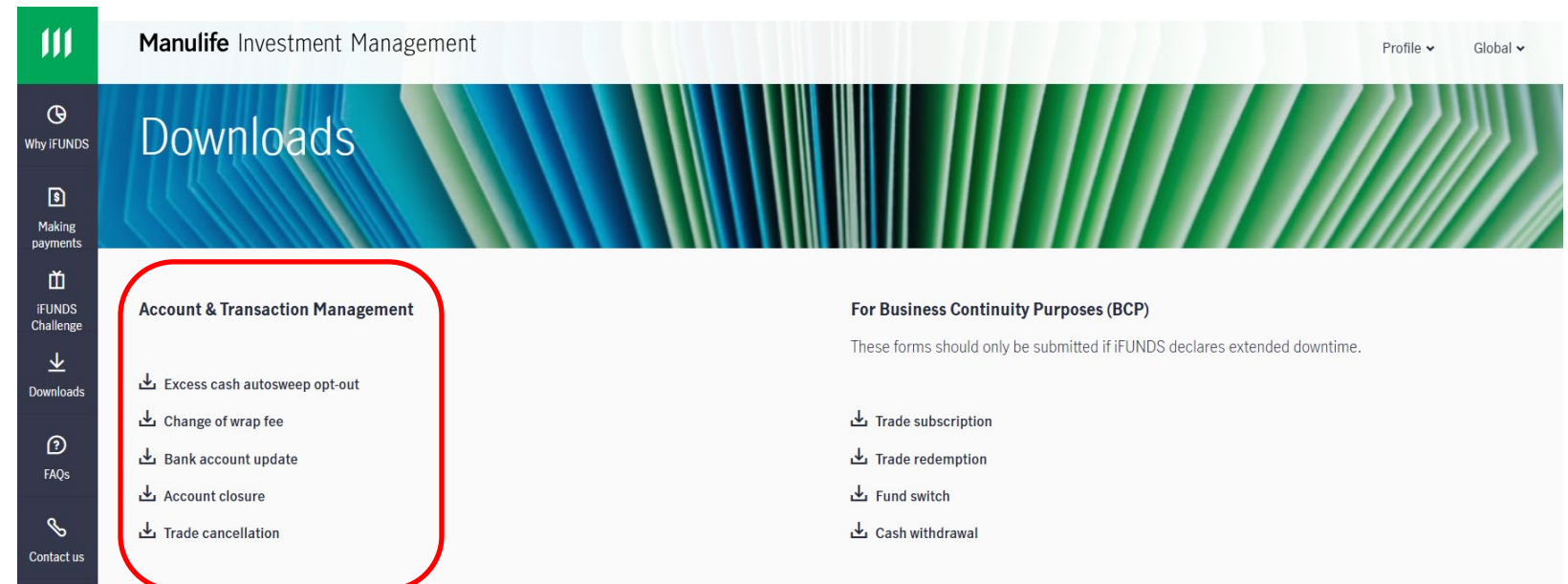


# Manual Form Downloads

You can download forms from the Manulife Investment Management iFUNDS webpage [iFUNDS – Advisors](#) for the following transactions

- 1) Excess cash autosweep opt out
- 2) Change of wrap fee
- 3) Bank account update
- 4) Account closure
- 5) Trade cancellation

1. Download and fill up the relevant forms. You will need to assist customer as both Advisor and Customer details are required.
2. Submit your completed forms to [SGP-iFUNDS\\_Ops@manulifeam.com](mailto:SGP-iFUNDS_Ops@manulifeam.com)



# Business Continuity Purposes

In the event of extended iFUNDS system downtime, we will send an email to notify. In such an event, you can download forms from the Manulife Investment Management iFUNDS webpage

[iFUNDS – Advisors](#)

to submit manual applications for the following transactions

- 1) Trade subscription
- 2) Trade redemption
- 3) Fund Switch
- 4) Cash withdrawal

1. Download and fill up the relevant forms. You will need to assist customer as both Advisor and Customer details are required.
2. Submit your completed forms to [SGP-iFUNDS\\_Ops@manulifeam.com](mailto:SGP-iFUNDS_Ops@manulifeam.com)

**Manulife Investment Management** Profile ▾ Global ▾

## Downloads

**Account & Transaction Management**

- Excess cash autosweep opt-out
- Change of wrap fee
- Bank account update
- Account closure
- Trade cancellation

**For Business Continuity Purposes (BCP)**

These forms should only be submitted if iFUNDS declares extended downtime.

- Trade subscription
- Trade redemption
- Fund switch
- Cash withdrawal

# Fees and Compensation

# Fees and Compensation (1/2)

## What fees will my customer pay?

Fee	Range
Upfront fee	0-5%
Wrap fee	Cash & SRS: 0-2%

- iFUNDS does not charge any platform fee.
- No switching fee applies because all iFUNDS accounts are wrapped.
- The lowest wrap fee available is 0%.
- Trailer fees are not paid by customer.

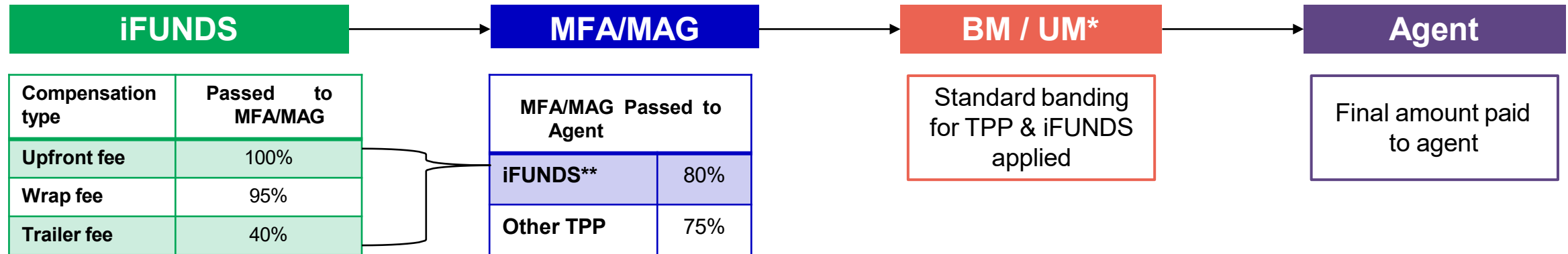
- **How often will my customer be charged?** Wrap fees will be charged monthly on fund holdings.
- **Will wrap fee be charged on Cash & Cash Equivalents?** No.
- **How are wrap fees deducted?** Wrap fees will be deducted from the cash or money market. In the event that there is not enough in the cash or MMF, units will be liquified from the least volatile fund holding for the wrap fee amount.
- **How is the upfront fee charged?** Upfront fee is set by the agent at point-of-sale and is charged at 'order' level, *not* at per fund level, for new subscriptions.



## Fees and Compensation (2/2)

**How much commission does iFUNDS give?** Fees are shared amongst several parties before the final commission to agent is determined.

- The tables show the high-level flow of fee sharing to determine the final commission. For more detail, please refer to the 3<sup>rd</sup> Party Commission Schedule



### How often will commission be paid out?

- Commission from upfront & wrap fees will be paid **monthly**, one cycle in arrears.
- Commission from trailer fees will be paid **quarterly**, one cycle in arrears.



# Non Face to Face Transactions

# Non Face-to-Face Transactions

- **Does iFUNDS support NFTF account opening / transactions?** Yes. For iFUNDS, there will always be a digital customer verification & approval required. Hence, you can simply select 'Yes' on M360 for the NFTF question. Under Planright signature section, indicate “- NFTF”.
- Prepare NFTF form and write “Manulife Investment Management Pte. Ltd. - iFUNDS <trade amount> under Services in the free text box. Tick Investment Transaction Box. Client sign off the form and you need to upload to MyMFA. Sample below:

Product Provider		Select the applicable provider – Refer to NFTF Insurers' Requirement	
<b>Life Insurer</b>			
<input type="checkbox"/> Manulife (Singapore) Pte Ltd	<input type="checkbox"/> Singapore Life Ltd (Singlife with Aviva)		
<input type="checkbox"/> China Life Insurance (Singapore) Pte Ltd	<input type="checkbox"/> China Taiping Insurance (Singapore) Pte Ltd		
<input type="checkbox"/> NTUC Income Insurance Cooperative Ltd <sup>1</sup>	<input type="checkbox"/> Raffles Health Insurance Pte Ltd / BUPA <sup>1</sup>		
<input type="checkbox"/> Swiss Life (Singapore) Pte Ltd	<input type="checkbox"/> Tokio Marine Life Insurance Singapore Ltd		
<b>Services</b>		Manulife Investment Management Pte.Ltd. - iFUNDS UT (SGD 5,000)	
<input type="checkbox"/> New proposed insurance	<input type="checkbox"/> Plan / Sum Insured		
<input type="checkbox"/> Medisave-approved product <sup>1</sup>	<input type="checkbox"/> Follow up <sup>2</sup>	<input type="checkbox"/> Policy services <sup>3</sup>	
<sup>1</sup> The sales process for Medisave-approved products must take place via Video Conferencing. <sup>2</sup> For material changes to the original application, eg. change of recommended insurance product/ PI, change in life assured etc. <sup>3</sup> For Top Ups, rider add-on that are advisory based.			
<b>Investment Platform</b>			
<input type="checkbox"/> Havenport Investments Pte Ltd	<input type="checkbox"/> iFAST Financial Pte Ltd		
<input type="checkbox"/> Navigator Investments Services Ltd	<input type="checkbox"/> Phillip Securities Pte Ltd		
<b>Services</b>			
<input type="checkbox"/> Account opening	<input checked="" type="checkbox"/> Investment transaction (if unavailable online)	<input type="checkbox"/> Accredited Investor onboarding	



# Instruction Guide

## Account Opening

*Step 1: Create Username and Password for future log in to iFUNDS portal*

*Step 2: Log in and approve account opening*

# Step 1: Customer creates Username and Password

## Customer first-time login

Manulife Investment Management

Log in

Username  
Enter username

Password  
Enter password

[Forgot Password?](#)

Log in

If you are new to iFUNDS, please register below.

Register account

Need assistance?  
Please find our FAQ below or reach out to your Financial Advisor for any queries.  
[Frequently asked questions](#)

1. Customers that are new to iFUNDS will come to this login page. They should click “Register account”.

**Note:** If your customer has an existing ILP with Manulife, you can register an account even before creating the Unit Trust account.

# Step 1: Customer creates Username and Password

Input ID number and Date of Birth.

*This should be the same ID you have registered with Manulife.*

**Manulife Investment Management**

Fund tools

## 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

Customer can select whether to receive the One-time password (OTP) via email OR mobile number and click Confirm once OTP is entered to proceed.

**Manulife Investment Management**

Fund tools

## Authentication

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

☐ Email

☐ Mobile phone number

Previous Send OTP

**Manulife Investment Management**

Fund tools

## 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.

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)

**Manulife Investment Management**

Fund tools

## OTP verification

Please check your mobile phone and input the OTP below.

One-Time Password

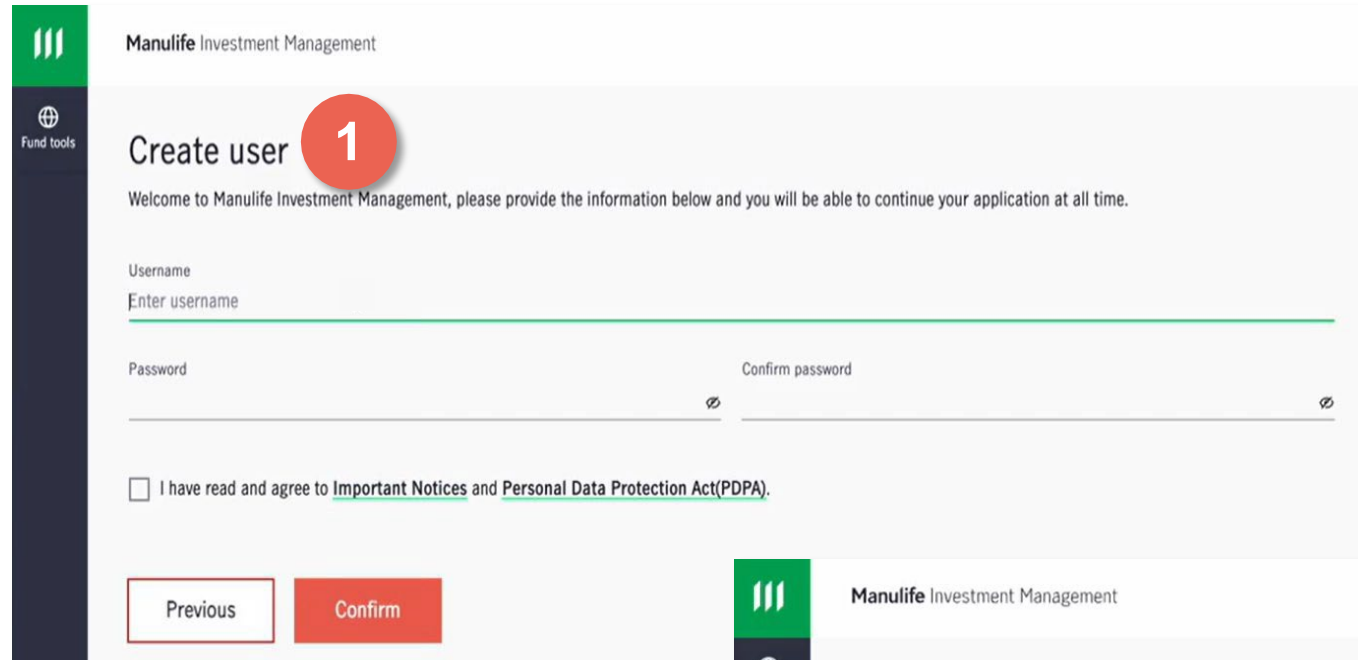
Confirm

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)

# Step 1: Customer creates Username and Password

1. Once authenticated, customer must create a Username and Password.
2. Click 'Back to dashboard' to proceed to account approval.



**Manulife Investment Management**

**Create user** 1

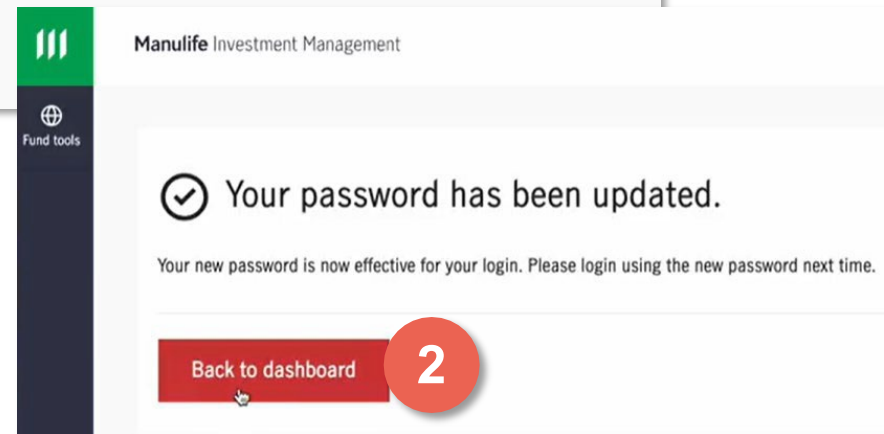
Welcome to Manulife Investment Management, please provide the information below and you will be able to continue your application at all time.

Username  
Enter username

Password Confirm password

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

Previous Confirm



**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

## Step 2: Customer approves account

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

- Account opening for your Unit Trust Cash account

**2** Confirm Account Details

Please review all sections and confirm the information is correct.

**3** 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

Applicant's e-Signature

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

Confirm all details

1. Once customer is logged into iFUNDS portal, click on the loud hailer icon on the top.
2. On the Confirm Account Details page, customer can expand the sections to review all the details, which will be the same as what was entered on M360.
3. Customer must accept the Terms and Conditions and provide their e-signature before clicking 'Confirm all details' to activate their account.

Once account is opened. Customer can login in the future using the link below:

iFUNDS portal link:

for the following transactions **Login**

- 1) Approve trades which you submitted
- 2) Withdrawal of money from money market/Cash
- 3) View holdings in dashboard
- 4) View transaction history and trade documents

**Back: Account Opening**



# Instruction Guide

## Account Opening with subscription

*Step1: Create Username and Password*

*Step 2: Log in and approve the account opening*

*Step 3: Approve subscription once logged in*

*Step 4: Top up iFUNDS Cash (for cash only).*

# Step 1: Customer creates Username and Password

## Customer first-time login

Manulife Investment Management

Log in

Username  
Enter username

Password  
Enter password

[Forgot Password?](#)

Log in

If you are new to iFUNDS, please register below.

Register account

Need assistance?  
Please find our FAQ below or reach out to your Financial Advisor for any queries.  
[Frequently asked questions](#)

1. Customers that are new to iFUNDS will come to this login page. They should click “Register account”.

**Note:** If your customer has an existing ILP with Manulife, you can register an account even before creating the Unit Trust account.

# Step 1: Customer creates Username and Password

Input ID number and Date of Birth.

*This should be the same ID you have registered with Manulife.*

**Manulife Investment Management**

Fund tools

## 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

Customer can select whether to receive the One-time password (OTP) via email OR mobile number and click Confirm once OTP is entered to proceed.

**Manulife Investment Management**

Fund tools

## Authentication

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

☐ Email

☐ Mobile phone number

Previous Send OTP

**Manulife Investment Management**

Fund tools

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

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)

**Manulife Investment Management**

Fund tools

## OTP verification

Please check your mobile phone and input the OTP below.

One-Time Password

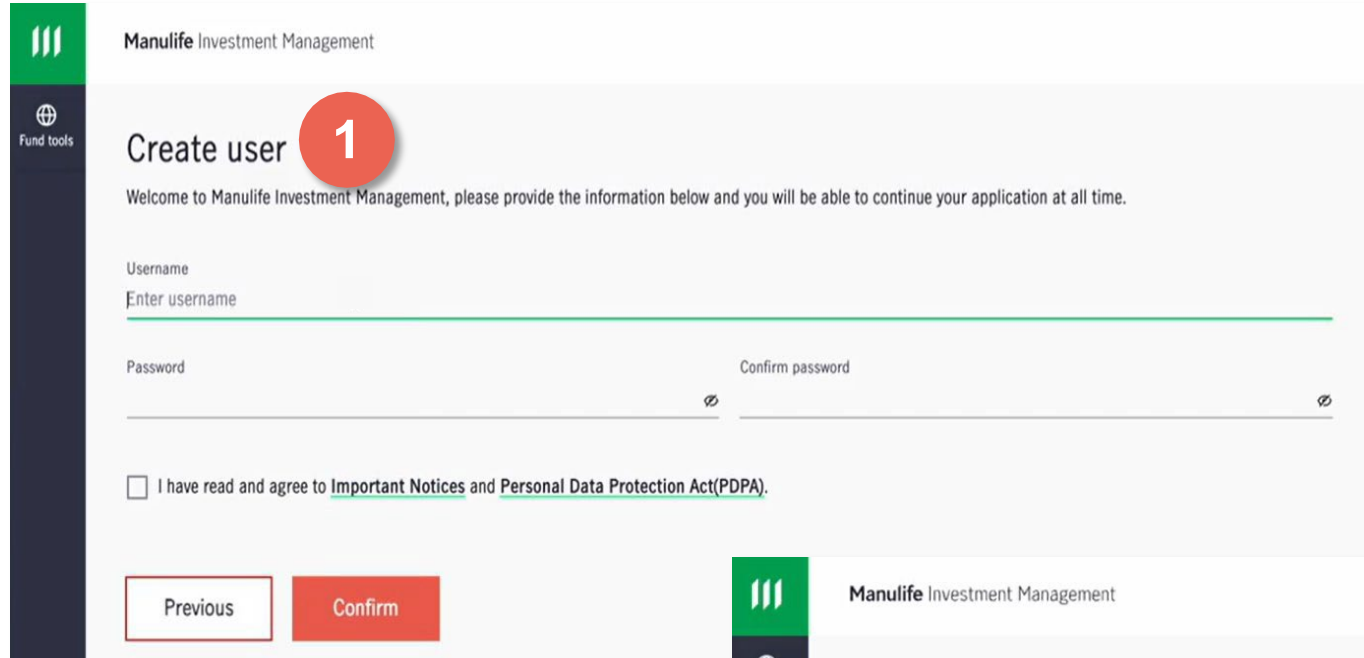
Confirm

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)

# Step 1: Customer creates Username and Password

1. Once authenticated, customer must create a Username and Password.
2. Click 'Back to dashboard' to proceed to account approval.



**Manulife Investment Management**

**Create user** 1

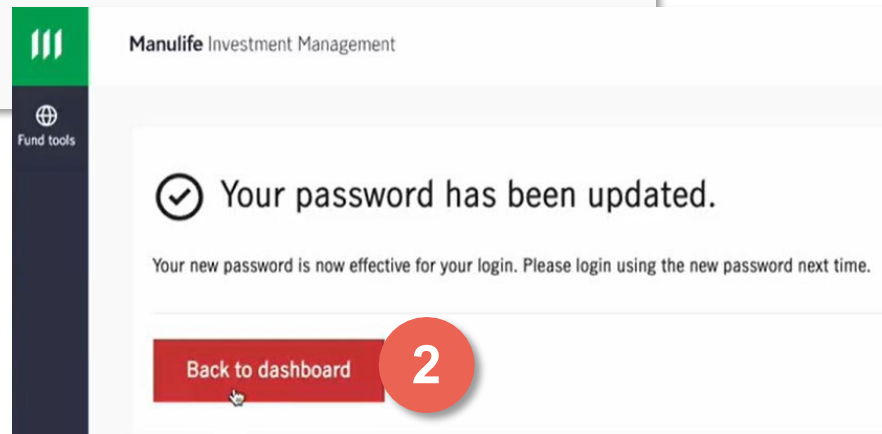
Welcome to Manulife Investment Management, please provide the information below and you will be able to continue your application at all time.

Username  
Enter username

Password Confirm password

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

Previous Confirm



**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

## Step 2: Customer approves account

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

- Account opening for your Unit Trust Cash account

**2** Confirm Account Details

Please review all sections and confirm the information is correct.

**3** Applicant's e-Signature

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

[Confirm all details](#)

1. Once customer is logged into iFUNDS portal, click on the loud hailer icon on the top.
2. On the Confirm Account Details page, customer can expand the sections to review all the details, which will be the same as what was entered on M360.
3. Customer must accept the Terms and Conditions and provide their e-signature before clicking 'Confirm all details' to activate their account.

Once account is opened. Customer can login in the future using the link below:

iFUNDS portal link:

for the following transactions [Login](#)

- 1) Approve trades which you submitted
- 2) Withdrawal of money from money market/Cash
- 3) View holdings in dashboard
- 4) View transaction history and trade documents

# Subscription approval

Once logged in and account activated, customer should click the hyperlink in the alert box to proceed to the approval page.

The screenshot shows the Manulife Investment Management dashboard. A red box highlights an alert message: "You have outstanding approval(s) for your Unit Trust account(s)". Below this, a list item shows "Account opening - SG-20250303-155453 - for your Unit Trust Cash account". The user's name "Devi PILLAI" is visible, along with portfolio holdings of SGD 0.00 as of 03/03/2025. Other details include Total P&L (\$), Your risk profile, and Customer Knowledge Assessment (Passed).

Customer 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.

Customer should review the transaction details carefully along with the PlanRight Document and accept the Terms & Conditions. Then click on "Approve" to proceed with the trade.

The screenshot shows the "Review your instruction" page. It includes account details for Devi PILLAI (Account type, Account number 1000010144) and a table of subscription details for the Templeton Shariah Global Equity Fund A Acc SGD (TSGE). The table shows a gross amount of SGD 1,000.00 and a 100.00% allocation. Below the table, there are sections for "Preview PlanRight Document", "Paying your subscription", and "Important notes". At the bottom, there are "Reject" and "Approve" buttons. A red arrow points from the "Approve" button in the first screenshot to the "Approve" button in this screenshot.

Fund name	Gross amount	Percentage allocation	Dividend option
Templeton Shariah Global Equity Fund A Acc SGD (TSGE)	SGD 1,000.00	100.00%	
<b>Total</b>	<b>SGD 1,000.00</b>	<b>100.00%</b>	

**Back: Account Opening with Subscription**

# Instruction Guide

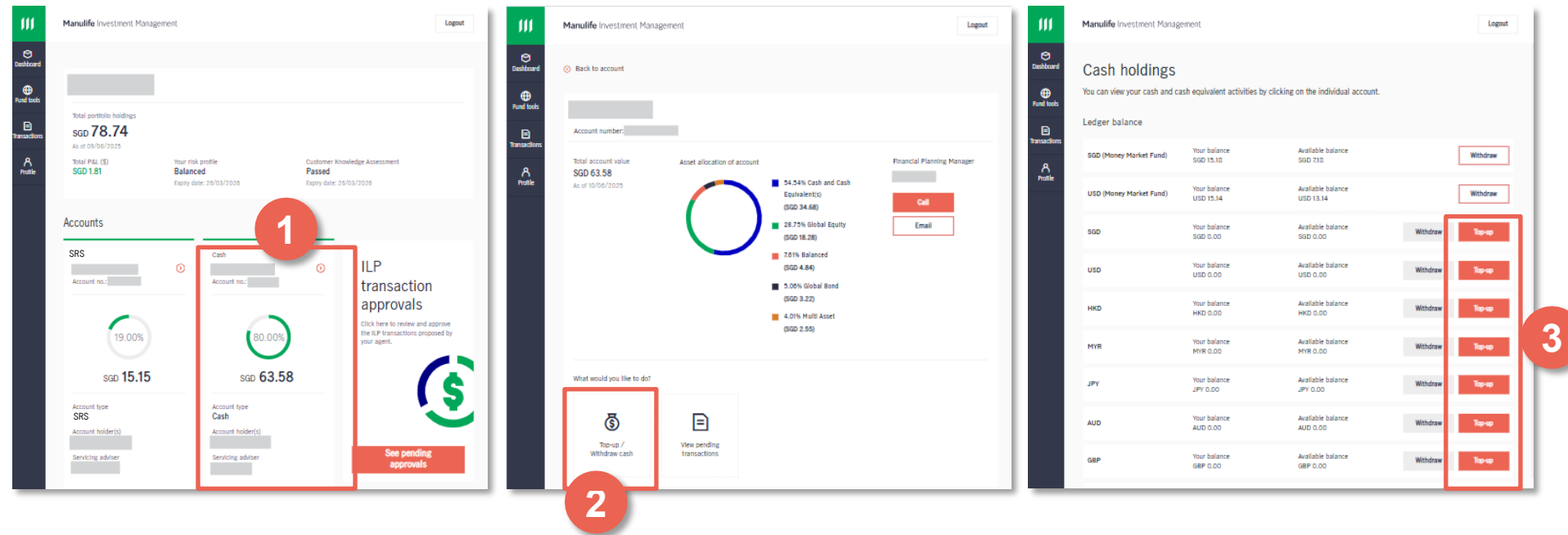
*Top up iFUNDS Cash Account (for cash only)*

# How to Top Up your iFUNDS cash

## For Cash accounts:

**Unit Trust Subscriptions:** Clients will need to top-up your iFUNDS cash and it needs to be in the same currency as the funds purchased. **We do not deduct money directly from customer bank account.**

Information on how to top-up can be found on the subscription approval page itself or the cash top-up page. For the latter, you can follow the screenshots below.



**No need for Unit Trust Subscriptions:** You can top-up your cash without any unit trust subscriptions. Furthermore, **idling SGD or USD cash** that is in the respective (s) will be auto-swept into the Phillips Money Market Fund at **4pm daily**. Note: The holdings in the Philips Money Market Fund will only be reflected the next business day.

## For SRS accounts:

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



# Top up iFUNDS cash: SGD

- SGD payments can be done by PayNow with QR Code, PayNow with UEN, and FAST.
- **The relevant 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>




**For SRS accounts:** No further action needed. iFUNDS will deduct the trade amount from the SRS bank details provided.


## SGD


### 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.

# Top up iFUNDS cash: Foreign Currency (FCY)

- FCY payments can be done by Funds transfer from DBS Multi-Currency Account (non-SGD) or Telegraphic Transfer (TT).
- **Regardless of currency, the relevant account number MUST be included in the transfer details.**
- Refer to the link for all applicable bank details for each FCY:  
<https://www.manulifeim.com.sg/ifunds.html>

**For SRS accounts:** No further action needed. iFUNDS will deduct the trade amount from the SRS bank details provided.

## FCY

### To make payment for your foreign currency trades

Payments should be made from a bank account in your own name, to avoid bank rejection charges and delay in processing your trades.

You'll need to indicate that you'll bear all bank charges, in order to receive the full deposit amount.

#### 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 you transfer from DBS Multi-Currency Account to Phillip Securities' foreign currency account in the right currency (e.g. USD). Please click [here](#) for a guide on how to do so.

#### 2. Telegraphic Transfer (TT)

Please be informed that the Trust Accounts listed below are meant for deposition by way of Telegraphic Transfer only. You are advised to state your Manulife iFUNDS ACCOUNT NUMBER and ACCOUNT NAME clearly in your payment instruction. Please obtain your account number from your Manulife iFUNDS dashboard.

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 during the course of event will be borne by you.



# FAQ

## FAQ – Account Opening & Management

- **Does iFUNDS accept beneficial owners, joint accounts, or corporate accounts?** No, iFUNDS does not accept a beneficial owner, anyone else acting on behalf, joint, or corporate accounts. Currently, all iFUNDS accounts will be opened in the name of the client only. Therefore, during account opening application on M360, declarations on whether there is a Beneficial Owner or someone Acting on Behalf should always be marked as No.
- **Does iFUNDS offer non-wrap accounts?** No, iFUNDS only offers wrap accounts, but the lowest allowed wrap fee is 0%.
- **How do I change my customer's wrap fee?** Please follow the instructions in this form <https://www.manulifeim.com.sg/content/dam/wam/sg/ifunds/forms/wrap-fee-change.pdf>
- **Is it possible to stop the auto-sweep feature on my customer's Cash account?** Yes, please follow the instructions in this form: <https://www.manulifeim.com.sg/content/dam/wam/sg/ifunds/forms/money-market-opt-out.pdf>

## FAQ - Transactions

- **Do I need to do anything with the Subscription and Switch forms in M360?** No, they are for reference or if iFUNDS declares extended down-time only; please do not submit them to iFUNDS otherwise.
- **Does iFUNDS support many-many or many-1 Fund Switch?** No, iFUNDS currently only supports 1-1 and 1-many Fund Switch. However, multiple Fund Switch proposals can be submitted via the multi-apply feature under 1 PlanRight document.
- **What is the fund list available on iFUNDS platform?** We will endeavour to have the entire MFA Approved Fund List on iFUNDS soon. Please check the Funds Library and apply the 'Unit Trust' filter to find the full list.
- **What is the cut-off time for money in the SGD & USD cash s to be swept into the respective Money Market Fund (MMF)?** Money that is in the (s) will be swept into the MMF at 4pm.
- **When will cash withdrawal monies be credited back to my customer's account?** Refer to the table below for the expected withdrawal timings based on withdrawal method. *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 of Share (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

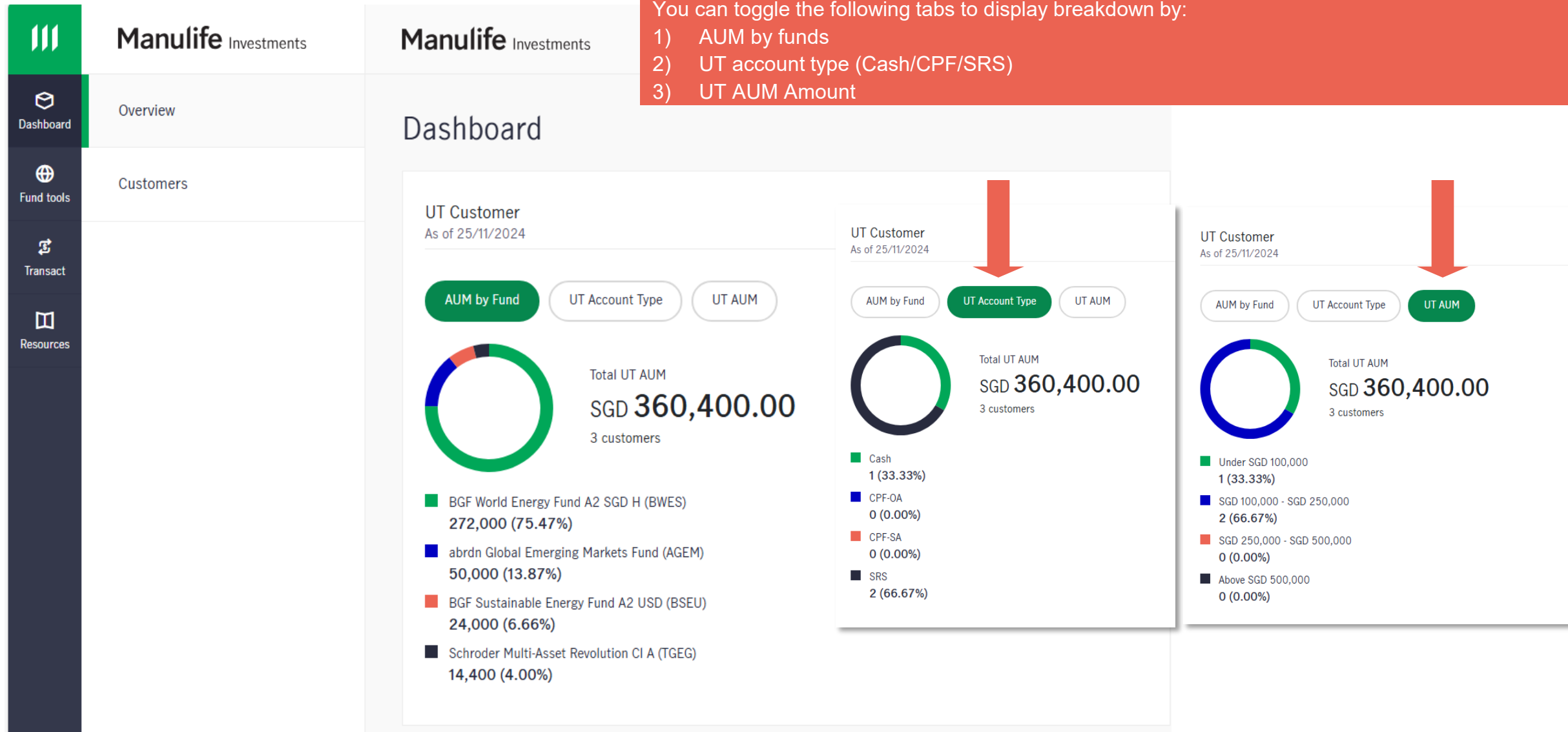
## FAQ: How to escalate

- For technical issues encountered on iFUNDS, please reach out to the GWAM support team via: [gwam\\_tech\\_sg\\_ifundstechhelpdesk@manulifeam.com](mailto:gwam_tech_sg_ifundstechhelpdesk@manulifeam.com)
  - Please include a screenshot of the issue and as much information as you can about how the issue was encountered, e.g. which journey lead to the issue, customer account number if relevant, etc...
- For business-related queries, please reach out to [SGP\\_iFUNDS@manulifeam.com](mailto:SGP_iFUNDS@manulifeam.com)
- For operational changes, e.g. submission of paper forms, please reach out to [SGP\\_iFUNDS\\_Ops@manulifeam.com](mailto:SGP_iFUNDS_Ops@manulifeam.com).
- For Unit Trust Transfer In from another platform [SGP\\_iFUNDS\\_Transfer@manulifeam.com](mailto:SGP_iFUNDS_Transfer@manulifeam.com)
- FAQ for clients is available on the 'Investor login' page.
- Site FAQ for agents is here: <https://www.manulifeim.com.sg/site/ifunds-advisors.html#faqs>



# Adviser Dashboard

# Adviser Dashboard - Overview





# Adviser Dashboard - Customers

Selecting Dashboard > Customers will show you individual UT customers. You can use “customize view” to display and arrange the following columns:

- Customer Name
- Account Number
- Account Opening Date
- Account Type
- Account Status
- Account Value
- Total invested capital (SGD)
- Total Withdrawal (SGD)
- Total P&L (SGD)
- Fund Holdings
- CKA
- RPQ
- CKA Expiry Date
- RPQ Expiry Date
- Age
- Gender

You may use filter to filter for all customers invested into a specific fund. This will be useful if you intend to switch out all customers invested into that fund.

Manulife Investments

[Back to dashboard](#)

## Customers

UT Customers 273  
ILP Customers 102

Unit Trust




Search

Filter (0)

Cash

CPF & SRS

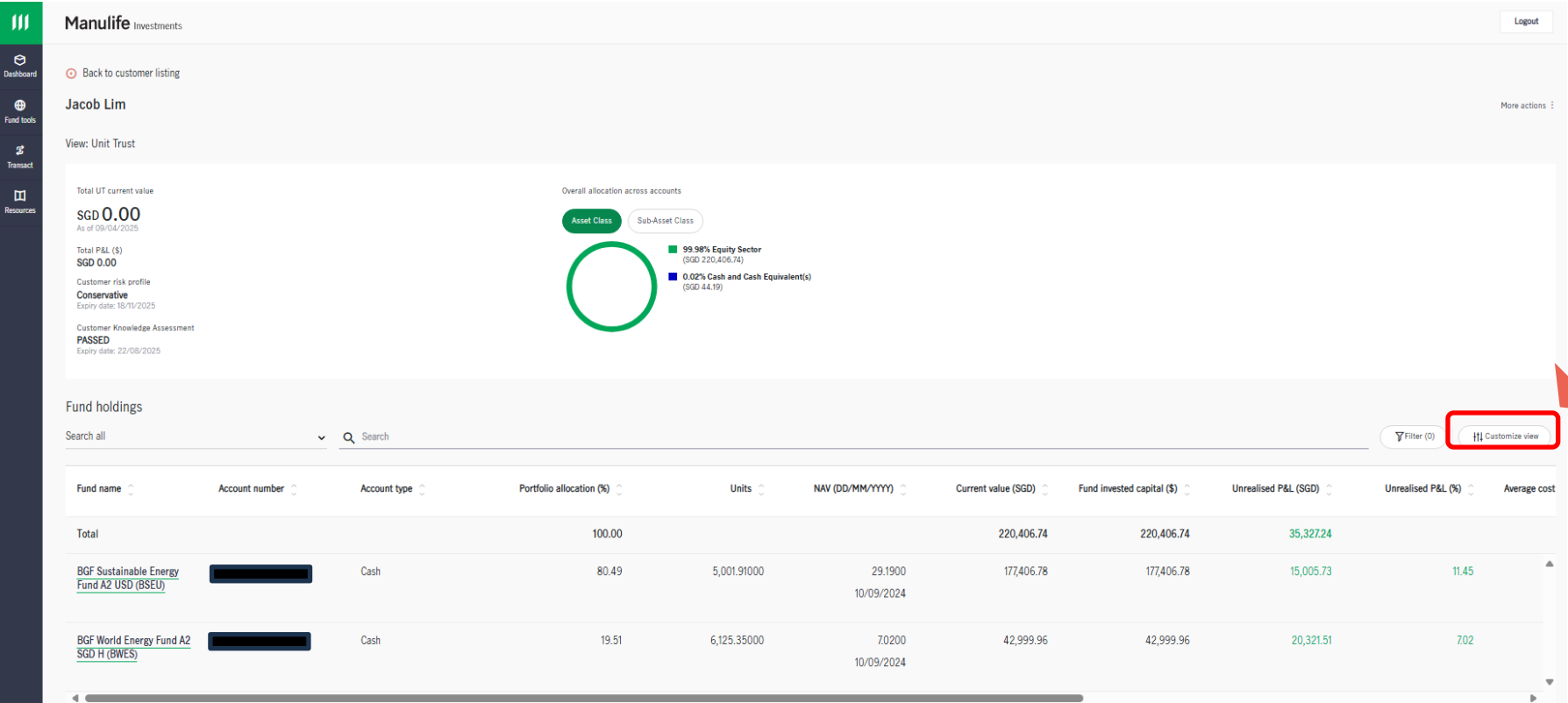
Customize view

All	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	
Customer name	Account no.	Account open date	Account type	Account status	Account value (SGD)	Total invested capital (SGD)	Total Withdrawal (SGD)	Total P&L (SGD)	Fund holdings																		
Total 273					481,462.10	461,140.59	134,925.07	50,701.62	10																		
 <a href="#">Jacob Lim</a>	0982996	24/04/2017	Cash	Active	0.00	0.00	0.00	0.00	<a href="#">BGF Sustainable Energy Fund A2 USD (BSEU)</a> <a href="#">BGF World Energy Fund A2 SGD H (BWES)</a>																		
 <a href="#">Jayden Tan</a>	0951882	15/02/2008	Cash	Active	240,733.78	240,733.78	134,724.85	50,724.85	<a href="#">BGF Sustainable Energy Fund A2 USD (BSEU)</a> <a href="#">abrdn Global Emerging Markets Fund (AGEM)</a> <a href="#">BGF World Energy Fund A2 SGD H (BWES)</a> <a href="#">UOB UNITED CHINA A-SHARES INNOVATION</a> <a href="#">Manulife SGD Income Fund A-SGD (MSIN)</a> <a href="#">Manulife SGD Income Fund A-MDis SGD (AIE)</a> <a href="#">Schroder Asian Growth Fund SGD (SAGF)</a>																		
										 Hide																	

may click on individual customer name to proceed to customer view

Hide

# Adviser Dashboard – Single Customer view



You can use “**customize view**” to display and arrange the following columns:

1. Fund Name
2. Account Number
3. Account Type
4. Portfolio Allocation (%)
5. Units
6. NAV & Date
7. Current Value (SGD)
8. Fund Invested Capital (\$)
9. Unrealised P&L (SGD)
10. Unrealised P&L (%)
11. Average cost (SGD)
12. Asset Class
13. Sub Asset Class
14. Fund Risk Rating
15. Dividend distribution frequency

Cash and Cash Equivalent(s)				
Currency	Account no.	Percentage allocation (%)	Available balance	Ledger balance
SGD (Money Market Fund)	0982996	100.00%	44.19	44.19
USD (Money Market Fund)	0982996	0.00%	10,000.00	10,000.00
SGD	0982996	0.00%	10,000.00	10,000.00
USD	0982996	0.00%	10,000.00	10,000.00

You can also view “**Cash and Cash Equivalent**” which shows customer’s amount in Cash and Money Market Fund.

*Please note that this is to generate the dashboard and is only updated the next business day.*

*For checking the cash balance after top up, please get customer to login to iFUNDS to check. They will also receive a “Transaction Alert” email informing of receipt of the top up amount.*

# Adviser Dashboard – Single Customer view

Clicking on “More actions” allows you to:

- 1) Check personal details
- 2) Email customer
- 3) Call customer

Dashboard

Fund tools

Transact

Resources

Manulife Investments

Back to customer listing

Jacob Lim

View: Unit Trust

Total UT current value

SGD 0.00

As of 09/04/2025

Total P&L (\$)

SGD 0.00

Customer risk profile

Conservative

Expiry date: 10/11/2025

Customer Knowledge Assessment

PASSED

Expiry date: 22/08/2025

Overall allocation across accounts

Asset Class

Sub-Asset Class

99.98% Equity Sector

(SGD 220,406.74)

0.02% Cash and Cash Equivalent(s)

(SGD 44.19)

Fund holdings

Search all

Filter (0)

Customize view

Fund name	Account number	Account type	Portfolio allocation (%)	Units	NAV (DD/MM/YYYY)	Current value (SGD)	Fund invested capital (\$)	Unrealised P&L (SGD)	Unrealised P&L (%)	Average cost
Total			100.00			220,406.74	220,406.74	35,327.24		
BGF Sustainable Energy Fund A2 USD (BSEU)		Cash	80.49	5,001.91000	29.1900 10/09/2024	177,406.78	177,406.78	15,005.73	11.45	
BGF World Energy Fund A2 SGD H (BWES)		Cash	19.51	6,125.35000	70.200 10/09/2024	42,999.96	42,999.96	20,321.51	7.02	

Logout

More actions

Personal details

Email

Call

## Manulife Investments

Back to customer

## Personal details

### Personal Information

Name	Gender
Jacob Lim	Male
NRIC no.	Nationality
	SINGAPORE
Occupation	Date of birth
Cybersecurity specialist	
Marital status	
Single	

### Contact information

Residential address	Mailing address
	-
Email address	Mobile no.

## Account Information

### Account Information

Account status	Account type
Active	Cash
Account opening date	
24/04/2017	

# Adviser Dashboard – UT Transaction History

You can check the progress of customer UT transaction under “Transacts” > “UT Transaction History”

Note that the final Account Number is 7 digits. A 10 digit Number is not the Account Number but rather a interim number provided at the start before the final Account number is provided.

**Manulife Investments**

- Dashboard
- Fund tools
- Transacts**
- Resources

- Switch
- Policy Surrender
- Mass Switch
- Recent Activities
- UT Redemption
- UT Transaction History**

## Transaction history


Search

Reference no. ↕	Account holder ↕	Account ↕	Fund name ↕	Transaction type ↕	Progress ↕	Approval date ↕	St
<a href="#">SG-20250402-555306110002</a>	Alex Chang	0952134 (Cash)	United Gold & General Fund A Acc SGD (ALTH)	Switch In	<div><div></div><div>2</div><div></div></div>	02/04/2025	Cu
<a href="#">SG-20250402-555306110002</a>	Alex Chang	0952134 (Cash)	Templeton Shariah Global Equity Fund A Acc SGD (TSGE)	Switch Out	<div><div></div><div>2</div><div></div></div>	02/04/2025	Cu
<a href="#">SG-20250328-555306110000</a>	Alex Chang	0952134 (Cash)	LionGlobal Short Duration Bond CI A Dis SGD (MGUA)	Switch In	<div><div></div><div>1</div><div></div></div>	-	Ex
<a href="#">SG-20250328-555306110000</a>	Alex Chang	0952134 (Cash)	United Gold & General Fund A Acc SGD (ALTH)	Switch In	<div><div></div><div>1</div><div></div></div>	-	Ex

Click on the Reference No, to view the Transaction Details

# Adviser Dashboard – Transaction details

Clicking on the “Reference No.” will bring you to the Transaction Details Page.  
You can view the following information as below



**Manulife** Investments

Dashboard

Fund tools

Transacts

Resources

Back to transaction history

## Transaction details

Account holder  
Jayden Tan

Fund name  
abrdn Global Emerging Markets Fund (AGEM)

Transaction date ⓘ  
22/08/2024

Reference number  
SG-20240822-00002-1030012597

Status  
Completed

Transaction type  
Subscription

Units  
200.0000


Gross amount  
SGD 200.00

Upfront fee  
-

Account number  
-

Settlement date ⓘ  
18/07/2024

Placed by  
QK KQXX OSTTW

Progress  


NAV per unit  
SGD 1.2400

Net amount  
SGD 5,000.00

GST  
-



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