



MAXWEALTH CONSULTANCY

INSPIRING FINANCIAL EXCELLENCE

JOINT ACCOUNT (UT)

How to Open a **Joint** Unit Trust Account

Manulife Investments online portal · step-by-step guide

YOUR ADVISER

Muhammad Khairul Khalis

Unit Trust Executive Advisor

FIMM-registered Unit Trust Consultant

FIMM No. F01065736 · Adviser code **F527**

 **WhatsApp +6019-402 4401**



Scan to open the registration
page



How a joint account works

1

Principal holder

Fills in the form and manages the account online.

+

2

Joint holder

The second name on the account.

Good to know

- Both holders must provide ID documents
- Online switching is done by the **principal holder**
- If one holder passes away, the surviving holder is recognised as the owner of the units
- Common pairs: spouses, or parent and child

Joint holder under 18? WhatsApp me first: the documents needed are different.



Before you start

Prepare these (about 15 minutes)

- ✓ **IC (MyKad):** clear photos of the front and back
- ✓ **Proof of address:** a bank statement or utility bill with your name and address, or a selfie holding your IC
- ✓ **Active email** and phone number
- ✓ **Job details:** employer name, nature of business, monthly income range
- ✓ **Online banking or card** for your first investment
- ✓ **Joint holder's details:** IC photos (front & back), full name, IC number, phone, address and job details

New to Manulife Investments?

Start at Step A1

A

Already have a login?

Start at Step B

B

Ask the joint holder to send you their IC photos **before** you start, so you can finish in one go.



STEP A1

Create your login

Manulife
Investments

Create new user

Email

Password

Confirm password

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

- 1 Open the registration link below. Enter your **email** and create a **password** (type it twice). This email becomes your username, so use one you check often.
- 2 Read, then tick **"I have read and agree to Important Notices and PDPA"**. The mailing-list box is optional.

Register here →

https://client.asia.manulifeam.com/en_MY/NewUser?advisor=F527



STEP A2

NEW

Link your account to me

The screenshot shows a mobile app interface for linking an account. It features two radio button options at the top. The first option, 'I want to be serviced by an adviser I know', is selected and highlighted with a green circle and a yellow line. The second option, 'I want to self-manage my assets under the Manulife Investment Management (M) Berhad 200801033087 (834424-U)', is unselected and highlighted with a red line and a red 'X' icon. Below these options is a text input field for 'Adviser Code' containing 'F527', with a search icon to its right. Underneath the input field is a box displaying 'Adviser information' for MUHAMMAD KHAIRUL KHALIS, including his phone number and license type. At the bottom is a large red 'Confirm' button. Numbered callouts 1 through 4 are placed around the interface to guide the user through the steps.

1 I want to be serviced by an adviser I know

2 I want to self-manage my assets under the Manulife Investment Management (M) Berhad 200801033087 (834424-U)

Adviser Code

F527

Adviser information
Name: MUHAMMAD KHAIRUL KHALIS
Phone: 60109742473
License type: Unit Trust & Private Retirement Scheme

Confirm

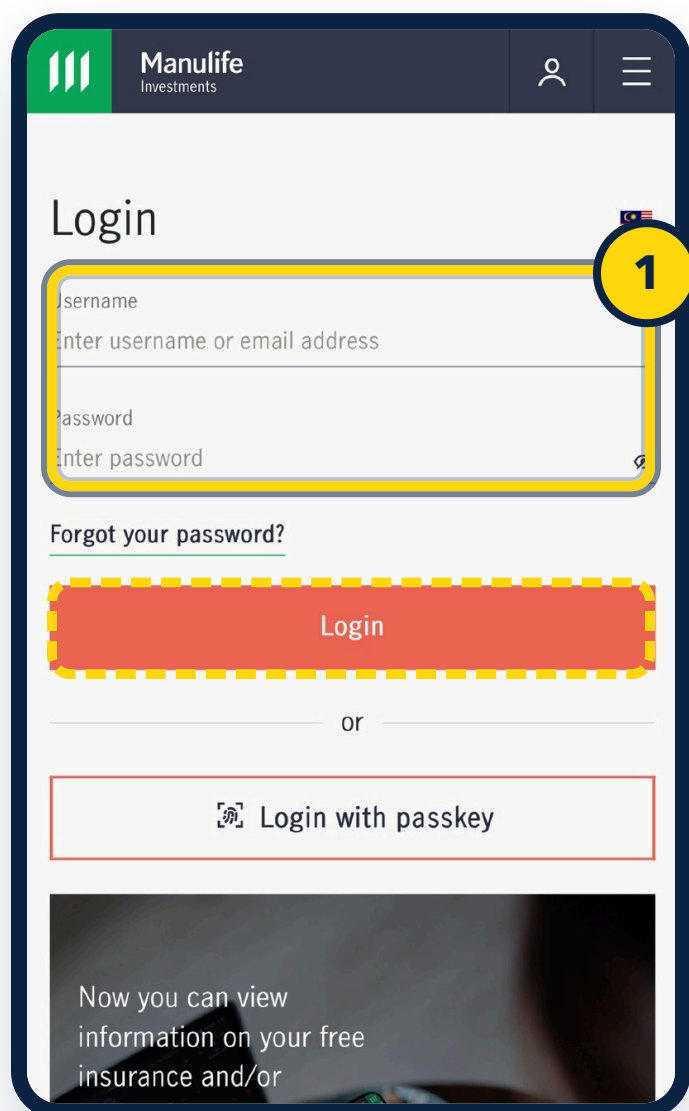
- 1 Under "How do you want to manage the account?" choose **"I want to be serviced by an adviser I know"**.
- 2 Type **F527** in Adviser Code, then tap the search icon.
- 3 Check that the box shows **MUHAMMAD KHAIRUL KHALIS**.
- 4 Tap **Confirm** and continue to Step 1.

The adviser code is **not filled in automatically**. Don't choose "self-manage" or skip the code, or your account will not be linked to your adviser.

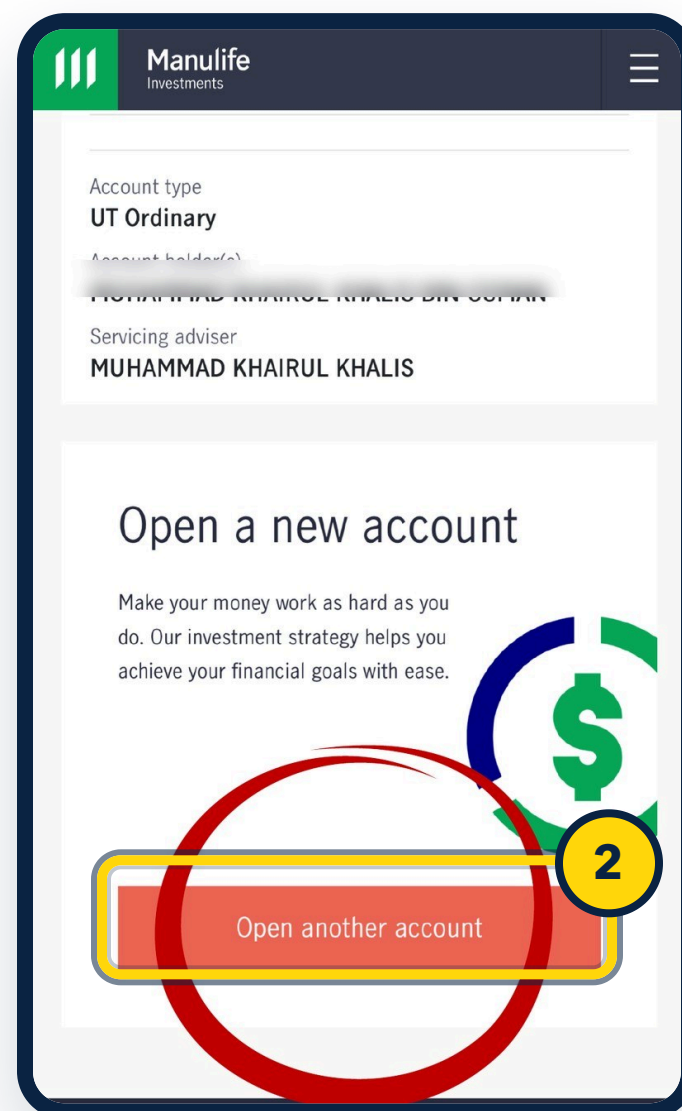


STEP B

Already a Manulife client?



- 1** Log in with your registered email and password.



- 2** On your account page, tap **"Open another account"**, then continue to Step 1.

Only the **principal holder** (the person who logs in) opens the joint account. When asked for an adviser, choose code **F527**.

Log in here →

https://client.asia.manulifeam.com/en_MY/login



STEP 1 OF 12

Choose Unit Trust Account

Manulife
Investments

1

Account Set-up
Please select the type of account you want to open

Select account type

1

Unit Trust Account

Private Retirement Scheme Account

How do you want to manage the account?

2

By an adviser

- 1** Tap **Unit Trust Account**.
- 2** Under "How do you want to manage the account?" tap **By an adviser**.



STEP 2 OF 12

Choose Joint account

Manulife Investments

Select account ownership type

1

Single account

Joint account

Do you authorise your adviser to switch funds on your behalf?

+ Information on switch funds

☒ Yes, I authorise my adviser to switch funds on my behalf.

☐ No, I do not authorise my adviser to switch funds on my behalf.

Up Next: Primary Applicant's Personal Information

- 1** Tap **Joint account** (two names). You, the person filling the form, become the **principal holder**.



STEP 3 OF 12

Switching authorisation

Manulife Investments

Select account ownership type

Single account

Joint account

1 Do you authorise your adviser to switch funds on your behalf?

2

Yes, I authorise my adviser to switch funds on my behalf.

No, I do not authorise my adviser to switch funds on my behalf.

Information on switch funds

Up Next: Primary Applicant's Personal Information

1 "Do you authorise your adviser to switch funds on your behalf?" Tap **Information on switch funds** to read the terms.

2 **Yes:** I can also submit switches online for you, based on your instruction. You can still switch yourself any time.
No: only you can switch online (see my Switching guide).

Either way, I'm still here to guide you. Pick what's easier for you.



STEP 4 OF 12

Principal holder: personal information

 **Manulife**
Investments

Primary Applicant Personal Information

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

1. Primary applicant's personal information

Provide your information based on your NRIC card/Passport

Honorific
Mr 

Given Name

 What's this?

WARGANEGARA BIARKAN KOSONG

Surname

 What's this?

WARGANEGARA BIARKAN KOSONG

Full name (as per ID / Passport)

 What's this?

NAMA PENUH IKUT IC

- 1 Malaysian with a blue MyKad: leave **Given Name** and **Surname empty**.
- 2 Fill **Full Name (as per ID)** exactly as printed on your IC.

Foreigner or Permanent Resident? WhatsApp me before you continue.



STEP 5 OF 12

Tax residency & vulnerability

Manulife Investments

Status
Bumiputra

Religion
Muslim

Tax residency

☒ I am a tax resident in Malaysia

☐ I am a tax resident of other country / jurisdiction

☐ I do not pay tax

Do any of the vulnerabilities listed below apply to you?

+ Information on vulnerable customer

☐ Yes, some of the vulnerabilities apply to me.

☒ No, none of the vulnerabilities apply to me.

- 1 Working or not working in Malaysia: tick **"I am a tax resident in Malaysia"**.
Working overseas: tick "tax resident of other country / jurisdiction" and enter your TIN.
- 2 Vulnerable customer: tap the ⓘ to read the list, then answer honestly.

Special case (e.g. dual tax residency)? WhatsApp me first.



STEP 6 OF 12

Address

 **Manulife**
Investments

Please enter your address in the correct respective fields.
DO NOT enter Zip Code, City and State at Address Line 1 and Address Line 2.

1

Country / Region

Malaysia

Zip code

20050

Province/State

Terengganu

Town/City

KUALA TERENGGANU

2

Address line 1

KUT ALAMAT DALAM BANK STATEMENT

Address line 2 (Optional)

JIKA MASIH MENETAP DI ALAMAT TERSEBUT

- 1 Choose country, zip code, state and city from the lists.
- 2 Address lines: street and building only. **Don't repeat** zip code, city or state here.

If the address on your bank statement or utility bill is still current, use it: verification is faster. If not, use your current address and verify with a selfie holding your IC later.



STEP 7 OF 12

Employment (working)

 **Manulife**
Investments

3. Primary employment information

1

Occupation
Lecturer / Vice Chancellor

2

Source of wealth and funds
Employment

Employment status
Employed

3

Employer name
Help University

4

Nature of business
Education and Teaching

5

Monthly income range
Please select

- 1 Occupation:** your job.
- 2 Source of wealth:** Employment. **Status:** Employed.
- 3 Employer name:** the company you work for.
- 4 Nature of business:** what your employer does.
- 5 Monthly income range.**

Own a business? Choose Businessman/Businesswoman, source Business, status Self-employed.



STEP 8 OF 12

Suitability assessment

 **Manulife**
Investments

Client Suitability Assessment

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

What type of investor are you?

☒ **Retail Investor**
Individual who are not High Net Worth Investor or Accredited Investor. Retail Investor is not eligible to invest in wholesale fund.

☐ **High net-worth investor**
Gross annual income for individual exceeds MYR300,000 or jointly with spouse exceeds MYR400,000; or total net personal assets or total net joint assets with spouse exceeds MYR3 million ; or acquires the unlisted capital market product exceeds MYR250,000. Please refer to "Information on Sophisticated Investor" for more details

☐ **Accredited investor**
For A licensed person or a registered person, executive director or CEO of CMSL, not required to complete Suitability Assessment form. Please refer to "Information on Sophisticated Investor" for more details

Do you have any work experience related to investment?

☐ Yes

1 Answer **every** question honestly. Your answers decide which funds suit you. Most people are a **Retail Investor**.

Not sure what an option means? Read the description under it, or ask me. Please don't guess.



STEP 9 OF 12

Joint holder's details

1

You

- ✓ Personal information
- ✓ Tax residency
- ✓ Address
- ✓ Employment
- ✓ IC upload

2

Joint holder

- ☐ Personal information
- ☐ Tax residency
- ☐ Address
- ☐ Employment
- ☐ IC upload

1

The form also asks for the joint holder's details: the same kind of sections you filled for yourself.

2

Use the **joint holder's own** IC, address and job information, not yours.

3

Double-check the spelling of their name and IC number.

The rules on pages before still apply: blue MyKad means Given Name and Surname stay empty.



STEP 10 OF 12

Upload ICs

1 Upload the front and back of **each** holder's IC when asked.

2 Tap "Sample of..." to see an example.

Whole card in the frame, no glare, no blur, every word readable. Use the original card, not a photocopy.



STEP 11 OF 12

Proof of address

The screenshot shows the 'Manulife Investments' app interface. At the top, it says 'Select primary applicant's proof of identity'. Below this, there are two radio button options: 'Bank statement or utility bill' (which is selected and highlighted with a yellow circle and a red 'A' in a yellow circle) and 'Selfie with ID'. Below the options is a dashed yellow box containing a red circle with a white plus sign and the text 'Sample of valid bank statement or utility bill'. Below this is a text input field with the placeholder 'Copy of bank statement or utility bill'. At the bottom of the dashed box is a red-bordered button labeled 'Upload document'. At the very bottom of the screen, it says 'Up Next: Review Account Summary'.

The screenshot shows the 'Manulife Investments' app interface. At the top, it says 'Select primary applicant's proof of identity'. Below this, there are two radio button options: 'Bank statement or utility bill' and 'Selfie with ID' (which is selected and highlighted with a yellow circle and a red 'B' in a yellow circle). Below the options is a dashed yellow box containing a red circle with a white plus sign and the text 'Sample of valid selfie with ID'. Below this is a text input field with the placeholder 'Copy of selfie with ID'. At the bottom of the dashed box is a red-bordered button labeled 'Upload document'. At the very bottom of the screen, it says 'Up Next: Review Account Summary'.

A Bank statement or utility bill: must show your **name** and the **same address** you entered earlier.

B Selfie with ID: your face and IC both clear; name, IC number and IC photo readable.

Choose only one. Blurry or cropped photos are rejected and delay your approval.



STEP 12 OF 12

Review, submit & what's next

- 1 Check the summary carefully. Make sure you avoided these common mistakes:

- ✗ Skipping adviser code **F527** or choosing "self-manage"
- ✗ Filling Given Name / Surname when you have a blue MyKad
- ✗ Address that doesn't match your bank statement or bill
- ✗ Zip code, city or state repeated in the address lines
- ✗ Blurry, cropped or glary IC / selfie photos
- ✗ A typo in your email address
- ✗ Using your own details in the joint holder's section

- 2 **Submit**, then make your first investment or set up an **RSP** (monthly auto-debit).

- 3 Manulife verifies your account in **1-3 working days**.

Not sure which fund or amount to start with? WhatsApp me. We'll match it to your risk profile and goals.



MAXWEALTH CONSULTANCY

INSPIRING FINANCIAL EXCELLENCE

Thank you for trusting me with your financial journey.

LINKS

Register (new user)

https://client.asia.manulifeam.com/en_MY/NewUser?advisor=F527

Log in (existing user)

https://client.asia.manulifeam.com/en_MY/Login

CONTACT

Muhammad Khairul Khalis

Unit Trust Executive Advisor

FIMM-registered Unit Trust Consultant

FIMM No. F01065736 · Adviser code F527

MaxWealth Consultancy

[📞 WhatsApp +6019-402 4401](https://wa.me/60194024401)

Important notice

This guide is prepared by Muhammad Khairul Khalis of MaxWealth Consultancy to help clients use the Manulife Investments online portal. It is not an official document of Manulife Investment Management (M) Berhad and is not investment advice. Screens and requirements may change without notice. Before investing, read and understand the Product Highlights Sheet and the Prospectus / Disclosure Document. Investments in unit trusts and PRS carry risks; unit prices and distributions may go down as well as up. Past performance is not indicative of future performance.