An advisor starts with knowing the person.

GOAL	TIME	LIQUIDITY	RISK	REVIEW
Bakery or retirement?	3 years or 25 years?	When must it be available?	Willing AND able?	What would change the plan?

Aina: 3 years to launch. Ravi: 25 years to retirement.
What changes?

Choose your investor. Define the mandate.

AINA / 3-YEAR GOAL

Launch the bakery at age 33

Protect access to the launch capital.

What loss could disrupt the plan?

RAVI / 25-YEAR GOAL

Build a retirement fund for age 55

Explain the long-term growth role.

What losses and exposures can he bear?

Keep the case facts fixed. Label any additional assumptions.

YOUR ASSIGNMENT

Build a portfolio. Defend your decisions.

RM100K / ONE CLIENT

Selected investor: Aina / Ravi

Programme Hub

RESEARCH	CONSTRUCT	EXPLAIN	COMMIT

Portfolio thesis: How does your allocation serve the goal?
Explain the timeline, risks and main trade-off.

Constraints make the allocation real.

RM100k	4–8	5%	30%	100%
CAPITAL	FUNDS	MIN / FUND	MAX / FUND	TOTAL

One individual submission; keep the selected case fixed.
No rebalancing, contributions, withdrawals, leverage or switching.

Approved Manulife MYR-denominated funds.
Sales charges and transaction costs excluded.

ALLOCATION EXAMPLE

A valid allocation still needs a client thesis.



25%	25%	20%	20%	10%
FUND A	**FUND B**	**FUND C**	**FUND D**	**FUND E**
Global equity	Asia equity	Bonds	Multi-asset	Money market

Ravi: explain each fund's role over his 25-year horizon.
Aina: would these exposures put her three-year launch at risk? What would you change?

Illustration, not a model answer. Total 100%; each selected fund is within 5–30%.

Same fund evidence. Different client fit.

FUND INFORMATION

Fund A: Manulife Global Perspective Fund

Goal: Long-term growth
Equity class, Global assets

Read holdings, mandate, fees and risks.

RAVI OR AINA?

Ravi: possible growth role for his 25-year horizon

Aina: could a fall delay the three-year launch?

What losses and exposures can each bear?

State the role, evidence and downside. A fund name alone cannot establish suitability.

RESEARCH FRAMEWORK

Read each fund through your client's goal.

01 What does it own?

02 Where does it invest?

03 What is its objective?

04 What could derail the client's goal?

05 How has it behaved?

06 What role does it serve for Aina or Ravi?

Manulife iFunds Fund Screener

Check costs, currency exposure and overlap. Past returns are not a forecast.

HOW TO LEARN FROM THE CHALLENGE

Judge the process as well as the result.

OUTCOME / WHAT HAPPENED

What moved?
What drove the return?

Compare the same dates, then consider the case.

PROCESS / FIT WITH THE INVESTOR

Did it serve the investor?
Was the thesis supported?

Defend evidence, exposures and trade-offs.

Learning reflection; see the brief for prize rules.

Return rank alone cannot show client suitability.

Lock the decision. Then learn from it.

SUBMIT

By 9 Nov 2026: case name, exact fund classes, weights, thesis and assumptions.

OBSERVE

Follow the portfolio through 7 Dec 2026.

REFLECT

Compare the result with your original client goal, evidence and risks.

Two competitions. Three ways to win.

EACH TUTORIAL / THREE TEAMS

RM200 Best overall score
RM150 Highest AUM
RM100 Lowest drawdown

Overall score: performance, drawdown, diversification and rationale.

RM100K CHALLENGE / THREE STUDENTS

RM150 Best for Aina
RM150 Best for Ravi
RM150 Highest qualifying return

Qualifying = rules + defensible client fit.
Returns ranked across Aina and Ravi.

One award per student/team. Full criteria and tie rules in the programme brief.