

Manulife Investment Solutions Product Overview



Important Notes:

- Manulife Investment Solutions (the "Plan"), being an investment-linked assurance scheme, is an insurance policy issued by Manulife (International) Limited (the "Company"). Your investments in the Plan are therefore subject to the credit risks of the Company.
- The investment choices available under the Plan can have very different features and risk profiles. Some may be of high risk. Please read the Principal Brochure of the Plan and offering documents of the underlying funds involved for details.
- Return on your investments is calculated or determined by the Company with reference to the performance of the underlying funds/assets.
- Return of your investments may be lower than that of the corresponding SFC-authorized funds due to the fees and charges levied under the Plan.
- The premium you pay towards the insurance policy will become part of the assets of the Company. You do not have any rights or ownership over any of those assets. Your recourse is against the Company only.
- Early surrender of the policy or withdrawal from the policy value may result in a significant loss of principal and/or bonuses to be awarded. Poor performance of the underlying funds/assets may further magnify the investment losses, while all fees and charges are still deductible.
- The return of some of the investment choices is calculated with reference to pools of assets internally managed on a discretionary basis by the Company. While the SFC has authorized this Plan, the SFC has not authorized the making of any of these investments.
- Investment involves risk. You should not purchase this Plan unless you understand it and it has been explained to you how it is suitable for you. The final decision is yours.
- You should not solely rely on this material to make any decision to participate in the Plan.

Manulife Investment Solutions offers you the flexibility to customize your investments with a wide array of Investment Choices presented as a single investment platform, giving you complete and easy control of your investment portfolio - as well as life insurance coverage.

Choices of Investment Approach

Without committing to a pre-determined investment period, you can enjoy the flexibility to add one-off lump-sum subscriptions or to top-up your investment with a regular subscription by taking advantage of the *dollar cost averaging* principle.

Dollar cost averaging cannot help you avoid investment loss. It works better in more volatile investment instruments in comparison with less volatile ones. The effect may be diluted in less volatile investment instruments or if the investment instrument consistently drops in value. The payoff will be dampened if the investment instrument price at valuation point is on the low side. Also, you may forgo the opportunity to achieve a higher investment return if the investment instrument consistently rises in value. Frequent switching among investment instruments may defeat the purpose of regular investments and you could miss the opportunities to buy units at low prices.

A Wealth of Investment Choice

Many factors are important determinants of your investment strategy, including your financial conditions, personal and career goals and your risk tolerance. With Manulife Investment Solutions, we offer a basket of Investment Choices across various financial instruments and geographical sectors in the global markets to fit your investment needs (subject to applicable fees and charges). You can tailor-make your investment mix and determine your investment strategies from time to time according to your risk appetites. Please refer to the Principal Brochure for the investment objectives, risk factors and charges of the relevant Investment Choices.

As conditions change, you can switch among Investment Choices, add subsequent lump-sum subscription and even partially withdraw your values whenever you need. Redemption of units of Investment Choice is subject to any applicable early redemption fee.

Free switching between Investment Choices is offered. Minimum switching amount from one Investment Choice to another is US\$250.

Subscriptions are Fully Invested

With no initial sales charge(s) or bid/offer spread fee(s), 100% of your subscription will be fully invested, making your money work harder for you from day one.

In order to ascertain the subscription amount in base currency, we will calculate the United States Dollar equivalent of the subscription monies (if made in Hong Kong Dollars) at a prevailing exchange rate determined by Manulife (International) Limited with reference to the market rates. All bank charges and cost of converting into United States Dollar may be deducted from the subscription monies and the resulting net United States Dollar amount will be used to subscribe for the Investment Choice(s).

Extra Potential Reward with Bonus

We treasure the relationship with you - as a token of appreciation we offer you an opportunity to earn extra reward to increase your overall rate of return on your investment! From the 6th anniversary onward, you will have an opportunity to receive bonus annually. The higher your subscription amount, the higher the potential bonus you can earn! Early surrender of the policy or withdrawal from the Policy Value may result in a significant loss of bonuses to be awarded.

Life Protection

Being more than a tool for wealth accumulation, we also provide a death benefit equivalent to 101% of the Policy Value with joint ownership option. You can bestow the proceeds of your plan to your designated beneficiary(ies) without the need to undergo a complicated estate clearance process.

Early Withdrawal or Surrender

Any early withdrawal or surrender may result in a significant loss of principal and/or bonuses to be awarded. Redeeming any subscriptions of less than 5 years will be subjected to early redemption fee ranging from 2% to 6%. For details, please refer to the Principal Brochure.



Investment Choices at a Glance

Equity Focused – investment choices linked to the performance of an individual SFC-authorized fund that mainly invests in listed company stocks worldwide in a wide range of sector and geographical locations. Considered as being fully representative across the whole investment risk / reward spectrum, depending upon their types.

Bond Focused – investment choices linked to the performance of an individual SFC-authorized fund that mainly invests in fixed income financial instruments that vary in terms of investment grade issued by governments, municipalities and large corporations around the world. They are generally considered as being more conservative investment vehicles.

Internally Managed are various portfolios of SFC-authorized funds or a cash fund internally managed by Manulife.

- An internally managed portfolios of SFC-authorized funds consist of equities and equity-related investments, bonds, deposits and other investments. The portfolios are actively managed by professional investment managers, and are generally tailored to meet the specific investment risk/ reward objectives of investors.
- An internally managed cash fund with interest rate determined with reference to the return from cash deposit and fixed income instruments is often considered as relatively stable investment vehicle with low risk. Investment in the cash fund is not in a nature of a bank deposit and is not protected by any government or other guarantee scheme

About Manulife (International) Limited

Manulife (International) Limited is a member of the Manulife Financial group of companies.

Manulife Financial is a leading Canadian-based financial services group operating in 22 countries and territories worldwide. For more than 120 years, clients have looked to Manulife for strong, reliable, trustworthy and forward-thinking solutions for their most significant financial decisions. Our international network of employees, agents and distribution partners offers financial-protection and wealth-management products and services to millions of clients. We provide asset-management services to institutional customers worldwide as well as reinsurance solutions, specialising in life and property and casualty retrocession. Funds under management by Manulife Financial and its subsidiaries were Cdn\$474 billion (HK\$3,571.1 billion) as at September 30, 2010. The company operates as Manulife Financial in Canada and Asia and primarily as John Hancock in the United States. Manulife Financial Corporation trades as MFC on the TSX, NYSE and PSE, and under 945 on the SEHK. Manulife Financial can be found on the Internet at www.manulife.com

Manulife Investment Solutions is an investment-linked assurance scheme issued by Manulife (International) Limited. Investment involves risks. Investment Choice prices may go down as well as up. Past performance figures shown are not indicative of future performance. Please refer to the Principal Brochure for further details including the risk factors, charges and features of the product.

Issued by

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