

Date: October 11, 2011

Subject: **Change of Investment Choice Risk Level (“Risk Level Changes”) – with effect from October 17, 2011**

This supplements the Investment Choice Table for your reference on the Risk Level Changes **with effect from October 17, 2011**, in respect of the following Investment Choices of Manulife Investment Solutions (MISo), Manulife Wealth Creator (MWC), Alpha, Matrix and ManuSelect Investment Protector (MIP), following the regular review of the risk levels of the Investment Choices.

MISo / MWC Investment Choice	Code	Investment Choice Risk Level	
		Previous	Updated
Manulife Inv Japan Equity Fund	IJE01	2	3
Manulife Inv North American Equity Fund	INA01	2	3
Manulife Inv Stable Portfolio	ISF01	1	2
Manulife Inv US Small Cap Fund	IUS01	4	5

Alpha / Matrix Investment Choice	Code	Investment Choice Risk Level	
		Previous	Updated
MIL Japan Fund	UJF01	2	3
MIL North American Fund	UNF01	2	3
MIL US Small Cap Fund	UUC01	4	5

MIP Investment Choice	Code	Investment Choice Risk Level	
		Previous	Updated
ManuSelect Balanced Fund	MBF01	1	2
ManuSelect Japan Fund	MJF01	2	3
ManuSelect North American Fund	MNF01	2	3
ManuSelect US Small Cap Fund	MUC01	4	5

Please note that the above Risk Level Changes only indicate historical volatilities of the Investment Choices and should not be relied upon as investment advice.

Should you have any queries, please call (852) 2108 1110 in relation to the Investment Choices under MISo and MWC or (852) 2510 3941 in relation to Investment Choices under Alpha, Matrix and MIP.

投資選項風險水平調整報告

此報告乃投資選項表的附錄。由二零一一年十月十七日起，以下「宏利智富錦囊」、「宏利睿富錦囊」、「傲富投資理財計劃」、「邁駿投資理財計劃」及「宏利精選投資保」投資選項之風險水平經定期檢討後將會作以下的調整。

宏利智富錦囊 / 宏利睿富錦囊 - 投資選項名稱	編號	投資選項風險水平	
		調整前	調整後
宏利智富日本股票基金	IJE01	2	3
宏利智富北美股票基金	INA01	2	3
宏利智富平穩組合	ISF01	1	2
宏利智富美國小型公司基金	IUS01	4	5

傲富投資理財計劃 / 邁駿投資理財計劃 - 投資選項名稱	編號	投資選項風險水平	
		調整前	調整後
MIL 日本基金	UJF01	2	3
MIL 北美基金	UNF01	2	3
MIL 美國小型公司基金	UUC01	4	5

宏利精選投資保 - 投資選項名稱	編號	投資選項風險水平	
		調整前	調整後
宏利精選均衡基金	MBF01	1	2
宏利精選日本基金	MJF01	2	3
宏利精選北美基金	MNF01	2	3
宏利精選美國小型公司基金	MUC01	4	5

以上風險水平之變動只顯示投資選項之過往波幅度，並不應依賴作為投資建議。

如欲查詢上述事宜，請致電 (852) 2108 1110 (有關宏利智富錦囊及宏利睿富錦囊旗下的投資選項) 或 (852) 2510 3941 (有關傲富投資理財計劃、邁駿投資理財計劃及宏利精選投資保旗下的投資選項)。