

Date: January 18, 2018
Subject: Notification of Revision of Investment Choice Risk Level
– with effect from January 31, 2018

Please note that the risk level of the following investment choices under Manulife Investment Plus (MI Plus), Manulife Investment Solutions* (MISo), Manulife Wealth Creator* (MWC), Alpha Regular Investor (ARI), Alpha*, Matrix*, ManuSelect Investment Protector* (MIP), Flexible Investment Protector* (FIP), Manulife Secure IncomePlus* (MSIP) and Skyline will be revised with effect from January 31, 2018, following the regular review of the risk levels of the investment choices.

* MISo / MWC / Alpha / Matrix / MIP / FIP / MSIP are not available for policy applications and cannot continue to be marketed to the public in Hong Kong.

Name of Investment Choice	Code	Current Risk Level	New Risk Level
MI Plus / MISo* / MWC*			
Manulife Inv Aggressive Portfolio	IAF01	3	4
Manulife Inv India Equity Fund	IEQ01	4	5
Manulife Inv Thailand Equity Fund	ITE01	4	5
MI Plus / MISo*			
Manulife Inv Allianz Income and Growth Fund	IAI01	3	4
Manulife Inv Allianz Income and Growth Fund (dist)	GAI01	3	4
Manulife Inv Barings Developed and Emerging Markets High Yield Bond Fund (dist)	GBD01	3	4
Manulife Inv China Bond Fund	IRM01	2	3
Manulife Inv Fidelity Asian High Yield Fund	IHY01	3	4
Manulife Inv Invesco Asia Balanced Fund	IAB01	2	3
Manulife Inv Invesco Global High Income Fund	IGI01	3	4
Manulife Inv Investec Global Energy Fund	IGE01	5	4
Manulife Inv Macquarie IPO China Gateway Fund	IMA01	5	4
Manulife Inv PARVEST Bond Asia ex Japan Fund	IPB01	2	3
Manulife Inv PIMCO GIS Global High Yield Bond Fund (dist)	GPY01	3	4
Manulife Inv U.S. Special Opportunities Fund	ISU01	3	4
Manulife Inv UBS China Opportunity Fund	IOE01	4	5
Manulife Inv UBS Euro High Yield Bond Fund	IEY01	3	4
MSIP*			
MSIP Aggressive Portfolio	SAP01	3	4
Strategic Portfolio	SSP01	3	4
ARI / Alpha* / Matrix*			
MIL Achiever Fund	UAF01	3	4
MIL Allianz Income and Growth Fund	UAI01	3	4
MIL Barings Developed and Emerging Markets High Yield Bond Fund	UBD01	3	4
MIL Fidelity Asian High Yield Fund	UHY01	3	4
MIL Growth Fund	UGR01	3	4
MIL India Fund	UIF01	4	5
MIL Invesco Asia Balanced Fund	UAB01	2	3
MIL Invesco Global High Income Fund	UGI01	3	4



Name of Investment Choice	Code	Current Risk Level	New Risk Level
ARI / Alpha* / Matrix*			
MIL Investec Global Energy Fund	UGE01	5	4
MIL Macquarie IPO China Gateway Fund	UMA01	5	4
MIL PARVEST Bond Asia ex Japan Fund	UPB01	2	3
MIL PIMCO GIS Global High Yield Bond Fund	UPY01	3	4
MIL Thailand Fund	UTF01	4	5
MIL U.S. Special Opportunities Fund	USU01	3	4
MIL UBS China Opportunity Fund	UOE01	4	5
MIL UBS Euro High Yield Bond Fund	UEY01	3	4
MIP*			
ManuSelect Achiever Fund	MAF01	3	4
ManuSelect India Fund	MIF01	4	5
ManuSelect Thailand Fund	MTF01	4	5
FIP*			
India Equity Fund	IF001	4	5
Thailand Equity Fund	TF001	4	5
Skyline			
Macquarie IPO China Gateway Fund - Class A3	CSE05	5	4

You could refer to the Appendix “Revision of Investment Choice Risk Level” for the list of the latest risk levels and changes of each investment choice under our investment-linked assurance schemes. Please note that the risk levels are for reference only. You should not rely on them as investment advice.

Should you have any queries, please call (852) 2108 1110 in relation to the investment choices under MI Plus, MISo*, MWC* and MSIP*, (852) 2510 3941 in relation to the investment choices under ARI, Alpha*, Matrix*, MIP*, FIP* and (852) 2108 1111 in relation to Skyline.

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Appendix "Revision of Investment Choice Risk Level"

附件「投資選項風險級別的修訂」

Name of Investment Choice	投資選項名稱	Code 編號	New Risk Level 新的風險級別# (Current risk level shown in brackets 現時的風險級別顯示於括號內)
Manulife Investment Plus / Manulife Investment Solutions* / Manulife Wealth Creator*^	宏利投資計劃 / 宏利智富錦囊* / 宏利睿富錦囊*^		
Manulife Inv Aggressive Portfolio^	宏利智富進取組合^	IAF01	4 (3)
Manulife Inv Allianz Asian Multi Income Plus Fund	宏利智富安聯亞洲多元入息基金	IAA01	3
Manulife Inv Allianz Euroland Equity Growth Fund	宏利智富安聯歐陸成長基金	IAG01	4
Manulife Inv Allianz Income and Growth Fund	宏利智富安聯收益及增長基金	IAI01	4 (3)
Manulife Inv Allianz Income and Growth Fund (dist)	宏利智富安聯收益及增長基金(支付派發)	GAI01	4 (3)
Manulife Inv All-weather Capital Conservative Fund (dist)	宏利智富全天候資本穩健基金(支付派發)	ICP01	2
Manulife Inv All-weather Growth Fund (dist)	宏利智富全天候增長基金(支付派發)	IGW01	4
Manulife Inv All-weather Growth Plus Fund (dist)	宏利智富全天候進昇增長基金(支付派發)	IGU01	4
Manulife Inv All-weather Managed Growth Fund (dist)	宏利智富全天候穩定增長基金(支付派發)	IMG01	3
Manulife Inv Amundi Cash Fund^	宏利智富東方匯理現金基金^	ICA01	1
Manulife Inv Amundi CPR Global Lifestyles Fund	宏利智富東方匯理CPR優越生活基金	ILL01	4
Manulife Inv Amundi Emerging Focus Fund	宏利智富東方匯理新興市場內需基金	IDD01	4
Manulife Inv Asia Pacific High Dividend Fund^	宏利智富亞太高息基金^	IPH01	4
Manulife Inv Asia Pacific Income and Growth Fund	宏利智富亞太收益及增長基金	IGS01	2
Manulife Inv Asia Total Return Fund	宏利智富亞洲總回報基金	ITR01	2
Manulife Inv Asia Total Return Fund (dist)	宏利智富亞洲總回報基金(支付派發)	GAR01	2
Manulife Inv Asian Small Cap Fund^	宏利智富亞洲小型公司基金^	IAS01	4
Manulife Inv Australia Equity Fund^	宏利智富澳洲股票基金^	IAU01	4
Manulife Inv Balanced Portfolio^	宏利智富均衡組合^	IBP01	2
Manulife Inv Baring ASEAN Frontiers Fund	宏利智富霸菱大東協基金	IBA01	4
Manulife Inv Baring Europe Select Fund	宏利智富霸菱歐洲精選基金	IBE01	4
Manulife Inv Barings Developed and Emerging Markets High Yield Bond Fund (dist)	宏利智富霸菱成熟及新興市場高收益債券基金(支付派發)	GBD01	4 (3)
Manulife Inv BlackRock Global Allocation Fund	宏利智富貝萊德環球資產配置基金	IGA01	3
Manulife Inv BlackRock Global Corporate Bond Fund	宏利智富貝萊德環球企業債券基金	IBG01	2
Manulife Inv BlackRock Global SmallCap Fund	宏利智富貝萊德環球小型企業基金	IBS01	4
Manulife Inv China A Fund	宏利智富中國A股基金	IQA01	5
Manulife Inv China Bond Fund	宏利智富中國債券基金	IRM01	3 (2)
Manulife Inv China Value Fund^	宏利智富中華威力基金^	ICV01	4
Manulife Inv ChinaAMC China Focus Fund	宏利智富華夏中國聚焦基金	ICC01	4
Manulife Inv Emerging Eastern Europe Fund^	宏利智富新興東歐基金^	IEM01	4
Manulife Inv European Equity Fund^	宏利智富歐洲股票基金^	IEE01	4
Manulife Inv Fidelity Asian High Yield Fund	宏利智富富達亞洲高收益基金	IHY01	4 (3)
Manulife Inv Fidelity China Consumer Fund	宏利智富富達中國消費動力基金	IFC01	4
Manulife Inv Fidelity China High Yield Fund (dist)	宏利智富富達中國高收益基金(支付派發)	GFH01	4
Manulife Inv Fidelity European Dynamic Growth Fund	宏利智富富達歐洲動力增長基金	IED01	4
Manulife Inv Fidelity Global Multi Asset Income Fund	宏利智富富達環球多元收益基金	IMI01	3
Manulife Inv Fidelity Global Multi Asset Income Fund (dist)	宏利智富富達環球多元收益基金(支付派發)	GAG01	3
Manulife Inv Fidelity International Fund	宏利智富富達國際基金	IFI01	3
Manulife Inv Franklin U.S. Opportunities Fund	宏利智富富蘭克林美國機會基金	IFU01	4
Manulife Inv Global Contrarian Fund^	宏利智富環球反向策略基金^	ICN01	5
Manulife Inv Global Dynamic Asset Allocation Fund (dist)	宏利智富環球動態資產配置基金(支付派發)	IDA01	3
Manulife Inv Global Emerging Markets Debt Fund^	宏利智富新興市場債券基金^	IMD01	3
Manulife Inv Global Equity Fund^	宏利智富環球股票基金^	IIE01	3
Manulife Inv Global Property Fund	宏利智富環球房地產基金	IGP01	4
Manulife Inv Global Resources Fund^	宏利智富環球資源基金^	IRF01	4
Manulife Inv Global Strategic Income Fund^	宏利智富環球策略收益基金^	ISI01	4
Manulife Inv Greater China Opportunities Fund	宏利智富大中華機會基金	IGO01	4
Manulife Inv Growth Portfolio^	宏利智富增長組合^	IGR01	3
Manulife Inv Healthcare Fund^	宏利智富康健護理基金^	IHC01	4
Manulife Inv Hong Kong Equity Fund^	宏利智富香港股票基金^	IHE01	4
Manulife Inv India Equity Fund^	宏利智富印度股票基金^	IEQ01	5 (4)
Manulife Inv International Bond Fund^	宏利智富國際債券基金^	IIB01	2
Manulife Inv Invesco Asia Balanced Fund	宏利智富景順亞洲平衡基金	IAB01	3 (2)
Manulife Inv Invesco Asian Equity Fund	宏利智富景順亞洲動力基金	IIA01	4
Manulife Inv Invesco Global High Income Fund	宏利智富景順環球高收益債券基金	IGI01	4 (3)
Manulife Inv Invesco Japanese Equity Core Fund	宏利智富景順日本動力基金	IIJ01	4
Manulife Inv Investec Global Energy Fund	宏利智富天達環球能源基金	IGE01	4 (5)
Manulife Inv Investec Global Gold Fund	宏利智富天達環球黃金基金	IGG01	5

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Name of Investment Choice	投資選項名稱	Code 編號	New Risk Level 新的風險級別# (Current risk level shown in brackets 現時的風險級別顯示於括號內)
Manulife Inv Investec Global Natural Resources Fund	宏利智富天達環球天然資源基金	IDR01	4
Manulife Inv Janus Henderson Global Technology Fund	宏利智富駿利亨德森環球科技基金	IHT01	4
Manulife Inv Janus Henderson Japanese Smaller Companies Fund	宏利智富駿利亨德森日本小型公司基金	IHS01	4
Manulife Inv Japan Equity Fund [^]	宏利智富日本股票基金 [^]	IJE01	4
Manulife Inv JPMorgan ASEAN Fund	宏利智富摩根東協基金	IJA01	4
Manulife Inv JPMorgan Asia Pacific Income Fund (dist)	宏利智富摩根亞太入息基金(支付派發)	GJX01	3
Manulife Inv JPMorgan China Income Fund (dist)	宏利智富摩根中國入息基金(支付派發)	GJP01	4
Manulife Inv JPMorgan Emerging Markets Opportunities Fund	宏利智富摩根環球新興市場機會基金	IJO01	4
Manulife Inv JPMorgan Korea Fund	宏利智富摩根南韓基金	IMK01	4
Manulife Inv JPMorgan Multi Income Fund	宏利智富摩根全方位入息基金	IJM01	3
Manulife Inv JPMorgan Multi Income Fund (dist)	宏利智富摩根全方位入息基金(支付派發)	GJM01	3
Manulife Inv Jupiter Global Convertibles Fund	宏利智富木星全球可換股證券基金	IJC01	3
Manulife Inv Korean Equity Fund [^]	宏利智富韓國股票基金 [^]	IKE01	4
Manulife Inv Latin America Equity Fund [^]	宏利智富拉丁美洲股票基金 [^]	ILA01	4
Manulife Inv Macquarie IPO China Gateway Fund	宏利智富麥格理中國IPO飛躍基金	IMA01	4 (5)
Manulife Inv Middle East and North Africa Equity Fund [^]	宏利智富中東及北非股票基金 [^]	IMN01	4
Manulife Inv North American Equity Fund [^]	宏利智富北美股票基金 [^]	INA01	4
Manulife Inv Pacific Asia Equity Fund [^]	宏利智富亞太股票基金 [^]	IPA01	4
Manulife Inv PARVEST Bond Asia ex Japan Fund	宏利智富法巴亞洲(日本除外)債券基金	IPB01	3 (2)
Manulife Inv PIMCO GIS Global High Yield Bond Fund (dist)	宏利智富PIMCO GIS 環球高孳息債券基金(支付派發)	GPY01	4 (3)
Manulife Inv PIMCO GIS Income Fund (dist)	宏利智富PIMCO GIS 收益基金(支付派發)	GPI01	2
Manulife Inv Russia Equity Fund [^]	宏利智富俄羅斯股票基金 [^]	IRE01	5
Manulife Inv Schroder Asia Pacific Cities Real Estate Fund [^]	宏利智富施羅德亞太城市房地產股票基金 [^]	IAP01	4
Manulife Inv Schroder Emerging Markets Fund	宏利智富施羅德新興市場基金	ISM01	4
Manulife Inv Schroder Emerging Multi-Asset Income Fund (dist)	宏利智富施羅德新興市場股債收息基金(支付派發)	GSA01	3
Manulife Inv Schroder Global Multi-Asset Income Fund	宏利智富施羅德環球股債收息基金	IGM01	2
Manulife Inv Schroder Hong Kong Dollar Bond Fund	宏利智富施羅德港元債券基金	ISB01	2
Manulife Inv Schroder Hong Kong Equity Fund	宏利智富施羅德香港股票基金	ISE01	4
Manulife Inv Stable Portfolio [^]	宏利智富平穩組合 [^]	ISF01	2
Manulife Inv Taiwan Equity Fund [^]	宏利智富台灣股票基金 [^]	ITW01	4
Manulife Inv Templeton Frontier Markets Fund	宏利智富鄧普頓前線市場基金	IFM01	4
Manulife Inv Templeton Global Total Return Fund	宏利智富鄧普頓環球總收益基金	ITG01	2
Manulife Inv Templeton Global Total Return Fund (dist)	宏利智富鄧普頓環球總收益基金(支付派發)	GTG01	2
Manulife Inv Thailand Equity Fund [^]	宏利智富泰國股票基金 [^]	ITE01	5 (4)
Manulife Inv Turkey Equity Fund [^]	宏利智富土耳其股票基金 [^]	ITF01	5
Manulife Inv U.S. Bond Fund	宏利智富美國債券基金	IUB01	2
Manulife Inv U.S. Special Opportunities Fund	宏利智富美國特別機會基金	ISU01	4 (3)
Manulife Inv U.S. Treasury Inflation-Protected Securities Fund [^]	宏利智富美國抗通脹債券基金 [^]	IUT01	2
Manulife Inv UBS Asian Consumption Fund	宏利智富瑞銀亞洲消費股票基金	IUE01	4
Manulife Inv UBS China Opportunity Fund	宏利智富瑞銀中國精選股票基金	IOE01	5 (4)
Manulife Inv UBS Euro High Yield Bond Fund	宏利智富瑞銀歐元高收益債券基金	IEY01	4 (3)
Manulife Inv US Small Cap Fund [^]	宏利智富美國小型公司基金 [^]	IUS01	4
Manulife Inv Value Partners Greater China High Yield Income Fund	宏利智富惠理大中華高收益債券基金(支付派發)	GVP01	4
Manulife Inv Zeal Voyage China Fund	宏利智富行健宏揚中國基金	IVY01	4
Manulife Secure IncomePlus*	宏利優裕錦囊*		
MSIP Aggressive Portfolio	宏利優裕進取組合	SAP01	4 (3)
MSIP Balanced Portfolio	宏利優裕均衡組合	SBP01	2
MSIP Growth Portfolio	宏利優裕增長組合	SGP01	3
Strategic Portfolio	策略組合	SSP01	4 (3)
Alpha Regular Investor / Alpha* / Matrix*	傲峰定期投資計劃 / 傲富投資理財計劃* / 邁駿投資理財計劃*		
MIL Achiever Fund	MIL進取基金	UAF01	4 (3)
MIL Allianz Asian Multi Income Plus Fund	MIL安聯亞洲多元入息基金	UAA01	3
MIL Allianz Euroland Equity Growth Fund	MIL安聯歐陸成長基金	UAG01	4
MIL Allianz Income and Growth Fund	MIL安聯收益及增長基金	UAI01	4 (3)
MIL All-weather Capital Conservative Fund	MIL全天候資本穩健基金	UCP01	2
MIL All-weather Growth Fund	MIL全天候增長基金	UGW01	4
MIL All-weather Growth Plus Fund	MIL全天候進昇增長基金	UGU01	4
MIL All-weather Managed Growth Fund	MIL全天候穩定增長基金	UMG01	3
MIL Amundi Cash Fund	MIL東方匯理現金基金	UCA01	1
MIL Amundi CPR Global Lifestyles Fund	MIL東方匯理CPR優越生活基金	ULL01	4
MIL Amundi Emerging Focus Fund	MIL東方匯理新興市場內需基金	UDD01	4

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MIL Asia Pacific Fund	MIL亞太基金	UAS01	4
MIL Asia Pacific Income and Growth Fund	MIL亞太收益及增長基金	UGS01	2
MIL Asia Total Return Fund	MIL亞洲總回報基金	UTR01	2
MIL Asia Value Dividend Equity Fund	MIL亞洲威力股息股票基金	UDE01	4
MIL Asian Small Cap Fund	MIL亞洲小型公司基金	UAC01	4
MIL Australia Fund	MIL澳洲基金	UAU01	4
MIL Baring ASEAN Frontiers Fund	MIL霸菱大東協基金	UBA01	4
MIL Baring Europe Select Fund	MIL霸菱歐洲精選基金	UBE01	4
MIL Barings Developed and Emerging Markets High Yield Bond	MIL霸菱成熟及新興市場高收益債券基金	UBD01	4 (3)
MIL BlackRock Global Allocation Fund	MIL貝萊德環球資產配置基金	UGA01	3
MIL BlackRock Global Corporate Bond Fund	MIL貝萊德環球企業債券基金	UBG01	2
MIL BlackRock Global SmallCap Fund	MIL貝萊德環球小型企業基金	UBS01	4
MIL China Fund	MIL中華基金	UCV01	4
MIL ChinaAMC China Focus Fund	MIL華夏中國聚焦基金	UCC01	4
MIL Eastern European Fund	MIL東歐基金	UEF01	4
MIL European Fund	MIL歐洲基金	UEU01	4
MIL Fidelity Asian High Yield Fund	MIL富達亞洲高收益基金	UHY01	4 (3)
MIL Fidelity China Consumer Fund	MIL富達中國消費動力基金	UFC01	4
MIL Fidelity China High Yield Fund	MIL富達中國高收益基金	UFH01	4
MIL Fidelity European Dynamic Growth Fund	MIL富達歐洲動力增長基金	UED01	4
MIL Fidelity Global Multi Asset Income Fund	MIL富達環球多元收益基金	UMI01	3
MIL Fidelity International Fund	MIL富達國際基金	UFI01	3
MIL Franklin U.S. Opportunities Fund	MIL富蘭克林美國機會基金	UFU01	4
MIL Global Contrarian Fund	MIL環球反向策略基金	UCN01	5
MIL Global Dynamic Asset Allocation Fund	MIL環球動態資產配置基金	UDA01	3
MIL Global Emerging Markets Debt Fund	MIL新興市場債券基金	UMD01	3
MIL Global Equity Fund	MIL環球股票基金	UIG01	3
MIL Global Fund	MIL環球基金	UGF01	3
MIL Global Property Fund	MIL環球房地產基金	UGP01	4
MIL Global Resources Fund	MIL環球資源基金	URE01	4
MIL Global Strategic Income Fund	MIL環球策略收益基金	USI01	4
MIL Greater China Opportunities Fund	MIL大中華機會基金	UGO01	4
MIL Growth Fund	MIL增長基金	UGR01	4 (3)
MIL Healthcare Fund	MIL康健護理基金	UHC01	4
MIL Hong Kong Fund	MIL香港基金	UHF01	4
MIL India Fund	MIL印度基金	UIF01	5 (4)
MIL International Bond Fund	MIL國際債券基金	UIB01	2
MIL Invesco Asia Balanced Fund	MIL景順亞洲平衡基金	UAB01	3 (2)
MIL Invesco Asian Equity Fund	MIL景順亞洲動力基金	UIA01	4
MIL Invesco Global High Income Fund	MIL景順環球高收益債券基金	UGI01	4 (3)
MIL Invesco Japanese Equity Core Fund	MIL景順日本動力基金	UIJ01	4
MIL Investec Global Energy Fund	MIL天達環球能源基金	UGE01	4 (5)
MIL Investec Global Gold Fund	MIL天達環球黃金基金	UGG01	5
MIL Investec Global Natural Resources Fund	MIL天達環球天然資源基金	UDR01	4
MIL Janus Henderson Global Technology Fund	MIL駿利亨德森環球科技基金	UHT01	4
MIL Janus Henderson Japanese Smaller Companies Fund	MIL駿利亨德森日本小型公司基金	UHS01	4
MIL Japan Fund	MIL日本基金	UJF01	4
MIL JPMorgan ASEAN Fund	MIL摩根東協基金	UJA01	4
MIL JPMorgan Asia Pacific Income Fund	MIL摩根亞太入息基金	UJX01	3
MIL JPMorgan China Income Fund	MIL摩根中國入息基金	UJP01	4
MIL JPMorgan Emerging Markets Opportunities Fund	MIL摩根環球新興市場機會基金	UJO01	4
MIL JPMorgan Korea Fund	MIL摩根南韓基金	UMK01	4
MIL JPMorgan Multi Income Fund	MIL摩根全方位入息基金	UJM01	3
MIL Jupiter Global Convertibles Fund	MIL木星全球可換股證券基金	UJC01	3
MIL Korea Fund	MIL韓國基金	UKF01	4
MIL Latin America Fund	MIL拉丁美洲基金	ULA01	4
MIL Macquarie IPO China Gateway Fund	MIL麥格理中國IPO飛躍基金	UMA01	4 (5)
MIL Middle East and North Africa Fund	MIL中東及北非基金	UMN01	4
MIL North American Fund	MIL北美基金	UNF01	4
MIL PARVEST Bond Asia ex Japan Fund	MIL法巴亞洲(日本除外)債券基金	UPB01	3 (2)
MIL PIMCO GIS Global High Yield Bond Fund	MIL PIMCO GIS環球高孳息債券基金	UPY01	4 (3)

Appendix "Revision of Investment Choice Risk Level"

附件「投資選項風險級別的修訂」

Name of Investment Choice	投資選項名稱	Code 編號	New Risk Level 新的風險級別# (Current risk level shown in brackets 現時的風險級別顯示於括號內)
MIL PIMCO GIS Income Fund	MIL PIMCO GIS收益基金	UPI01	2
MIL Russia Fund	MIL俄羅斯基金	URF01	5
MIL Schroder Asia Pacific Cities Real Estate Fund	MIL施羅德亞太城市房地產股票基金	UAP01	4
MIL Schroder Emerging Markets Fund	MIL施羅德新興市場基金	USM01	4
MIL Schroder Emerging Multi-Asset Income Fund	MIL施羅德新興市場股債收息基金	USA01	3
MIL Schroder Global Multi-Asset Income Fund	MIL施羅德環球股債收息基金	UGM01	2
MIL Schroder Hong Kong Dollar Bond Fund	MIL施羅德港元債券基金	USB01	2
MIL Schroder Hong Kong Equity Fund	MIL施羅德香港股票基金	USE01	4
MIL Stable Fund	MIL穩健基金	USF01	2
MIL Taiwan Fund	MIL台灣基金	UTW01	4
MIL Templeton Frontier Markets Fund	MIL鄧普頓前線市場基金	UFM01	4
MIL Templeton Global Total Return Fund	MIL鄧普頓環球總收益基金	UTG01	2
MIL Thailand Fund	MIL泰國基金	UTF01	5 (4)
MIL Turkey Fund	MIL土耳其基金	UTK01	5
MIL U.S. Bond Fund	MIL美國債券基金	UUB01	2
MIL U.S. Special Opportunities Fund	MIL美國特別機會基金	USU01	4 (3)
MIL UBS Asian Consumption Fund	MIL瑞銀亞洲消費股票基金	UUE01	4
MIL UBS China Opportunity Fund	MIL瑞銀中國精選股票基金	UOE01	5 (4)
MIL UBS Euro High Yield Bond Fund	MIL瑞銀歐元高收益債券基金	UEY01	4 (3)
MIL US Small Cap Fund	MIL美國小型公司基金	UUC01	4
MIL Value Partners Greater China High Yield Income Fund	MIL惠理大中華高收益債券基金	UVP01	4
MIL Zeal Voyage China Fund	MIL行健宏揚中國基金	UVY01	4
ManuSelect Investment Protector*	宏利精選投資保*		
Cash Fund	現金基金	MCA01	1
ManuSelect Achiever Fund	宏利精選進取基金	MAF01	4 (3)
ManuSelect Asia Pacific Fund	宏利精選亞太基金	MAS01	4
ManuSelect Asian Small Cap Fund	宏利精選亞洲小型公司基金	MAC01	4
ManuSelect Australia Fund	宏利精選澳洲基金	MAU01	4
ManuSelect Balanced Fund	宏利精選均衡基金	MBF01	2
ManuSelect China Fund	宏利精選中華基金	MCF01	4
ManuSelect Eastern European Fund	宏利精選東歐基金	MEF01	4
ManuSelect European Fund	宏利精選歐洲基金	MEU01	4
ManuSelect Global Fund	宏利精選環球基金	MGF01	3
ManuSelect Global Resources Fund	宏利精選環球資源基金	MRE01	4
ManuSelect Growth Fund	宏利精選增長基金	MGR01	3
ManuSelect Healthcare Fund	宏利精選康健護理基金	MHC01	4
ManuSelect Hong Kong Fund	宏利精選香港基金	MHF01	4
ManuSelect India Fund	宏利精選印度基金	MIF01	5 (4)
ManuSelect International Bond Fund	宏利精選國際債券基金	MIB01	2
ManuSelect Japan Fund	宏利精選日本基金	MJF01	4
ManuSelect Korea Fund	宏利精選韓國基金	MKF01	4
ManuSelect Latin America Fund	宏利精選拉丁美洲基金	MLA01	4
ManuSelect North American Fund	宏利精選北美基金	MNF01	4
ManuSelect Russia Fund	宏利精選俄羅斯基金	MRF01	5
ManuSelect Schroder Asia Pacific Cities Real Estate Fund	宏利精選施羅德亞太城市房地產股票基金	MAP01	4
ManuSelect Stable Fund	宏利精選穩健基金	MSF01	2
ManuSelect Thailand Fund	宏利精選泰國基金	MTF01	5 (4)
ManuSelect Turkey Fund	宏利精選土耳其基金	MTK01	5
ManuSelect US Small Cap Fund	宏利精選美國小型公司基金	MUC01	4
Flexible Investment Protector*	靈活投資寶*		
American Growth Fund	美洲增長投資基金	NA001	4
Asian Equity Fund	亞洲股票投資基金	PA001	4
Cash Fund	現金基金	CA001	1
China Value Fund	中華威力基金	CV001	4
Deposit Fund (Series I)	儲蓄基金(系列一)	IGF01	1
Dragon Growth Fund	巨龍增長投資基金	HK001	4
Emerging Eastern European Fund	新興東歐投資基金	EE001	4
European Growth Fund	歐洲增長投資基金	EU001	4
Global Equity Fund	環球股票投資基金	IN001	3
India Equity Fund	印度股票投資基金	IF001	5 (4)
International Bond Fund (Series II)	國際債券投資基金(系列二)	IB001	2
Japanese Growth Fund	日本增長投資基金	JA001	4

Appendix "Revision of Investment Choice Risk Level"

附件「投資選項風險級別的修訂」

Name of Investment Choice	投資選項名稱	Code 編號	New Risk Level 新的風險級別# (Current risk level shown in brackets 現時的風險級別顯示於括號內)
Korea Equity Fund	韓國股票投資基金	KF001	4
Thailand Equity Fund	泰國股票投資基金	TF001	5 (4)
VIP+*/MANUGIFT*	萬利保障計劃*/宏寶*		
Deposit Fund (Series I)	儲蓄基金(系列一)	IGF01	1
Deposit Fund (Series II)	儲蓄基金(系列二)	SDF02	1
Investment Fund (Series II)	投資基金(系列二)	UDF01	3
Skyline	宏圖		
Allianz Global Investors Fund - Allianz Hong Kong Equity	安聯環球投資基金 — 安聯香港股票基金	CSB02	4
BOCHK China Equity Fund	中銀香港中國股票基金	CSG07	4
BOCHK Hong Kong Dollar Income Fund	中銀香港港元收入基金	CSH08	2
Macquarie IPO China Gateway Fund - Class A3	麥格理中國IPO飛躍基金 - A3類單位	CSE05	4 (5)
Manulife Global Fund - Dragon Growth Fund - Class AA (HKD)	宏利環球基金 — 巨龍增長基金 - AA(港元)類別股份	CSA01	4
Schroder International Selection Fund - Hong Kong Dollar Bond	羅德環球基金系列 — 港元債券	CSD04	2
Schroder International Selection Fund - Hong Kong Equity	施羅德環球基金系列 — 香港股票	CSC03	4
ZEAL Voyage China Fund	行健宏揚中國基金	CSF06	4

* This plan is not available for policy applications and cannot continue to be marketed to the public in Hong Kong.

本計劃已不接受保單申請，及不可繼續向香港的公眾人士推廣。

^ Investment choices available under Manulife Wealth Creator is denoted with this remark. 以此標記宏利睿富錦囊下提供的投資選項。

Risk Level: 1 - Low; 2 - Low to Medium; 3 - Medium; 4 - Medium to High; 5 - High. 風險級別：1 - 低；2 - 低至中；3 - 中；4 - 中至高；5 - 高。

Note : The above risk levels are for reference only. You should not rely on them as investment advice.

Investment choice prices may go down as well as up. Past performance information presented are not indicative of future performance.

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注意：上述之風險級別僅供參考。閣下不應視之為投資建議。

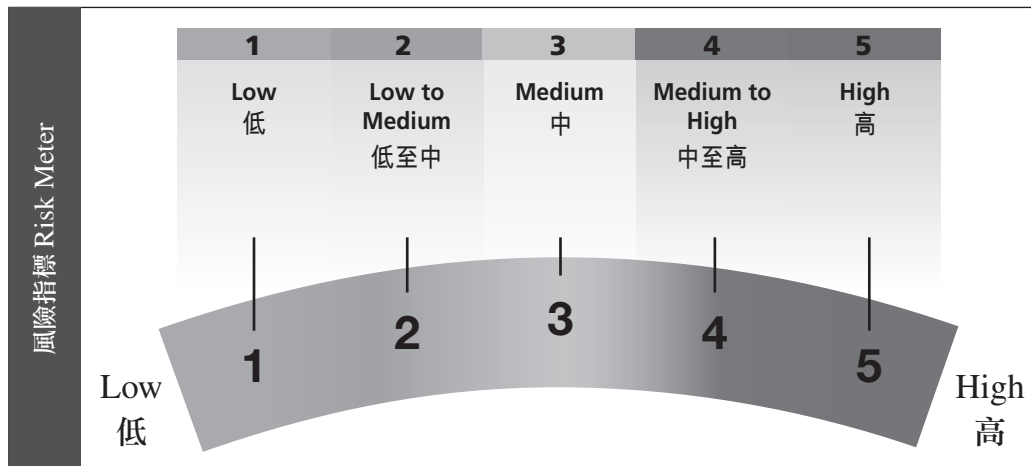
投資選項價格可跌亦可升，過往業績數據並非未來業績的指標。

由宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）刊發。

Description of the Manulife Risk Meter

The risk level is represented by the Manulife Risk Meter, a 5-level risk continuum from 1 to 5, which signifies the risk profile of the investment choice. The more sensitive an investment choice is to the change of market conditions, the more volatile it is and therefore the higher its risk level is indicated by the Manulife Risk Meter. Likewise, an investment choice less sensitive to market condition changes has lower volatility and is therefore regarded as bearing lower risk on the Manulife Risk Meter.

Each risk level reflects the corresponding risk profile as follows:



Remarks:

The 5 risk levels in the Manulife Risk Meter are determined on the basis of a number of factors relating to the underlying investments of investment choices, including the types of asset classes and their respective target weightings, the breadth and geography of diversification, the historical volatility and capitalisation of the relevant markets, investment strategy and the presence of any guaranteed investment returns.

Please note that the volatility and the risk level of an investment choice may change over time and the future market volatility may not follow the historical volatility. The composition of the underlying investments of each investment choice may be different from that of the referenced market index. The Manulife Risk Meter and the risk level of each investment choice will at least be reviewed quarterly.

While an investment choice of a higher risk level may be more volatile, the lowest risk level does not mean risk-free.

有關宏利風險指標

風險水平由一個具有五個級別的宏利風險指標表示，以表示投資選項的風險程度。當宏利風險指標內所標示的風險級別愈高，就代表該投資選項對市場狀況的轉變愈敏感，波幅愈大；相反，當宏利風險指標內所標示的風險級別愈低，該投資選項對市場狀況的轉變愈不敏感，波幅愈小。

每個風險級別反映對應的風險程度如下：

註解：

宏利風險指標內五個風險級別的釐定，乃基於多項因素，包括投資選項旗下資產類別及其相應的目標比重，投資項目的覆蓋範圍及地域分布、有關市場過往的波幅及資本總額、投資策略和投資選項有否提供回報保證。

請注意投資選項的波幅及風險級別或會因時不同，將來波幅未必跟隨過往幅度。每隻投資選項的旗下實際投資項目成分與相關市場指數或有不同。宏利風險指標及每隻投資選項的風險級別將會最少每季度檢討一次。

較高風險級別的投資選項之波幅可能較大，而最低風險級別並非代表沒有風險。

The risk level of each investment choice is assigned and regularly reviewed by Manulife (International) Limited (Incorporated in Bermuda with limited liability).

Information in this description of the Manulife Risk Meter and the risk level of each investment choice are for reference only and should not be regarded as investment advice on, an offer to sell, or a solicitation for an offer to purchase any financial products and services. Neither should such information be regarded as a substitute for professional advice.

The risk levels of the investment choices provided in this publication may be different from the risk ratings provided by the bank(s) or broker(s). Please refer to the relevant risk ratings provided by the bank(s) or broker(s) through which you take out the investment-linked assurance scheme(s).

每隻投資選項的風險級別由宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）釐定及定期檢討。

上述宏利風險指標之概述資料及每隻投資選項的風險級別只供參考，不應被視為投資意見、建議或游說買賣任何金融產品及服務。有關資料亦不應被視為代替任何專業的意見。本刊物所提供的投資選項的風險級別可能與銀行或經紀所提供的不同，請參考協助您購買投資相連壽險計劃的銀行或經紀所提供的有關風險評級。

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 offering document for further details including the risk factors, charges and features of the Plan.

投資涉及風險，投資選項價格可跌亦可升，過往業績數據並非未來業績的指標。有關詳情包括風險因素、收費及產品特點，請參閱銷售文件。

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