

**The notice contains important information that requires your immediate attention.  
 Should you have any query about this notice, please seek independent professional advice.  
 Manulife (International) Limited (Incorporated in Bermuda with limited liability) (“Manulife”) accepts full responsibility for the accuracy of the content of this notice.**

April 24, 2017

**To Policyowners of Manulife Investment Plus (“MI Plus”) /  
 Manulife Investment Solutions (“MISo”) / Alpha / Alpha Regular Investor (“ARI”) / Matrix  
 (each a “Plan” and collectively, the “Plans”)**

**Termination and Withdrawal of Authorization of  
 Manulife Inv Asia-Pacific Equity Income Fund and MIL Asia-Pacific Equity Income Fund**

We would like to notify you of the termination and withdrawal of authorization of the following investment choices (the “**Termination and Deauthorization**”) with effect from June 30, 2017 (the “**Effective Date**”) due to the termination of the underlying fund linked to such investment choices on the same day.

Name of Plan	Name of Investment Choice		Name of Underlying Fund	Share Class of Underlying Fund
MI Plus and MISo	Manulife Inv Asia-Pacific Equity Income Fund	(each a “ <b>Terminating Investment Choice</b> ” and collectively, the “ <b>Terminating Investment Choices</b> ”)	Manulife Advanced Fund SPC – Asia-Pacific Equity Income Segregated Portfolio (the “ <b>Underlying Fund</b> ”)	Class AA (USD) Inc
Alpha, ARI and Matrix	MIL Asia-Pacific Equity Income Fund			

**Termination and Deauthorization**

We were informed on March 31, 2017 by the Board of Manulife Advanced Fund SPC (“**MAF**”) that following a review of the Underlying Fund’s operations, the directors of MAF (the “**Directors**”) have resolved to exercise their discretion to compulsorily redeem all participating shares of the Underlying Fund resulting in the termination of the Underlying Fund on the Effective Date as, due to its small fund size and taking into account the ongoing costs of maintaining the Underlying Fund, the Directors are of the view that it is no longer commercially viable to continue its operations in the best interests of investors from a cost and return perspective.

In view of the above, the Terminating Investment Choices will be terminated and withdrawn from authorization from the Securities Futures Commission from the Effective Date. According to Provision 11.3(i) in “Investment Choice Termination” section of the policy provision of MI Plus, Provision 10.3(i) in “Investment Choice Termination” section of the policy provision of MISo, Provision 4.2.2(a) in “Investment Choice Closure or Termination” section of the policy provision of ARI and Alpha, and Provision 3.2.2(a) in “Investment Choice Closure or Termination” section of the policy provision of Matrix, Manulife may terminate any investment choice under the respective Plans by exchanging / switching the account value of the terminating investment choice for / to the account value of another investment choice in such manner as shall be prescribed by Manulife at the time of notice.

Upon the Termination and Deauthorization, the Terminating Investment Choices will no longer be available under the respective Plans for dealing.

**Costs and Expenses**

All costs for the aforesaid compulsory redemption and termination of the Underlying Fund will be borne by Manulife Asset Management (Hong Kong) Limited, the investment manager of the Underlying Fund. Please also note that all the costs for the Termination and Deauthorization of the Terminating Investment Choices will be borne by Manulife.

**Your Action**

With immediate effect, we will cease to allow new applications for regular subscription and top-up subscription of the Terminating Investment Choices, as well as new applications for switching into the Terminating Investment Choices.

**(i) For existing holding of notional units of the Terminating Investment Choice(s)**

If you are holding notional units of the Terminating Investment Choice(s), you may switch out such holding free of charge between the date of this notice and 3:00pm of June 29, 2017, both dates inclusive (the “**Period**”), to any other investment choice(s) that is/are open for subscription under the respective Plans.

Please note that the minimum switching amount of the Plans is waived during the Period when you instruct us to switch out your entire units of the Terminating Investment Choice(s) to any other investment choice(s) under the respective Plans that is/are open for subscription at the time of switching. We would very much appreciate your switching instruction by sending the completed and signed prescribed form to our Administration Office within the Period. After which, if we do not receive any instruction from you, we will arrange switching out of your entire units of the Terminating Investment Choice(s) to Manulife Inv Amundi Cash Fund (under MI Plus and MISo) / MIL Amundi Cash Fund (under Alpha, ARI and Matrix) (each a “**Default Investment Choice**” and collectively, the “**Default Investment Choices**”) on the Effective Date free of charge.

**(ii) For existing regular subscription to the Terminating Investment Choice(s)**

If you have arranged regular subscription to the Terminating Investment Choice(s), you may change your existing allocation to any other investment choice(s) that is/are open for subscription under the respective Plans free of charge by sending us a completed and signed prescribed form to our Administration Office by 3:00pm of May 19, 2017. After which, if we do not receive your instruction, we will change your existing allocation in respect of such Terminating Investment Choice(s) to the Default Investment Choice(s) on May 22, 2017 free of charge.

Please refer to the latest Principal Brochure - Investment Choice Brochure of the relevant Plans and the offering documents of the underlying funds corresponding to such other investment choices under the respective Plans for details of such other investment choices and the corresponding underlying funds, including but not limited to the investment objective and policies, risk factors and related fees and charges.

**Information of the Default Investment Choices**

Name of Plan	Name of Investment Choice (Code of Investment Choice)	Name of Corresponding Underlying Fund / Assets	Share Class of Underlying Fund	Name of Management Company / Manager of Underlying Fund / Investment Manager of Investment Choice	Currency of Investment Choice	Currency of Share Class of Underlying Fund	Investment Management Fee / Management Fee Per Annum of the Net Asset Value of the Investment Choice
<b>Money Market Focused</b>							
MI Plus and MISo	Manulife Inv Amundi Cash Fund (ICA01)	Amundi Funds - Cash USD	Class AU (Acc)	Amundi Luxembourg S.A.	USD	USD	0.8%~
Alpha, ARI and Matrix	MIL Amundi Cash Fund (UCA01)	Amundi Funds - Cash USD	Class AU (Acc)	Amundi Luxembourg S.A.	USD	USD	0.8%~

~ Note: This is the maximum investment management fee / management fee per annum of the net asset value of Manulife Inv Amundi Cash Fund / MIL Amundi Cash Fund. The actual fee may vary from time to time.

Please refer to the Principal Brochure – Investment Choice Brochure of the respective Plans and the offering documents of the underlying fund corresponding to the Default Investment Choices for further details about the Default Investment Choices and the corresponding underlying funds, including but not limited to the investment objective and policies, risk factors and related fees and charges.

The latest version of the Principal Brochure of the Plans and the offering documents of the underlying funds corresponding to the investment choices under the Plans are made available by Manulife upon request.

If you have any enquiry, please do not hesitate to contact your Manulife Insurance Advisor or call our Customer Service Hotline at (852) 2108 1110 (in relation to MI Plus and MISo) and (852) 2510 3941 (in relation ARI, Alpha and Matrix) in Hong Kong or (853) 8398 0383 in Macau during office hours: 9:00am - 6:00pm, Monday to Friday.

Customer Services

Individual Financial Products

**Manulife (International) Limited**

*Incorporated in Bermuda with limited liability*