

Date: July 20, 2017
Subject: Notification of Revision of Investment Choice Risk Level
 – with effect from July 24, 2017

Please note that the risk level of the following investment choices under Manulife Investment Plus (MI Plus), Manulife Investment Solutions* (MISo), Alpha Regular Investor (ARI), Alpha* and Matrix* will be revised with effect from July 24, 2017, following the regular review of the risk levels of the investment choices.

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

MI Plus / MISo* – Name of Investment Choice	Code	Investment Choice Risk Level	
		Previous	Updated
Manulife Inv Allianz Income and Growth Fund	IAI01	2	3
Manulife Inv Allianz Income and Growth Fund (dist)	GAI01	2	3
Manulife Inv Fidelity Global Multi Asset Income Fund	IMI01	2	3
Manulife Inv Fidelity Global Multi Asset Income Fund (dist)	GAG01	2	3
Manulife Inv JPMorgan Asia Pacific Income Fund (dist)	GJX01	2	3
Manulife Inv JPMorgan Multi Income Fund	IJM01	2	3
Manulife Inv JPMorgan Multi Income Fund (dist)	GJM01	2	3

ARI / Alpha* / Matrix* – Name of Investment Choice	Code	Investment Choice Risk Level	
		Previous	Updated
MIL Allianz Income and Growth Fund	UAI01	2	3
MIL Fidelity Global Multi Asset Income Fund	UMI01	2	3
MIL JPMorgan Asia Pacific Income Fund	UJX01	2	3
MIL JPMorgan Multi Income Fund	UJM01	2	3

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 and MISo* and (852) 2510 3941 in relation to the investment choices under ARI, Alpha* and Matrix*.

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Appendix "Revision of Investment Choice Risk Level"

Name of Investment Choice	Code	Risk Level before change[#]	Risk Level Effective from July 24, 2017[#]	Change
Manulife Investment Plus / Manulife Investment Solutions*				
Manulife Inv Allianz Euroland Equity Growth Fund	IAG01	4	4	No Change
Manulife Inv Amundi Emerging Focus Fund	IDD01	4	4	No Change
Manulife Inv Amundi CPR Global Lifestyles Fund	ILL01	4	4	No Change
Manulife Inv Asia Pacific High Dividend Fund	IPH01	4	4	No Change
Manulife Inv Asian Small Cap Fund	IAS01	4	4	No Change
Manulife Inv Australia Equity Fund	IAU01	4	4	No Change
Manulife Inv Baring ASEAN Frontiers Fund	IBA01	4	4	No Change
Manulife Inv Baring Europe Select Fund	IBE01	4	4	No Change
Manulife Inv BlackRock Global SmallCap Fund	IBS01	4	4	No Change
Manulife Inv China A Fund	IQA01	5	5	No Change
Manulife Inv China Value Fund	ICV01	4	4	No Change
Manulife Inv Citi China Select Fund	ICC01	4	4	No Change
Manulife Inv Emerging Eastern Europe Fund	IEM01	4	4	No Change
Manulife Inv European Equity Fund	IEE01	4	4	No Change
Manulife Inv Fidelity China Consumer Fund	IFC01	4	4	No Change
Manulife Inv Fidelity European Dynamic Growth Fund	IED01	4	4	No Change
Manulife Inv Fidelity International Fund	IFI01	3	3	No Change
Manulife Inv Franklin U.S. Opportunities Fund	IFU01	4	4	No Change
Manulife Inv Global Contrarian Fund	ICN01	5	5	No Change
Manulife Inv Global Equity Fund	IIE01	3	3	No Change
Manulife Inv Global Property Fund	IGP01	4	4	No Change
Manulife Inv Global Resources Fund	IRF01	4	4	No Change
Manulife Inv Greater China Opportunities Fund	IGO01	4	4	No Change
Manulife Inv Healthcare Fund	IHC01	4	4	No Change
Manulife Inv Henderson Global Technology Fund	IHT01	4	4	No Change
Manulife Inv Henderson Japanese Smaller Companies Fund	IHS01	4	4	No Change
Manulife Inv Hong Kong Equity Fund	IHE01	4	4	No Change
Manulife Inv India Equity Fund	IEQ01	4	4	No Change
Manulife Inv Invesco Asian Equity Fund	IIA01	4	4	No Change
Manulife Inv Invesco Japanese Equity Core Fund	IIJ01	4	4	No Change
Manulife Inv Investec Global Energy Fund	IGE01	5	5	No Change
Manulife Inv Investec Global Gold Fund	IGG01	5	5	No Change
Manulife Inv Investec Global Natural Resources Fund	IDR01	4	4	No Change
Manulife Inv Japan Equity Fund	IJE01	4	4	No Change
Manulife Inv JPMorgan ASEAN Fund	IJA01	4	4	No Change
Manulife Inv JPMorgan Emerging Markets Opportunities Fund	IJO01	4	4	No Change
Manulife Inv JPMorgan Korea Fund	IMK01	4	4	No Change
Manulife Inv Korean Equity Fund	IKE01	4	4	No Change
Manulife Inv Latin America Equity Fund	ILA01	4	4	No Change
Manulife Inv Macquarie IPO China Gateway Fund	IMA01	5	5	No Change
Manulife Inv Middle East and North Africa Equity Fund	IMN01	4	4	No Change
Manulife Inv North American Equity Fund	INA01	4	4	No Change
Manulife Inv Pacific Asia Equity Fund	IPA01	4	4	No Change
Manulife Inv Russia Equity Fund	IRE01	5	5	No Change
Manulife Inv Schroder Asia Pacific Cities Real Estate Fund	IAP01	4	4	No Change
Manulife Inv Schroder Emerging Markets Fund	ISM01	4	4	No Change
Manulife Inv Schroder Hong Kong Equity Fund	ISE01	4	4	No Change
Manulife Inv Taiwan Equity Fund	ITW01	4	4	No Change
Manulife Inv Templeton Frontier Markets Fund	IFM01	4	4	No Change
Manulife Inv Thailand Equity Fund	ITE01	4	4	No Change
Manulife Inv Turkey Equity Fund	ITF01	5	5	No Change
Manulife Inv UBS Asian Consumption Fund	IUE01	4	4	No Change
Manulife Inv UBS China Opportunity Fund	IOE01	4	4	No Change

Name of Investment Choice	Code	Risk Level before change [#]	Risk Level Effective from July 24, 2017 [#]	Change
Manulife Inv US Small Cap Fund	IUS01	4	4	No Change
Manulife Inv Zeal Voyage China Fund	IVY01	4	4	No Change
Manulife Inv Asia Total Return Fund	ITR01	2	2	No Change
Manulife Inv Asia Total Return Fund (dist)	GAR01	2	2	No Change
Manulife Inv BlackRock Global Corporate Bond Fund	IBG01	2	2	No Change
Manulife Inv China Bond Fund	IRM01	2	2	No Change
Manulife Inv Fidelity Asian High Yield Fund	IHY01	3	3	No Change
Manulife Inv Global Emerging Markets Debt Fund	IMD01	3	3	No Change
Manulife Inv Global Strategic Income Fund	ISI01	4	4	No Change
Manulife Inv International Bond Fund	IIB01	2	2	No Change
Manulife Inv Invesco Global High Income Fund	IGI01	3	3	No Change
Manulife Inv Jupiter Global Convertibles Fund	IJC01	3	3	No Change
Manulife Inv PARVEST Bond Asia ex Japan Fund	IPB01	2	2	No Change
Manulife Inv Schroder Hong Kong Dollar Bond Fund	ISB01	2	2	No Change
Manulife Inv Templeton Global Total Return Fund	ITG01	2	2	No Change
Manulife Inv Templeton Global Total Return Fund (dist)	GTG01	2	2	No Change
Manulife Inv U.S. Bond Fund	IUB01	2	2	No Change
Manulife Inv U.S. Special Opportunities Fund	ISU01	3	3	No Change
Manulife Inv U.S. Treasury Inflation-Protected Securities Fund	IUT01	2	2	No Change
Manulife Inv UBS Euro High Yield Bond Fund	IEY01	3	3	No Change
Manulife Inv All-weather Capital Conservative Fund (dist)	ICP01	2	2	No Change
Manulife Inv All-weather Growth Fund (dist)	IGW01	4	4	No Change
Manulife Inv All-weather Growth Plus Fund (dist)	IGU01	4	4	No Change
Manulife Inv All-weather Managed Growth Fund (dist)	IMG01	3	3	No Change
Manulife Inv Allianz Asian Multi Income Plus Fund	IAA01	3	3	No Change
Manulife Inv Allianz Income and Growth Fund	IAI01	2	3	+1
Manulife Inv Allianz Income and Growth Fund (dist)	GAI01	2	3	+1
Manulife Inv Asia Pacific Income and Growth Fund	IGS01	2	2	No Change
Manulife Inv BlackRock Global Allocation Fund	IGA01	3	3	No Change
Manulife Inv Fidelity Global Multi Asset Income Fund	IMI01	2	3	+1
Manulife Inv Fidelity Global Multi Asset Income Fund (dist)	GAG01	2	3	+1
Manulife Inv Global Dynamic Asset Allocation Fund (dist)	IDA01	3	3	No Change
Manulife Inv Invesco Asia Balanced Fund	IAB01	2	2	No Change
Manulife Inv JPMorgan Asia Pacific Income Fund (dist)	GJX01	2	3	+1
Manulife Inv JPMorgan China Income Fund (dist)	GJP01	4	4	No Change
Manulife Inv JPMorgan Multi Income Fund	IJM01	2	3	+1
Manulife Inv JPMorgan Multi Income Fund (dist)	GJM01	2	3	+1
Manulife Inv Schroder Emerging Multi-Asset Income Fund (dist)	GSA01	3	3	No Change
Manulife Inv Schroder Global Multi-Asset Income Fund	IGM01	2	2	No Change
Manulife Inv Amundi Cash Fund	ICA01	1	1	No Change
Manulife Inv Aggressive Portfolio	IAF01	3	3	No Change
Manulife Inv Balanced Portfolio	IBP01	2	2	No Change
Manulife Inv Growth Portfolio	IGR01	3	3	No Change
Manulife Inv Stable Portfolio	ISF01	2	2	No Change
Manulife Secure IncomePus*				
MSIP Aggressive Portfolio	SAP01	3	3	No Change
MSIP Balanced Portfolio	SBP01	2	2	No Change
MSIP Growth Portfolio	SGP01	3	3	No Change
Strategic Portfolio	SSP01	3	3	No Change
Alpha Regular Investor / Alpha* / Matrix*				
MIL Allianz Euroland Equity Growth Fund	UAG01	4	4	No Change
MIL Amundi Emerging Focus Fund	UDD01	4	4	No Change
MIL Amundi CPR Global Lifestyles Fund	ULL01	4	4	No Change
MIL Asia Pacific Fund	UAS01	4	4	No Change
MIL Asia Value Dividend Equity Fund	UDE01	4	4	No Change
MIL Asian Small Cap Fund	UAC01	4	4	No Change

Name of Investment Choice	Code	Risk Level before change [#]	Risk Level Effective from July 24, 2017 [#]	Change
MIL Australia Fund	UAU01	4	4	No Change
MIL Baring ASEAN Frontiers Fund	UBA01	4	4	No Change
MIL Baring Europe Select Fund	UBE01	4	4	No Change
MIL BlackRock Global SmallCap Fund	UBS01	4	4	No Change
MIL China Fund	UCV01	4	4	No Change
MIL Citi China Select Fund	UCC01	4	4	No Change
MIL Eastern European Fund	UEF01	4	4	No Change
MIL European Fund	UEU01	4	4	No Change
MIL Fidelity China Consumer Fund	UFC01	4	4	No Change
MIL Fidelity European Dynamic Growth Fund	UED01	4	4	No Change
MIL Fidelity International Fund	UFI01	3	3	No Change
MIL Franklin U.S. Opportunities Fund	UFU01	4	4	No Change
MIL Global Contrarian Fund	UCN01	5	5	No Change
MIL Global Equity Fund	UIG01	3	3	No Change
MIL Global Property Fund	UGP01	4	4	No Change
MIL Global Resources Fund	URE01	4	4	No Change
MIL Greater China Opportunities Fund	UGO01	4	4	No Change
MIL Healthcare Fund	UHC01	4	4	No Change
MIL Henderson Global Technology Fund	UHT01	4	4	No Change
MIL Henderson Japanese Smaller Companies Fund	UHS01	4	4	No Change
MIL Hong Kong Fund	UHF01	4	4	No Change
MIL India Fund	UIF01	4	4	No Change
MIL Invesco Asian Equity Fund	UIA01	4	4	No Change
MIL Invesco Japanese Equity Core Fund	UIJ01	4	4	No Change
MIL Investec Global Energy Fund	UGE01	5	5	No Change
MIL Investec Global Gold Fund	UGG01	5	5	No Change
MIL Investec Global Natural Resources Fund	UDR01	4	4	No Change
MIL Japan Fund	UJF01	4	4	No Change
MIL JPMorgan ASEAN Fund	UJA01	4	4	No Change
MIL JPMorgan Korea Fund	UMK01	4	4	No Change
MIL JPMorgan Emerging Markets Opportunities Fund	UJO01	4	4	No Change
MIL Korea Fund	UKF01	4	4	No Change
MIL Latin America Fund	ULA01	4	4	No Change
MIL Macquarie IPO China Gateway Fund	UMA01	5	5	No Change
MIL Middle East and North Africa Fund	UMN01	4	4	No Change
MIL North American Fund	UNF01	4	4	No Change
MIL Russia Fund	URF01	5	5	No Change
MIL Schroder Asia Pacific Cities Real Estate Fund	UAP01	4	4	No Change
MIL Schroder Emerging Markets Fund	USM01	4	4	No Change
MIL Schroder Hong Kong Equity Fund	USE01	4	4	No Change
MIL Taiwan Fund	UTW01	4	4	No Change
MIL Templeton Frontier Markets Fund	UFM01	4	4	No Change
MIL Thailand Fund	UTF01	4	4	No Change
MIL Turkey Fund	UTK01	5	5	No Change
MIL UBS Asian Consumption Fund	UUE01	4	4	No Change
MIL UBS China Opportunity Fund	UOE01	4	4	No Change
MIL US Small Cap Fund	UUC01	4	4	No Change
MIL Zeal Voyage China Fund	UVY01	4	4	No Change
MIL Asia Total Return Fund	UTR01	2	2	No Change
MIL BlackRock Global Corporate Bond Fund	UBG01	2	2	No Change
MIL Fidelity Asian High Yield Fund	UHY01	3	3	No Change
MIL Global Emerging Markets Debt Fund	UMD01	3	3	No Change
MIL Global Strategic Income Fund	USI01	4	4	No Change
MIL International Bond Fund	UIB01	2	2	No Change
MIL Invesco Global High Income Fund	UGI01	3	3	No Change
MIL Jupiter Global Convertibles Fund	UJC01	3	3	No Change

Name of Investment Choice	Code	Risk Level before change [#]	Risk Level Effective from July 24, 2017 [#]	Change
MIL PARVEST Bond Asia ex Japan Fund	UPB01	2	2	No Change
MIL Schroder Hong Kong Dollar Bond Fund	USB01	2	2	No Change
MIL Templeton Global Total Return Fund	UTG01	2	2	No Change
MIL U.S. Bond Fund	UUB01	2	2	No Change
MIL U.S. Special Opportunities Fund	USU01	3	3	No Change
MIL UBS Euro High Yield Bond Fund	UEY01	3	3	No Change
MIL All-weather Capital Conservative Fund	UCP01	2	2	No Change
MIL All-weather Growth Fund	UGW01	4	4	No Change
MIL All-weather Growth Plus Fund	UGU01	4	4	No Change
MIL All-weather Managed Growth Fund	UMG01	3	3	No Change
MIL Allianz Asian Multi Income Plus Fund	UAA01	3	3	No Change
MIL Allianz Income and Growth Fund	UAI01	2	3	+1
MIL Asia Pacific Income and Growth Fund	UGS01	2	2	No Change
MIL BlackRock Global Allocation Fund	UGA01	3	3	No Change
MIL Fidelity Global Multi Asset Income Fund	UMI01	2	3	+1
MIL Global Dynamic Asset Allocation Fund	UDA01	3	3	No Change
MIL Invesco Asia Balanced Fund	UAB01	2	2	No Change
MIL JPMorgan Asia Pacific Income Fund	UJX01	2	3	+1
MIL JPMorgan China Income Fund	UJP01	4	4	No Change
MIL JPMorgan Multi Income Fund	UJM01	2	3	+1
MIL Schroder Emerging Multi-Asset Income Fund	USA01	3	3	No Change
MIL Schroder Global Multi-Asset Income Fund	UGM01	2	2	No Change
MIL Amundi Cash Fund	UCA01	1	1	No Change
MIL Achiever Fund	UAF01	3	3	No Change
MIL Global Fund	UGF01	3	3	No Change
MIL Growth Fund	UGR01	3	3	No Change
MIL Stable Fund	USF01	2	2	No Change
ManuSelect Investment Protector*				
ManuSelect Asia Pacific Fund	MAS01	4	4	No Change
ManuSelect Asian Small Cap Fund	MAC01	4	4	No Change
ManuSelect Australia Fund	MAU01	4	4	No Change
ManuSelect China Fund	MCF01	4	4	No Change
ManuSelect Eastern European Fund	MEF01	4	4	No Change
ManuSelect European Fund	MEU01	4	4	No Change
ManuSelect Global Resources Fund	MRE01	4	4	No Change
ManuSelect Healthcare Fund	MHC01	4	4	No Change
ManuSelect Hong Kong Fund	MHF01	4	4	No Change
ManuSelect India Fund	MIF01	4	4	No Change
ManuSelect Japan Fund	MJF01	4	4	No Change
ManuSelect Korea Fund	MKF01	4	4	No Change
ManuSelect Latin America Fund	MLA01	4	4	No Change
ManuSelect North American Fund	MNF01	4	4	No Change
ManuSelect Russia Fund	MRF01	5	5	No Change
ManuSelect Schroder Asia Pacific Cities Real Estate Fund	MAP01	4	4	No Change
ManuSelect Thailand Fund	MTF01	4	4	No Change
ManuSelect Turkey Fund	MTK01	5	5	No Change
ManuSelect US Small Cap Fund	MUC01	4	4	No Change
ManuSelect International Bond Fund	MIB01	2	2	No Change
Cash Fund	MCA01	1	1	No Change
ManuSelect Achiever Fund	MAF01	3	3	No Change
ManuSelect Balanced Fund	MBF01	2	2	No Change
ManuSelect Global Fund	MGF01	3	3	No Change
ManuSelect Growth Fund	MGR01	3	3	No Change
ManuSelect Stable Fund	MSF01	2	2	No Change
Flexible Investment Protector*				
China Value Fund	CV001	4	4	No Change

Name of Investment Choice	Code	Risk Level before change [#]	Risk Level Effective from July 24, 2017 [#]	Change
Emerging Eastern European Fund	EE001	4	4	No Change
European Growth Fund	EU001	4	4	No Change
Dragon Growth Fund	HK001	4	4	No Change
India Equity Fund	IF001	4	4	No Change
International Bond Fund (Series II)	IB001	2	2	No Change
Global Equity Fund	IN001	3	3	No Change
Japanese Growth Fund	JA001	4	4	No Change
Korea Equity Fund	KF001	4	4	No Change
American Growth Fund	NA001	4	4	No Change
Asian Equity Fund	PA001	4	4	No Change
Thailand Equity Fund	TF001	4	4	No Change
Cash Fund	CA001	1	1	No Change
Deposit Fund (Series I)	IGF01	1	1	No Change
VIP+ */ MANUGIFT*				
Investment Fund (Series II)	UDF01	3	3	No Change
Deposit Fund (Series I)	IGF01	1	1	No Change
Deposit Fund (Series II)	SDF02	1	1	No Change
Skyline				
Manulife Global Fund - Dragon Growth Fund - Class AA (HKD)	CSA01	4	4	No Change
Allianz Global Investors Fund - Allianz Hong Kong Equity	CSB02	4	4	No Change
BOCHK China Equity Fund	CSG07	4	4	No Change
Macquarie IPO China Gateway Fund - Class A3	CSE05	5	5	No Change
Schroder International Selection Fund - Hong Kong Equity	CSC03	4	4	No Change
ZEAL Voyage China Fund	CSF06	4	4	No Change
BOCHK Hong Kong Dollar Income Fund	CSH08	2	2	No Change
Schroder International Selection Fund - Hong Kong Dollar Bond	CSD04	2	2	No Change

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

[#] Risk Level: 1 - Low; 2 - Low to Medium; 3 - Medium; 4 - Medium to High; 5 - High.

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

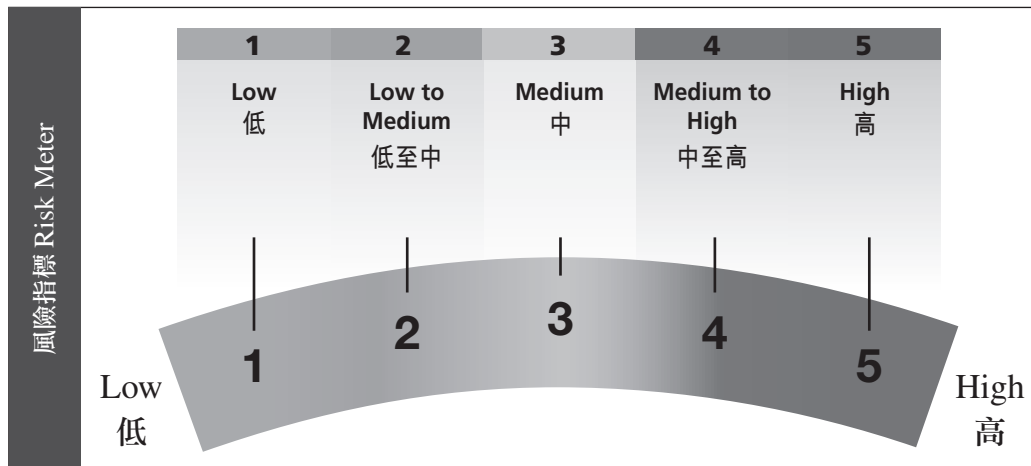
Investment choice prices may go down as well as up. Past performance information presented are not indicative of future performance.

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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 be reviewed semi-annually.

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每半年檢討一次。

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 5-level risk categorization is provided by Manulife Asset Management (Hong Kong) Limited.

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).

五級風險分類由宏利資產管理（香港）有限公司提供。

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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