

**The notice contains important information that requires your immediate attention.  
Should you have any query about this notice, please seek independent professional advice.**

October 23, 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”)**

**Investment through Shenzhen-Hong Kong Stock Connect and Changes to the Investments Limits of the Underlying Fund(s)**

We would like to notify you of the following changes with regard to the following underlying funds (each an “**Underlying Fund**” and collectively, the “**Underlying Funds**”) corresponding to the following investment choices under the Plans, following our receipt of the respective shareholder notices of the Underlying Funds.

Name of Plan	Name of Investment Choice	Name of Underlying Fund	Share Class of Underlying Fund
MI Plus and MISo	Manulife Inv Invesco Asia Balanced Fund	Invesco Funds – Invesco Asia Balanced Fund (“ <b>Invesco Asia Balanced Fund</b> ”)	Class A Acc USD
Alpha, ARI and Matrix	MIL Invesco Asia Balanced Fund		
MI Plus and MISo	Manulife Inv PARVEST Bond Asia ex Japan Fund	PARVEST - PARVEST Bond Asia ex-Japan (the “ <b>PARVEST Bond Asia ex-Japan</b> ”)	Classic Capitalisation
Alpha, ARI and Matrix	MIL PARVEST Bond Asia ex Japan Fund		

**1. Investment through Shenzhen-Hong Kong Stock Connect of Invesco Asia Balanced Fund**

According to the shareholder notice of Invesco Asia Balanced Fund dated September 25, 2017, as of October 25, 2017, the definition of Stock Connect will be amended to allow investments in permitted securities listed on the Shenzhen Stock Exchange (“**SZSE**”) through the Hong Kong Stock Exchange (“**SEHK**”) and clearing house in Hong Kong (Northbound Trading) (“**Shenzhen-Hong Kong Stock Connect**”), in addition to the Shanghai Stock Exchange. This means that the Underlying Fund, through their Hong Kong brokers may trade certain eligible shares listed on the SZSE. For the avoidance of doubt, the Underlying Fund’s exposure to China A shares and China B shares will remain unchanged.

Please note that investments through the Shenzhen-Hong Kong Stock Connect are subject to similar risks as those applicable to the Shanghai-Hong Kong Stock Connect currently set out in section 8 of the prospectus of the Underlying Fund (the “**Prospectus**”). When investing in eligible China A shares through the Shenzhen-Hong Kong Stock Connect, the Underlying Fund will also be subject to the risks associated with the Small and Medium Enterprise Board of the SZSE and/or ChiNext Board of the SZSE. Section 8 of the Prospectus will be updated in due course to reflect the relevant risks.

The changes set out in this section 1 will not result in any material change on the management and operation of the Underlying Fund, the level of fees and charges payable by the Underlying Fund and the risk profile of the Underlying Fund.

The Prospectus and the product key facts statements of the Underlying Fund will be amended to reflect the above changes accordingly in due course.

**2. Changes to the investments limits of PARVEST Bond Asia ex-Japan**

According to the shareholder notice of PARVEST Bond Asia ex-Japan dated October 3, 2017, the following changes will be incorporated in the next version of the Hong Kong Offering Document of the Underlying Fund and will be effective on November 16, 2017.

Please note that, in respect of its investments limits, the Underlying Fund’s investments into debt securities traded on the China Interbank Bond Market (“**CIBM**”) may reach up to 25% of its assets. Currently the Underlying Fund does not invest in debt securities traded on CIBM.

Such investments include the following specific risks related to investments in Mainland China developed on the Appendix 3 of the Book I of the prospectus of the Underlying Fund:

- Change in PRC taxation risk
- Risk related to Direct CIBM Access

Please refer to the detailed risk disclosures of the above specific risks as set out in the Appendix to the said shareholder notice of the Underlying Fund.

The changes set out in this section 2 will not result in any increase in fees or charges to be borne by the shareholders of the Underlying Fund or the Underlying Fund. Also, such changes will not materially prejudice the rights of interest of the existing investors of the Underlying Fund.

The Hong Kong Offering Document of the Underlying Fund will be updated to reflect the changes above.

Please refer to the respective shareholder notices and offering documents of the Underlying Funds for further information relating to the above changes.

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 to 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**

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