

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

January 11, 2018

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

**Removal of Restriction on Investments in China-A Shares via Shenzhen Hong Kong Stock Connect and
Change of Investment Policy of the Underlying Funds**

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 shareholder notice of the Underlying Funds dated December 28, 2017.

Name of Plan	Name of Investment Choice	Name of Underlying Fund	Share Class of Underlying Fund
MI Plus, MISo and MWC	Manulife Inv Schroder Asia Pacific Cities Real Estate Fund	Schroder International Selection Fund – Asia Pacific Cities Real Estate	Class A1
Alpha, ARI and Matrix	MIL Schroder Asia Pacific Cities Real Estate Fund		
MIP	ManuSelect Schroder Asia Pacific Cities Real Estate Fund		
MI Plus and MISo	Manulife Inv Schroder Hong Kong Equity Fund	Schroder International Selection Fund – Hong Kong Equity	Class A1 Acc
Alpha, ARI and Matrix	MIL Schroder Hong Kong Equity Fund		
Skyline	Schroder International Selection Fund – Hong Kong Equity		

1) Removal of restriction on investments in China-A Shares via Shenzhen Hong Kong Stock Connect

The board of directors of Schroder International Selection Fund (“**SISF**”) (the Underlying Funds being sub-funds of which) has decided to update the additional information of the Underlying Funds listed above as disclosed in the “Fund Details” section of the Hong Kong Covering Document of SISF.

The purpose of the update is to remove the restriction that the Underlying Funds will invest not more than 5% of their respective net asset value in China A-Shares via Shenzhen-Hong Kong Stock Connect. The Underlying Funds currently have the ability to invest ‘up to 10%’ of their assets in China A-Shares through the Shanghai-Hong Kong Stock Connect and the Shenzhen-Hong Kong Stock Connect.

The additional information applicable to the Underlying Funds which is being clarified in the “Fund Details” section of the Hong Kong Covering Document of SISF is as follows:

“For clarification, in relation to the Funds’ investment objectives as described in Appendix III to the Prospectus, the Funds may invest directly in China A-Shares via the Stock Connect. Indirect exposure to China A-Shares may also be sought for the Funds through investment in financial instruments such as China market access products and other funds with China access through RQFII/QFII quotas. The Funds do not currently intend to invest 30% or more of their respective Net Asset Value directly and indirectly in China A-Shares and China B-Shares.”

2) Change of investment policy

The board of directors of SISF has decided to change the investment policy of the Underlying Funds with effect from February 1, 2018.

The Underlying Funds will increase their flexibility to invest in China A-Shares through the Shanghai-Hong Kong Stock Connect and the Shenzhen-Hong Kong Stock Connect to ‘less than 30%’ of their assets.

All other key features of the Underlying Funds will remain the same.

Any expenses incurred directly as a result of making this change will be borne by Schroder Investment Management (Luxembourg) S.A., the management company of SISF.

Please refer to the 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, MISo and MWC), (852) 2510 3941 (in relation to ARI, Alpha, Matrix and MIP) and (852) 2108 1111 (in relation to Skyline) 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