

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

March 15, 2018

**To Policyowners of Flexible Investment Protector (the “Plan”)**

**Removal of Sub-Investment Manager of the Underlying Fund**

We would like to notify you of the following changes with regard to the following underlying fund (the “**Underlying Fund**”) corresponding to the following investment choice under the Plan, following our receipt of the shareholder notice of the Underlying Fund dated February 28, 2018 (the “**Shareholder Notice**”).

Name of Investment Choice	Name of Underlying Fund	Share Class of Underlying Fund
Thailand Equity Fund	Amundi Funds - Equity Thailand	Class I

Due to the reorganisation of the Amundi Group and streamlining of the management activities, and with the approval of Amundi Luxembourg, acting as management company of Amundi Funds (the Underlying Fund being a sub-fund of which), the board of directors of Amundi Funds decided to terminate the contractual relationship with Amundi Singapore Limited acting as the Underlying Fund’s sub-investment manager.

The Underlying Fund’s investment manager, Amundi Hong-Kong, will take over the effective management of the Underlying Fund in place of Amundi Singapore Limited as from April 3, 2018.

Please be assured that the above changes will not affect the operation of the Underlying Fund, the way the Underlying Fund is managed nor any other characteristic of the Underlying Fund, including its risk profile and level of fees and charges. There will not be any material adverse impact on the interests of the shareholders of Amundi Funds and the Underlying Fund.

Also, there will be no changes in the fees payable (such as current and maximum trustee and management fees) by Amundi Funds, the Underlying Fund or shareholders of the Underlying Fund and there will be no additional type of fee being payable by shareholders of the Underlying Fund as a result of the changes. The costs and expenses in connection with the above changes will be borne by the management company of Amundi Funds and the Underlying Fund.

Please refer to the Shareholder Notice and the offering documents of the Underlying Fund 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) 2510 3941 during office hours: 9:00am - 6:00pm, Monday to Friday.

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