

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

August 22, 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”)**

**Change in Share Class Designation and Investment Objective and Policies 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 Schroder Emerging Multi-Asset Income Fund (dist)	Schroder International Selection Fund - Emerging Multi-Asset Income (“ <b>Schroder Emerging Multi-Asset Income Fund</b> ”)	Class A1 USD Dis
MI Plus, MISo and MWC	Manulife Inv Hong Kong Equity Fund	Manulife Global Fund - Dragon Growth Fund (“ <b>Dragon Growth Fund</b> ”)	Class A
Alpha, ARI and Matrix	MIL Hong Kong Fund		
MIP	ManuSelect Hong Kong Fund		
Skyline	Manulife Global Fund - Dragon Growth Fund – Class AA(HKD)		Class AA (HKD)
MI Plus and MISo	Manulife Inv Asia Total Return Fund	Manulife Global Fund – Asia Total Return Fund (“ <b>Asia Total Return Fund</b> ”)	Class AA Inc
	Manulife Inv Asia Total Return Fund (dist)		
Alpha, ARI and Matrix	MIL Asia Total Return Fund		

**1. Change in share class designation of Schroder Emerging Multi-Asset Income Fund**

According to the shareholder notice of the Underlying Fund dated August 11, 2018, following a review of share class offering, the board of directors of Schroder International Selection Fund (the Underlying Fund being a sub-fund of which) has decided to enhance the naming convention that they use for all distribution share classes with effect from September 11, 2018.

Accordingly, with effect from September 11, 2018, the share class of the Underlying Fund will be renamed from Class A1 USD Dis to Class A1 USD Dis MF.

For the avoidance of doubt, the change will not affect the existing distribution characteristics of the share class of the Underlying Fund; the change is simply to indicate those characteristics within the share class name itself. There will be no change to ISIN code or to the naming convention of accumulation share classes of the Underlying Fund. All other key features of the Underlying Fund will remain the same. Any expenses incurred directly as a result of making this change will be borne by Schroder Investment Management (Europe) S.A., the management company of the Underlying Fund.

**2. Changes to the investment objectives and policies of Dragon Growth Fund and Asia Total Return Fund**

According to the shareholder notice of these Underlying Funds dated August 8, 2018, the board of directors of Manulife Global Fund (these Underlying Funds being sub-funds of which) has decided that it is appropriate to implement the following changes to optimize the management of these Underlying Funds and to better meet the needs of investors. These changes will take effect as of the date of the revised prospectus of Manulife Global Fund (the “**Revised Prospectus**”), being not less than one month from the date of the said shareholder notice. These changes will be reflected in the Revised Prospectus to be dated September 2018.

a) *Dragon Growth Fund*

The investment objective of the Underlying Fund will be revised. As a result of the changes, in addition to the public companies listed in Hong Kong (which include China related issuers), the Underlying Fund may also invest substantially in equity and equity related securities of public companies which are listed on a stock exchange in any other jurisdiction and have substantial business interests in China. Therefore, the Underlying Fund will be subject to an increased level of Mainland China investment risks. Please refer to the said shareholder notice for the revised investment objective.

Given the economic development in China, the investment manager of the Underlying Fund is of the view that providing the Underlying Fund with the flexibility to increase its exposure to equity and equity securities of issuers having substantial business interests in China may broaden the Underlying Fund's investment opportunities in capturing long-term capital growth.

As a clarificatory amendment, the investment policy of the Underlying Fund will also be revised to remove the disclosure that due to the nature of the investment portfolio of the Underlying Fund, securities of small and medium sized companies may represent, at times, more than 30% of the net assets of the Underlying Fund.

b) *Asia Total Return Fund*

The investment objective of the Underlying Fund will be revised to provide that, as part of the Underlying Fund's primary investment, the Underlying Fund may invest less than 30% of its net assets in RMB-denominated debt securities that are circulated in the China Interbank Bond Market via Bond Connect.

As a result of the change, the Underlying Fund will be subject to Bond Connect risk and an increased level of Mainland China investment and tax risks. Given the opening up of the Mainland China bond market which may lead to increased investor demand for onshore China bonds over the medium term, the investment manager of the Underlying Fund is of view that allowing the Underlying Fund to increase its exposure to RMB-denominated assets through Bond Connect may enhance the Underlying Fund's investment return.

Please note that, except as otherwise described above, the above changes under point 2: (i) will have no effect on the investment objective, strategy and risk profiles of the two Underlying Funds, (ii) will not result in any change in the operations and/or manner in which Manulife Global Fund and the two Underlying Funds are being managed, (iii) will not lead to an increase in the fees to be borne by any of the two Underlying Funds or their investors, and (iv) will not materially prejudice any of the rights or interests of the existing investors of the two Underlying Funds. The costs and expenses relating to the above changes and updates will be borne by Manulife Global Fund. Such costs and expenses will be allocated to the relevant sub-funds of Manulife Global Fund by reference to their net asset value.

For details of the above and other changes, please refer to the respective shareholder notices and the latest offering documents of the Underlying Funds.

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**

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