

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

October 30, 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”)

1. Change of Name of Management Company and

**2. Investing via Bond Connect by
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 recent receipt of the shareholder notices of the Underlying Funds dated June 27, 2018 and October 22, 2018.

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 Emerging Markets Fund	Schroder International Selection Fund – Emerging Markets	Class A1 Acc
Alpha, ARI and Matrix	MIL Schroder Emerging Markets Fund		
MI Plus and MISo	Manulife Inv Schroder Emerging Multi-Asset Income Fund (dist)	Schroder International Selection Fund – Emerging Multi-Asset Income	Class A1 USD Dis MF
Alpha, ARI and Matrix	MIL Schroder Emerging Multi-Asset Income Fund		Class A1 USD Acc
MI Plus and MISo	Manulife Inv Schroder Global Multi-Asset Income Fund	Schroder International Selection Fund – Global Multi-Asset Income	Class A1 Acc
Alpha, ARI and Matrix	MIL Schroder Global Multi-Asset Income Fund		
MI Plus and MISo	Manulife Inv Schroder Hong Kong Dollar Bond Fund	Schroder International Selection Fund – Hong Kong Dollar Bond	Class A1 Acc
Alpha, ARI and Matrix	MIL Schroder Hong Kong Dollar Bond Fund		
Skyline	Schroder International Selection Fund - Hong Kong Dollar Bond		
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. Change of Name of the Management Company of the Underlying Funds

The name of the Underlying Funds’ management company, Schroder Investment Management (Luxembourg) S.A. (the “**Management Company**”) has been changed to Schroder Investment Management (Europe) S.A. with effect from June 27, 2018.

The change of name is to reflect the Management Company’s extended investment management permissions and growing presence across the European Economic Area (EEA) (excluding the UK). This name change will neither affect nor influence the services that the Management Company provides for its customers.

2. Investing via Bond Connect by Schroder International Selection Fund – Hong Kong Dollar Bond

As informed, a new market has been made available to the Underlying Fund. From May 11, 2018, the Underlying Fund has been able to invest via Bond Connect, which is a trading link between China and Hong Kong that allows foreign institutional investors to invest in onshore Chinese bonds and other debt instruments traded on the China Interbank Bond market.

The Underlying Fund may invest up to 5% of its net asset value in onshore Chinese bonds and other debt instruments via Bond Connect. For the avoidance of doubt, the Underlying Fund's total exposure to PRC onshore investment will remain unchanged (i.e. less than 30% of its net asset value).

Details of Bond Connect are contained in Appendix II, part 51. of the prospectus of the Underlying Fund dated May 2018 and the section headed "Overview of China Interbank Bond Market" in the Hong Kong Covering Document of the Underlying Fund dated October 2018.

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 the Management Company.

For details of the above 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

Incorporated in Bermuda with limited liability