

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

November 27, 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 of Investment Manager and Introduction of Income Equalisation Arrangements 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 shareholder notice of the Underlying Funds dated November 9, 2018 (“Shareholder Notice”).

Name of Plan	Name of Investment Choice	Name of Underlying Fund	Share Class of Underlying Fund
MI Plus, MISo and MWC	Manulife Inv North American Equity Fund	Manulife Global Fund – American Growth Fund	Class A
Alpha, ARI and Matrix	MIL North American Fund		
MIP	ManuSelect North American Fund		
MI Plus, MISo and MWC	Manulife Inv Pacific Asia Equity Fund	Manulife Global Fund – Asian Equity Fund	Class A
Alpha, ARI and Matrix	MIL Asia Pacific Fund		
MIP	ManuSelect Asia Pacific Fund		
MI Plus, MISo and MWC	Manulife Inv Asian Small Cap Fund	Manulife Global Fund – Asian Small Cap Equity Fund	Class AA
Alpha, ARI and Matrix	MIL Asian Small Cap Fund		
MIP	ManuSelect Asian Small Cap Fund		
MI Plus and MISo	Manulife Inv Asia Total Return Fund	Manulife Global Fund – Asia Total Return Fund	Class AA Inc
	Manulife Inv Asia Total Return Fund (dist)		
Alpha, ARI and Matrix	MIL Asia Total Return Fund		
MI Plus, MISo and MWC	Manulife Inv Asia Pacific High Dividend Fund	Manulife Global Fund – Asia Value Dividend Equity Fund	Class AA
Alpha, ARI and Matrix	MIL Asia Value Dividend Equity Fund		
MI Plus, MISo and MWC	Manulife Inv China Value Fund	Manulife Global Fund – China Value Fund	Class A
Alpha, ARI and Matrix	MIL China Fund		
MIP	ManuSelect China Fund		
MI Plus, MISo and MWC	Manulife Inv Hong Kong Equity Fund	Manulife Global Fund – Dragon Growth Fund	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, MISo and MWC	Manulife Inv Emerging Eastern Europe Fund	Manulife Global Fund – Emerging Eastern Europe Fund	Class A

Alpha, ARI and Matrix	MIL Eastern European Fund		
MIP	ManuSelect Eastern European Fund		
MI Plus, MISo and MWC	Manulife Inv European Equity Fund		
Alpha, ARI and Matrix	MIL European Fund	Manulife Global Fund – European Growth Fund	Class A
MIP	ManuSelect European Fund		
MI Plus, MISo and MWC	Manulife Inv Global Contrarian Fund	Manulife Global Fund – Global Contrarian Fund	Class AA
Alpha, ARI and Matrix	MIL Global Contrarian Fund		
MI Plus, MISo and MWC	Manulife Inv Global Equity Fund	Manulife Global Fund – Global Equity Fund	Class A
Alpha, ARI and Matrix	MIL Global Equity Fund		
MI Plus and MISo	Manulife Inv Global Property Fund	Manulife Global Fund – Global Property Fund	Class AA
Alpha, ARI and Matrix	MIL Global Property Fund		
MI Plus, MISo and MWC	Manulife Inv Global Resources Fund		
Alpha, ARI and Matrix	MIL Global Resources Fund	Manulife Global Fund – Global Resources Fund	Class AA
MIP	ManuSelect Global Resources Fund		
MI Plus and MISo	Manulife Inv Greater China Opportunities Fund	Manulife Global Fund – Greater China Opportunities Fund	Class AA
Alpha, ARI and Matrix	MIL Greater China Opportunities Fund		
MI Plus, MISo and MWC	Manulife Inv Healthcare Fund		
Alpha, ARI and Matrix	MIL Healthcare Fund	Manulife Global Fund - Healthcare Fund	Class AA
MIP	ManuSelect Healthcare Fund		
MI Plus, MISo and MWC	Manulife Inv India Equity Fund		
Alpha, ARI and Matrix	MIL India Fund	Manulife Global Fund – India Equity Fund	Class AA
MIP	ManuSelect India Fund		
MI Plus, MISo and MWC	Manulife Inv Japan Equity Fund		
Alpha, ARI and Matrix	MIL Japan Fund	Manulife Global Fund – Japanese Growth Fund	Class A
MIP	ManuSelect Japan Fund		
MI Plus, MISo and MWC	Manulife Inv Latin America Equity Fund		
Alpha, ARI and Matrix	MIL Latin America Fund	Manulife Global Fund – Latin America Equity Fund	Class AA
MIP	ManuSelect Latin America Fund		
MI Plus, MISo and MWC	Manulife Inv Russia Equity Fund		
Alpha, ARI and Matrix	MIL Russia Fund	Manulife Global Fund – Russia Equity Fund	Class AA
MIP	ManuSelect Russia Fund		

MI Plus, MISo and MWC	Manulife Inv Taiwan Equity Fund	Manulife Global Fund – Taiwan Equity Fund	Class AA
Alpha, ARI and Matrix	MIL Taiwan Fund		
MI Plus, MISo and MWC	Manulife Inv Turkey Equity Fund	Manulife Global Fund – Turkey Equity Fund	Class AA
Alpha, ARI and Matrix	MIL Turkey Fund		
MIP	ManuSelect Turkey Fund		
MI Plus, MISo and MWC	Manulife Inv Global Strategic Income Fund	Manulife Global Fund – Strategic Income Fund	Class AA
Alpha, ARI and Matrix	MIL Global Strategic Income Fund		
MI Plus and MISo	Manulife Inv U.S. Bond Fund	Manulife Global Fund – U.S. Bond Fund	Class AA
Alpha, ARI and Matrix	MIL U.S. Bond Fund		
MI Plus, MISo and MWC	Manulife Inv US Small Cap Fund	Manulife Global Fund – U.S. Small Cap Equity Fund	Class AA
Alpha, ARI and Matrix	MIL US Small Cap Fund		
MIP	ManuSelect US Small Cap Fund		
MI Plus and MISo	Manulife Inv U.S. Special Opportunities Fund	Manulife Global Fund – U.S. Special Opportunities Fund	Class AA
Alpha, ARI and Matrix	MIL U.S. Special Opportunities Fund		
MI Plus, MISo and MWC	Manulife Inv U.S. Treasury Inflation–Protected Securities Fund	Manulife Global Fund – U.S. Treasury Inflation – Protected Securities Fund	Class AA

The board of directors of Manulife Global Fund (the Underlying Funds being sub-funds of which) (the “**Board**”) has decided that it is appropriate to implement the following changes in order to optimize the management of the Underlying Funds and to better meet the needs of investors. All the following changes will take effect as of December 11, 2018, being not less than one month from the date of the Shareholder Notice.

a) Manulife Global Fund – European Growth Fund – Change of Investment Manager

The Board has decided that in order to optimize the overall management of the Underlying Fund, it is in the best interest of the shareholders of the Underlying Fund to replace the existing investment manager of the Underlying Fund, Manulife Asset Management (Europe) Limited, with T. Rowe Price International Ltd. as the new investment manager.

b) Introduction of Income Equalisation Arrangements

Manulife Global Fund will introduce income equalisation arrangements across all classes for all of its sub-funds, including the Underlying Funds.

Such income equalisation arrangements are relevant to shareholders who have subscribed for shares of a class during the relevant distribution period of such class and still hold the shares as at the record date for such period. In particular, such arrangements are intended to ensure that the income per share which is distributed in respect of a distribution period is not affected by changes in the number of shares issued during the period (i.e. by the subscription and/or redemption of shares) thereby treating all shareholders of such class equally. The amount of the first dividend received by a shareholder following the purchase of shares of a sub-fund represents partly, participation in income received by such sub-fund, and partly a return of capital (the “**equalisation amount**”). In general, the equalisation amount represents the average amount of income of the class included in the net asset value of each share issued during the relevant period. It is expected that the equalisation amount will not be taxable as an income receipt of the shareholder but should be applied to reduce the base acquisition cost of the shares for the purpose of computing capital gains. The tax treatment of equalisation amounts may, however, differ in certain jurisdictions.

For details of the above and other changes, please refer to the Shareholder Notice 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