

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

April 3, 2019

**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”)**

**Various Changes 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 March 25, 2019 (the “**Shareholder Notice**”).

<b>Name of Plan</b>	<b>Name of Investment Choice</b>	<b>Name of Underlying Fund</b>	<b>Share Class of Underlying Fund</b>
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 and MISo	Manulife Inv Asia Pacific REIT Fund (dist)	Manulife Global Fund – Asia Pacific REIT Fund	Class AA (USD) MDIST (G)
Alpha, ARI and Matrix	MIL Asia Pacific REIT Fund		Class AA
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	Manulife Global Fund – European Growth Fund	Class A
Alpha, ARI and Matrix	MIL European Fund		
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	Manulife Global Fund – Global Resources Fund	Class AA
Alpha, ARI and Matrix	MIL Global Resources Fund		
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	Manulife Global Fund - Healthcare Fund	Class AA
Alpha, ARI and Matrix	MIL Healthcare Fund		
MIP	ManuSelect Healthcare Fund		
MI Plus, MISO and MWC	Manulife Inv India Equity Fund	Manulife Global Fund – India Equity Fund	Class AA
Alpha, ARI and Matrix	MIL India Fund		
MIP	ManuSelect India Fund		
MI Plus, MISO and MWC	Manulife Inv Japan Equity Fund	Manulife Global Fund – Japanese Growth Fund	Class A
Alpha, ARI and Matrix	MIL Japan Fund		
MIP	ManuSelect Japan Fund		
MI Plus, MISO and MWC	Manulife Inv Latin America Equity Fund	Manulife Global Fund – Latin America Equity Fund	Class AA
Alpha, ARI and Matrix	MIL Latin America Fund		
MIP	ManuSelect Latin America Fund		
MI Plus, MISO and MWC	Manulife Inv Russia Equity Fund	Manulife Global Fund – Russia Equity Fund	Class AA
Alpha, ARI and Matrix	MIL Russia Fund		

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 changes below will be reflected in the revised prospectus of Manulife Global Fund (“**MGF**”) (the Underlying Funds being sub-funds of which) to be dated April 2019.

## **1. Appointment of Management Company**

MGF is currently a self-managed open-ended investment company under Luxembourg law.

The board of directors of MGF (the “**Directors**” or the “**Board**”) has decided that in order to optimize the overall management of MGF and the Underlying Funds, Carne Global Fund Managers (Luxembourg) S.A. (“**Carne Luxembourg**”) will be appointed as the management company of MGF and as a result MGF will cease to be a self-managed open-ended investment company.

The Board is of the view that this appointment is in the best interest of the shareholders of MGF, as the appointment of Carne Luxembourg as the management company will provide significant additional fund governance resources appropriate to an investment company such as MGF, thereby enhancing the governance and risk management processes and operational efficiency of MGF, while aligning with latest regulatory trends and market practice.

Once appointed, Carne Luxembourg will be responsible for the investment management, distribution and general administration functions of MGF with power to delegate such functions. In this capacity, Carne Luxembourg will be subject to the overall supervision and control of the Directors of MGF.

Similar to the existing arrangement with the Board, Carne Luxembourg will appoint and delegate at all times (i) its investment management functions in respect of the Underlying Funds to the respective existing investment managers, (ii) its function in respect of the distribution of shares to the distributor, and (iii) its administrative functions in respect of MGF to Citibank Europe plc, Luxembourg Branch, the administrator, registrar and paying agent. Except for the appointment of Carne Luxembourg as the management company, all existing investment managers and, where applicable, sub-investment managers to whom investment management functions in respect of MGF has been delegated will remain unchanged upon the appointment of the management company.

## **2. Imposition of the management company fee and additional other expenses**

In connection with the aforementioned appointment, each Underlying Fund will additionally bear a management company fee of a maximum of 0.015% per annum, which is payable monthly and calculated on the average net assets of the Underlying Fund for the relevant month. MGF will also pay any reasonable out-of-pocket expenses and other incidental operating expenses of Carne Luxembourg as the management company, which amount will be apportioned as between and borne by the Underlying Funds pro rata to the net asset value of each Underlying Fund.

### **3. Termination of the General Adviser**

Currently, Manulife Asset Management International Holdings Limited is the general adviser and distributor of MGF.

As a result of the aforementioned appointment, the role of general adviser will no longer be required by MGF and will therefore be terminated. Manulife Asset Management International Holdings Limited will continue to be the distributor of MGF.

All the above changes will take effect as of April 30, 2019.

### **4. General and Administrative Updates**

The prospectus of the Underlying Funds will also be updated to reflect the following:

- (a) Updated disclosures on FATCA and PRC taxation;
- (b) Updated disclosures on the risk management process in respect of the Underlying Funds as a result of the appointment of Carne Luxembourg as the management company; and
- (c) Other miscellaneous formatting, administrative and/or clarificatory updates.

Please note that, except as otherwise described above, the above changes (i) will have no effect on the investment objective, strategy and risk profiles of the Underlying Funds, (ii) will not result in any change in the operations and/or manner in which MGF and the Underlying Funds are being managed, (iii) will not lead to an increase in the fees to be borne by any of the Underlying Funds or their investors, and (iv) will not materially prejudice any of the rights or interests of the existing investors of the Underlying Funds. The costs and expenses relating to the appointment of Carne Luxembourg as the new management company of MGF are estimated to be approximately EUR 100,000 and will be borne by MGF. Such costs and expenses will be allocated to the Underlying Funds by reference to their net asset values.

Please refer to the Shareholder Notice and 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*