

The notice contains important information that requires your immediate attention.
Should you have any query about this notice, please seek independent professional advice.
Manulife (International) Limited (Incorporated in Bermuda with limited liability) (“Manulife”) accepts full responsibility for the accuracy of the content of this notice.

September 3, 2019

To Policyowners of Manulife Investment Plus (“MI Plus”) / Manulife Investment Solutions (“MISo”) / Alpha / Alpha Regular Investor (“ARI”) / Matrix (each a “Plan” and collectively, the “Plans”)

Termination and Withdrawal of Authorization of Manulife Inv Amundi CPR Global Lifestyles Fund and MIL Amundi CPR Global Lifestyles Fund

We would like to notify you of the termination and deauthorization of the following investment choices (the “**Termination and Deauthorization**”) with effect from October 14, 2019 (the “**Effective Date**”), due to the withdrawal of the authorization of the underlying fund from the Securities and Futures Commission (“**SFC**”) in Hong Kong, namely Amundi Funds – CPR Global Lifestyles (the “**Underlying Fund**”), linked to such investment choices.

Name of Plan	Name of Investment Choice		Name of Underlying Fund	Share Class of Underlying Fund
MI Plus and MISo	Manulife Inv Amundi CPR Global Lifestyles Fund	(each a “ Terminating Investment Choice ” and collectively, the “ Terminating Investment Choices ”)	Amundi Funds – CPR Global Lifestyles	Class A2U (C)
Alpha, ARI and Matrix	MIL Amundi CPR Global Lifestyles Fund			

Termination and Deauthorization

As informed, the board of directors of Amundi Funds (the “**Board**”), the Underlying Fund being a sub-fund of which, has decided to withdraw the authorization of the Underlying Fund from the SFC in Hong Kong on the Effective Date, to rationalize the range of funds available to Hong Kong retail investors.

As at April 29, 2019, the net asset value of the Underlying Fund was USD 409,631,894.13.

In view of the above, the Terminating Investment Choices will be terminated and withdrawn from authorization from the SFC on the Effective Date. According to Provision 11.3(i) in “Investment Choice Termination” section of the policy provision of MI Plus, Provision 10.3(i) in “Investment Choice Termination” section of the policy provision of MISo, Provision 4.2.2(a) in “Investment Choice Closure or Termination” section of the policy provision of ARI and Alpha, and Provision 3.2.2(a) in “Investment Choice Closure or Termination” section of the policy provision of Matrix, Manulife may terminate any investment choice under the respective Plans by exchanging / switching the account value of the terminating investment choice for / to the account value of another investment choice in such manner as shall be prescribed by Manulife at the time of notice.

Upon the Termination and Deauthorization, the Terminating Investment Choices will no longer be available under the respective Plans for dealing.

Costs and Expenses

The costs relating to the withdrawal of the authorization of the Underlying Fund from the SFC in Hong Kong shall be borne by the management company of the Underlying Fund. Please also note that all the costs for the Termination and Deauthorization of the Terminating Investment Choices will be borne by Manulife.

Your Action

With immediate effect, we will cease to allow new applications for regular subscription and top-up subscription of the Terminating Investment Choices, as well as new applications for switching into the Terminating Investment Choices.

(i) For existing holding of notional units of the Terminating Investment Choice(s)

If you are holding any notional units of the Terminating Investment Choice(s), you may switch out such holding free of charge starting from the date of this notice until 3:00pm on October 9, 2019, both dates inclusive (the “**Period**”), to any other investment choice(s) that is/are open for subscription under the respective Plans.

Please note that the minimum switching amount requirement of the Plans is waived during the Period when you instruct us to switch your entire units of the Terminating Investment Choice(s) to any other available investment choice(s) under the respective Plans that is/are open for subscription at the time of switching. We would very much appreciate your provision of switching instruction by sending the completed and signed prescribed form to our Administration Office within the Period. After which, if we do not receive any instruction from you, we will arrange to switch your entire units of the Terminating Investment Choice(s) to Manulife Inv Amundi Cash Fund (under MI Plus and MISo) or MIL Amundi Cash Fund (under Alpha, ARI and Matrix) (each a “Default Investment Choice” and collectively, the “Default Investment Choices”) (see details below) free of charge, and your unit holding in the Default Investment Choice(s) will be reflected on the Effective Date.

(ii) For existing regular subscription to the Terminating Investment Choice(s)

If you have arranged regular subscription to the Terminating Investment Choice(s), you may change such subscription allocation instruction to any other investment choice(s) that is/are open for subscription under the respective Plans free of charge, by sending a completed and signed prescribed form to our Administration Office before 3:00pm on October 4, 2019 to update your regular subscription allocation instruction. After which, if we do not receive your instruction, we will change your existing subscription allocation instruction in respect of such Terminating Investment Choice(s) to the applicable Default Investment Choice(s) (see details below) free of charge on October 8, 2019.

Information of the Default Investment Choices

Name of Plan	Name of Investment Choice (Code of Investment Choice)	Name of Corresponding Underlying Fund / Assets	Share Class of Underlying Fund	Name of Management Company / Manager of Underlying Fund / Investment Manager of Investment Choice	Currency of Investment Choice	Currency of Share Class of Underlying Fund	Investment Management Fee / Management Fee Per Annum of the Net Asset Value of the Investment Choice
Money Market Focused							
MI Plus and MISo	Manulife Inv Amundi Cash Fund (ICA01)	Amundi Funds - Cash USD	Class A2 USD (C)	Amundi Luxembourg S.A.	USD	USD	0.8%~
Alpha, ARI and Matrix	MIL Amundi Cash Fund (UCA01)						0.8%~

~ Note: This is the maximum investment management fee / management fee per annum of the net asset value of Manulife Inv Amundi Cash Fund / MIL Amundi Cash Fund. The actual fee may vary from time to time. The investment management fee / management fee shown includes any management fee charged by the management company of the underlying fund plus any management fee charged by Manulife.

Please refer to the Principal Brochure – Investment Choice Brochure of the relevant Plans and the offering documents of the underlying funds linked to other investment choices (including the Default Investment Choices) for further details about such other investment choices and the corresponding underlying funds, including but not limited to the investment objective and policies, risk factors and related fees and charges. The offering documents of the underlying funds corresponding to the investment choices under the Plans are made available by Manulife upon request.

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 and MISo) and (852) 2510 3941 (in relation to ARI, Alpha, and Matrix) in Hong Kong or (853) 8398 0383 in Macau during office hours: 9:00am - 6:00pm, Monday to Friday.

Customer Services
Individual Financial Products
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