

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

January 22, 2022

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”) (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 respective notices of the Underlying Funds.

Name of Plan	Name of Investment Choice	Name of Underlying Fund		Share Class of Underlying Fund	
MI Plus, MISo and MWC	Manulife Inv Australia Equity Fund	Aberdeen Standard SICAV I - Australasian Equity Fund (the “ Aberdeen Underlying Fund ”)		Class A Acc AUD	
Alpha, ARI and Matrix	MIL Australia Fund				
MIP	ManuSelect Australia Fund				
MI Plus and MISo	Manulife Inv Barings Developed and Emerging Markets High Yield Bond Fund (dist)	Barings Global Umbrella Fund - Barings Developed and Emerging Markets High Yield Bond Fund (the “ Barings Underlying Fund ”)		Class A USD Inc Monthly	
Alpha, ARI and Matrix	MIL Barings Developed and Emerging Markets High Yield Bond Fund			Class A USD Acc	
MI Plus and MISo	Manulife Inv BNP Paribas Asia ex-Japan Bond Fund	BNP Paribas Funds Asia ex-Japan Bond	each a “ BNP Underlying Fund ” and collectively, the “ BNP Underlying Funds ”	Classic Capitalisation	
Alpha, ARI and Matrix	MIL BNP Paribas Asia ex-Japan Bond Fund				
MI Plus and MISo	Manulife Inv BNP Paribas Emerging Bond Opportunities Fund (dist)	BNP Paribas Funds Emerging Bond Opportunities		Classic MD	
Alpha, ARI and Matrix	MIL BNP Paribas Emerging Bond Opportunities Fund			Classic Capitalization	
MI Plus and MISo	Manulife Inv JPMorgan Asia Pacific Income Fund (dist)	JPMorgan Funds – Asia Pacific Income Fund		each a “ JPMorgan Underlying Fund ” and collectively, the “ JPMorgan Underlying Funds ”	Class A (mth) – USD
Alpha, ARI and Matrix	MIL JPMorgan Asia Pacific Income Fund				Class A (acc) - USD
MI Plus and MISo	Manulife Inv JPMorgan Emerging Markets Opportunities Fund	JPMorgan Funds – Emerging Markets Opportunities Fund	Class A (acc) USD		
Alpha, ARI and Matrix	MIL JPMorgan Emerging Markets Opportunities Fund				

1. Changes to the Aberdeen Underlying Fund

According to the notice from Aberdeen Standard SICAV I (the Aberdeen Underlying Fund being a sub-fund of which) dated January 17, 2022, abrdn plc, the ultimate parent company of the management company and the investment manager of the Aberdeen Underlying Fund, changed its name to “abrdn plc” on July 2, 2021, starting off a rebrand across the abrdn group. The rebrand also led to a number of entity name changes within the abrdn group as well as changes to the abrdn websites. Accordingly, Aberdeen Standard Investments Australia Limited has been renamed to abrdn Australia Limited with effect from September 24, 2021.

Further, the Hong Kong website address of the Aberdeen Underlying Fund has been updated from www.aberdeenstandard.com.hk to www.abrdn.com/hk. Please note that the website has not been reviewed by the Securities and Futures Commission (“**SFC**”) and may contain information of funds not authorised by the SFC.

There will not be any changes to the operation and/or manner in which the Aberdeen Underlying Fund is being managed, and there will be no change to the features and risks applicable to the Aberdeen Underlying Fund. The level of management fee payable by the Aberdeen Underlying Fund will remain unchanged. The changes above

will not materially prejudice the rights or interests of the existing investors of the Aberdeen Underlying Fund.

The costs and/or expenses incurred in connection with the changes above will be borne by abrdn plc, a group company of the management company of the Aberdeen Underlying Fund.

2. Changes to the Barings Underlying Fund

According to the notice from Barings Global Umbrella Fund (the Barings Underlying Fund being a fund of which) dated December 31, 2021, the prospectus of the Barings Underlying Fund has been amended to reflect certain regulatory requirements in the European Union concerning the sustainability of the Barings Underlying Fund's underlying investments.

The Hong Kong offering documents of the Barings Underlying Fund have also been updated to reflect other miscellaneous, administrative and editorial amendments.

The above changes have been reflected in the revised Hong Kong offering documents of the Barings Underlying Fund issued on December 9, 2021.

3. Changes to the BNP Underlying Funds

According to the notice from BNP Paribas Funds (the BNP Underlying Funds being sub-funds of which) dated December 27, 2021, with effect from January 31, 2022, repurchase and reverse repurchase transactions will no longer be used for the BNP Underlying Funds. The changes above will not result in any increment in fees level or costs in managing the BNP Underlying Funds. In addition, no costs or expenses will be incurred in connection with the changes. The changes would not materially change the features and overall risk profile of the BNP Underlying Funds. There would be no change in the operations or the manner in which the BNP Underlying Funds are being managed. Further, the change would not materially prejudice the rights or interest of the existing investors of the BNP Underlying Funds.

4. Changes to the JPMorgan Underlying Funds

According to the notice from JPMorgan Funds (SICAV Range) (the JPMorgan Underlying Funds being sub-funds of which) dated December 30, 2021, the following changes will be made to the respective JPMorgan Underlying Funds.

a) Updates in relation to Environment, Social and Governance (“ESG”) Integration

The offering document of the JPMorgan Underlying Funds has been updated to provide that the investments underlying the JPMorgan Underlying Funds which fall in the ESG integration category do not take into account the European Union (“EU”) Taxonomy criteria for environmentally sustainable economic activities.

b) Updates in relation to ESG Promote and Best-in-Class sustainable investing approach

The offering document of the JPMorgan Underlying Funds has been updated to provide that the JPMorgan Underlying Funds which adopt ESG Promote and Best-in-Class sustainable investing approach do not intentionally invest in “sustainable investments” as defined under the EU Sustainable Finance Disclosure Regulation and do not take into account the EU Taxonomy criteria for environmentally sustainable economic activities.

Other clarifications have also been made to the disclosures related to sustainable investing approach.

c) Other enhancement of disclosures

The offering document of the JPMorgan Underlying Funds has been updated to reflect enhancement of disclosures in the following areas:

- the “Risk Profile” sections of the JPMorgan Underlying Funds
- risks and usage of total return swaps
- details related to securities lending
- usage of reverse repurchase transactions
- collateral risk

Please refer to the offering document of the JPMorgan Underlying Funds for further details.

Please refer to the respective notices and latest 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) and (852) 2510 3941 (in relation to ARI, Alpha,



Matrix and MIP) 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