

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

February 9, 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”) / Flexible Investment Protector (“FIP”) (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 Amundi Asia Equity Concentrated Fund	Amundi Funds - Asia Equity Concentrated	each an “ Amundi Underlying Fund ” and collectively, the “ Amundi Underlying Funds ”	Class I2 USD (C)
Alpha, ARI and Matrix	MIL Amundi Asia Equity Concentrated Fund			
MIP	ManuSelect Amundi Asia Equity Concentrated Fund			
FIP	Asia Equity Concentrated Fund			
MI Plus and MISo	Manulife Inv Amundi Emerging Markets Equity Focus Fund	Amundi Funds – Emerging Markets Equity Focus	each an “ Amundi Underlying Fund ” and collectively, the “ Amundi Underlying Funds ”	Class A2 USD (C)
Alpha, ARI and Matrix	MIL Amundi Emerging Markets Equity Focus Fund			
MI Plus, MISo and MWC	Manulife Inv Middle East and North Africa Equity Fund	Amundi Funds –Equity MENA	each an “ Amundi Underlying Fund ” and collectively, the “ Amundi Underlying Funds ”	Class A2 USD (C)
Alpha, ARI and Matrix	MIL Middle East and North Africa Fund			
MI Plus, MISo and MWC	Manulife Inv Amundi Cash Fund	Amundi Funds – Cash USD	each an “ Amundi Underlying Fund ” and collectively, the “ Amundi Underlying Funds ”	Class A2 USD (C)
Alpha, ARI and Matrix	MIL Amundi Cash Fund			
MIP and FIP	Cash Fund			
MI Plus and MISo	Manulife Inv Janus Henderson Global Technology Leaders Fund	Janus Henderson Horizon Fund – Global Technology Leaders Fund	each a “ Janus Henderson Underlying Fund ” and collectively, the “ Janus Henderson Underlying Funds ”	Class A Accumulation Shares
Alpha, ARI and Matrix	MIL Janus Henderson Global Technology Leaders Fund			
MI Plus and MISo	Manulife Inv Janus Henderson Japanese Smaller Companies Fund	Janus Henderson Horizon Fund – Japanese Smaller Companies Fund	each a “ Janus Henderson Underlying Fund ” and collectively, the “ Janus Henderson Underlying Funds ”	Class A Accumulation Shares
Alpha, ARI and Matrix	MIL Janus Henderson Japanese Smaller Companies Fund			

1. Changes to the Amundi Underlying Funds

According to the notice from Amundi Funds (the Amundi Underlying Funds being sub-funds of which) dated January 19, 2022, the information on use of securities financing transactions and total return swaps by the Amundi Underlying Funds in the prospectus of the Amundi Underlying Funds will be updated. Please refer to Appendix A of the notice from Amundi Funds for the latest disclosures on the techniques and instruments on securities financing transactions by the Amundi Underlying Funds.

Except as otherwise mentioned above, the changes to the Amundi Underlying Funds as mentioned above will not have any impact on the features and risks applicable to the Amundi Underlying Funds, and will not lead to any

changes in the operation and/or manner in which the Amundi Underlying Funds are being managed or other effects on existing investors of the Amundi Underlying Funds. There will be no change in the fee structure and fee level of the Amundi Underlying Funds and cost in managing the Amundi Underlying Funds following the implementation of the changes. It is not expected that the changes will materially prejudice the rights and interests of shareholders of the Amundi Underlying Funds.

The costs and expenses associated with the changes as mentioned above will be borne by the management company of the Amundi Underlying Funds.

2. Changes to the Janus Henderson Underlying Funds

According to the notice of Janus Henderson Horizon Fund (the Janus Henderson Underlying Funds being sub-funds of which) dated January 21, 2022, the following changes will be effective on or around February 25, 2022, unless otherwise stated.

In March 2021, the European Union (“EU”) Sustainable Finance Disclosure Regulation (“SFDR”) came into force, which stipulated that investment management firms must introduce prescript and standardised sustainability-related disclosures into their fund documentation in order to provide further information for investors on how investment managers consider sustainability risks in their investment decisions, and the likely impact on investment returns. Factors which are considered under sustainability broadly include environmental, social and governance (“ESG”) matters.

Janus Henderson Horizon Fund first introduced these disclosures into its fund documentation on March 10, 2021, however the SFDR disclosure requirements have evolved over time as the EU continue to issue further guidance on their expectations on investment firms.

In addition to SFDR, investors should note that there are also further disclosure requirements concerning the Taxonomy Regulation, which sets out an EU-wide framework (a classification system known as a “taxonomy”) according to which investors and businesses can assess whether certain economic activities are sustainable from an environmental / climate perspective. The first set of disclosure requirements on investment firms relating to the Taxonomy Regulation comes into effect from January 1, 2022.

In response to the evolving SFDR and Taxonomy Regulation disclosure requirements, the existing disclosures in the prospectus of the Janus Henderson Underlying Funds will be updated and added to demonstrate how the investment manager of the Janus Henderson Underlying Funds considers ESG matters in investment decisions in respect of the Janus Henderson Underlying Funds and the likely impact on investment returns, which will be effective on or around February 25, 2022.

In addition, further updates to the Janus Henderson Horizon Fund – Global Technology Leaders Fund in connection with SFDR and Taxonomy Regulation requirements will be made as further outlined below.

Update to Investment Strategy of Janus Henderson Horizon Fund – Global Technology Leaders Fund

The investment strategy of the Janus Henderson Underlying Fund in the prospectus of the Janus Henderson Underlying Fund will be updated and enhanced in relation to the Janus Henderson Underlying Fund’s promotion of environmental and/or social characteristics.

A comparison of the Janus Henderson Underlying Fund’s current and revised investment policies and strategies will be available on the Janus Henderson Underlying Fund’s website www.janushenderson.com¹ on or around February 25, 2022.

Please note these amendments do not have a material impact on the Janus Henderson Underlying Fund’s investment strategy, portfolio composition, or risk profile. The clarifications are consistent with the Janus Henderson Underlying Fund’s existing investment objectives and policies.

The Hong Kong offering documents of the Janus Henderson Underlying Funds will be revised to reflect the changes set out above and also to include certain miscellaneous, administrative, clarificatory and general updates.

In respect of the changes mentioned above, unless otherwise stated in respect of the relevant change, the board of directors of the Janus Henderson Horizon Fund confirms that:

- There will be no material change in the operation and/or manner in which the Janus Henderson Underlying Fund is being managed.
- There will be no change to the features (including investment objectives and policies) or overall risk profile of the Janus Henderson Underlying Fund.

¹ This website has not been reviewed by the Securities and Futures Commission (“SFC”) and may contain information relating to funds not authorised by the SFC and not available to Hong Kong investors.

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- There will not be material adverse impact on the rights or interests of the shareholders of the Janus Henderson Underlying Fund.
- There are no new fees, charges or increases in existing fees or charges borne by the Janus Henderson Underlying Fund.

The board of directors of the Janus Henderson Horizon Fund confirms that the costs and expenses in connection with the changes above will be borne by the Janus Henderson Underlying Funds. These costs and expenses will not have a material impact on the fees and expenses incurred by the respective Janus Henderson Underlying Funds. The costs incurred in connection with these changes are insignificant by reference to the Janus Henderson Underlying Funds' net asset value.

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, MIP and FIP) 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