

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

June 29, 2023

To Policyowners of Skyline (the "Plan")

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 Plan, following our receipt of the notice from BOCHK Investment Funds (the Underlying Funds being subfunds of which) dated June 19, 2023 (the "Notice").

Name of Plan	Name of Investment Choice	Name of Underlying Fund	Share Class of Underlying Fund
Skyline	BOCHK China Equity Fund	BOCHK Investment Funds – BOCHK China Equity Fund	Class A
Skyline	BOCHK Hong Kong Dollar Income Fund	BOCHK Investment Funds – BOCHK Hong Kong Dollar Income Fund	Class A - HKD Units

Certain modifications have been made to the section headed "IMPORTANT INFORMATION FOR INVESTORS" and the sub-section headed "Foreign Account Tax Compliance Act ("FATCA")" thereunder and the sub-section headed "Compulsory Redemptions under Certain Circumstances" under the section headed "REDEMPTION OF UNITS" of the Explanatory Memorandum of BOCHK Investment Funds (the "**Explanatory Memorandum**") to enhance the disclosure relating to the power of the manager of the Underlying Funds to take actions to ensure no units in the Underlying Funds are acquired or held by an unqualified person.

Further, modifications have been made to the risk disclosure in the risk factor "(aa) Risks relating to obligations under FATCA" under the sub-section headed "Risk Factors" under the section headed "RISK FACTORS AND RISK MANAGEMENT POLICIES" of the Explanatory Memorandum.

All the amendments aforesaid has taken effect on June 19, 2023.

Besides, certain other minor modifications have been made to the Explanatory Memorandum.

Please refer to the Second Addendum to the Explanatory Memorandum for details.

Please refer to the Notice 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 1111 during office hours: 9:00am - 6:00pm, Monday to Friday.

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