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

October 27, 2023

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")

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 (each an "Investment Choice" and collectively, the "Investment Choices") under the Plans, following our receipt of the shareholder notice of Janus Henderson Horizon Fund (the Underlying Funds being sub-funds of which) dated October 9, 2023 (the "Shareholder Notice").

Name of Plan	Name of Investment Choice	Name of Underlying Fund	Share Class of Underlying Fund
MI Plus and MISo	Manulife Inv Janus Henderson Global Technology Leaders Fund	Janus Henderson Horizon Fund – Global Technology Leaders Fund	Class A Accumulation Shares
Alpha, ARI and Matrix	MIL Janus Henderson Global Technology Leaders		
MI Plus and MISo	Manulife Inv Janus Henderson Japanese Smaller Companies Fund	Janus Henderson Horizon Fund – Japanese Smaller Companies Fund	Class A Accumulation Shares
Alpha, ARI and Matrix	MIL Janus Henderson Japanese Smaller Companies Fund		

The following changes to the Underlying Funds will become effective on November 10, 2023 (the "Effective Date"), unless otherwise specified:

1. Update of the Sustainable Finance Disclosure Regulation ("SFDR") pre-contractual disclosures of Janus Henderson Horizon Fund – Global Technology Leaders Fund qualifying as art. 8 SFDR fund

Following the publication of the Delegated Regulation (EU) 2023/363 of October 31, 2022 amending and correcting the regulatory technical standards in the Delegated Regulation (EU) 2022/1288 as regards, inter alia, the presentation of information in relation to disclosures in pre-contractual documents, the pre-contractual disclosures annexed in Appendix 1 of the prospectus of the Janus Henderson Horizon Fund (the "**Prospectus**") will be updated to include a graphic demonstrating the extent to which the Underlying Fund is exposed to gas and nuclear-related activities that are aligned with Regulation (EU) 2019/2088.

2. Updates in relation to investment managers of the Underlying Funds ("Investment Managers")

While the Prospectus will be amended to incorporate multi manager flexibility in line with regulatory requirements to provide that Investment Managers belonging to Janus Henderson Group will be permitted to act for the Underlying Funds and be replaced at any time without prior notice to the shareholders of the Underlying Funds, the Hong Kong covering document of the Underlying Funds will be updated to clarify that, for so long as the Underlying Funds remain authorized by the Securities and Futures Commission ("SFC"), prior approval from the SFC shall be obtained in respect of any change to the Investment Manager, and at least one month's prior notice shall be provided to shareholders of the Underlying Funds.

Notwithstanding the amendments above, the current investment delegation arrangement with respect to the Underlying Funds which are authorized by the SFC remain unchanged.

3. Miscellaneous clarificatory, administrative, and clerical updates

The revised Hong Kong offering documents of the Underlying Funds (the "Hong Kong Offering Documents") reflecting the changes above will be available in due course. The Hong Kong Offering Documents will also be amended to incorporate various miscellaneous, administrative, clarificatory, editorial, clerical updates, formatting changes and the removal of any unlaunched or closed funds.

The changes above do not result in any material impact on the Underlying Funds' investment strategies, portfolio compositions, or risk profiles. Except as otherwise disclosed above, there are no other changes to the features of the Underlying Funds. There are no new fees, charges or increases in existing fees or charges borne by the Underlying Funds because of these changes. There will not be a material adverse impact on the rights or interests of the shareholders of the Underlying Funds. There will be no material change in the operation and/or manner in which the Underlying Funds are being managed.

Please refer to the Shareholder 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 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
Manulife (International) Limited
Incorporated in Bermuda with limited liability