

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

December 27, 2023

**To Policyowners of Manulife Investment Plus (“MI Plus”) / Manulife Investment Solutions (“MISo”) /
Manulife Wealth Creator (“MWC”) / 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 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 and MISo	Manulife Inv Fidelity Asian High Yield Fund	Fidelity Funds – Asian High Yield Fund	Class A-ACC-USD
Alpha, ARI and Matrix	MIL Fidelity Asian High Yield Fund		
MI Plus and MISo	Manulife Inv Fidelity China Consumer Fund	Fidelity Funds – China Consumer Fund	Class A-ACC-USD
Alpha, ARI and Matrix	MIL Fidelity China Consumer Fund		
MI Plus and MISo	Manulife Inv Fidelity China High Yield Fund (dist)	Fidelity Funds – China High Yield Fund	Class A-MINCOME (G)-USD (hedged)
Alpha, ARI and Matrix	MIL Fidelity China High Yield Fund		Class A-ACC-USD
MI Plus and MISo	Manulife Inv Fidelity European Dynamic Growth Fund	Fidelity Funds – European Dynamic Growth Fund	Class A-ACC-Euro
Alpha, ARI and Matrix	MIL Fidelity European Dynamic Growth Fund		
MI Plus and MISo	Manulife Inv Fidelity Global Multi Asset Income Fund (dist)	Fidelity Funds – Global Multi Asset Income Fund	Class A – MINCOME (G) – USD
	Manulife Inv Fidelity Global Multi Asset Income Fund		Class A-Acc-USD
Alpha, ARI and Matrix	MIL Fidelity Global Multi Asset Income Fund		
MI Plus and MISo	Manulife Inv Fidelity Global Thematic Opportunities Fund	Fidelity Funds – Global Thematic Opportunities Fund	Class A-ACC-USD
Alpha, ARI and Matrix	MIL Fidelity Global Thematic Opportunities Fund		
MI Plus and MISo	Manulife Inv Invesco Asia Asset Allocation Fund	Invesco Funds – Invesco Asia Asset Allocation Fund	Class A Acc USD
Alpha, ARI and Matrix	MIL Invesco Asia Asset Allocation Fund		
MI Plus, MISo and MWC	Manulife Inv Global Emerging Markets Debt Fund	Invesco Funds – Invesco Emerging Markets Bond Fund	Class C (USD) - semi-annual distribution
Alpha, ARI and Matrix	MIL Global Emerging Markets Debt Fund		

1. Changes to the Fidelity Underlying Funds

According to the notice from Fidelity Funds (the Fidelity Underlying Funds being sub-funds of which) dated December 12, 2023, with effect on or around January 23, 2024, for efficient portfolio management purposes, the Fidelity Underlying Funds will be entitled to reuse and reinvest cash collateral within the limits provided for by the Hong Kong offering documents of the Fidelity Underlying Funds.

This change does not amount to a material change to the Fidelity Underlying Funds; there will be no material change or increase in the overall risk profile of the Fidelity Underlying Funds following this change; and this change does not have a material adverse impact on the rights or interests of the shareholders of the Fidelity

Underlying Funds (including changes that may limit the ability in exercising their rights of the shareholders of the Fidelity Underlying Funds).

The administrative expenses triggered by the above-mentioned changes, including any legal, audit, mailing and regulatory charges, will be borne by FIL Fund Management Limited, the investment manager of the Fidelity Underlying Funds.

The above-mentioned changes will be reflected in the next update to the Hong Kong offering documents of the Fidelity Underlying Funds.

2. Changes to the Invesco Underlying Funds

According to the notice from Invesco Funds (the Invesco Underlying Funds being sub-funds of which) dated December 18, 2023, from January 18, 2024, the pre-contractual disclosures of the Invesco Underlying Funds will be updated in order to include an additional exclusion on sovereign issuers. Issuers rated E (on the scale of A to E) by the investment managers of the Invesco Underlying Funds through a qualitative assessment will be excluded from the Invesco Underlying Funds.

The sustainability-related disclosures of the Invesco Underlying Funds will also be updated accordingly. For more information on the environmental, social and governance related disclosures of the Invesco Underlying Funds, please refer to Appendix B of the prospectus of the Invesco Underlying Funds.

Please note that while a significant portion of the rebalancing exercise will be completed on January 18, 2024, certain trades may take a number of business days to complete. The entire exercise is expected to take up to 5 business days. As a result, the Invesco Underlying Funds might not comply entirely with their updated pre-contractual disclosures up to January 24, 2024. While it is expected that the entire process can be completed within 5 business days, it is possible that certain unforeseen events, such as a lack of market liquidity may impact the said timeline. However, it is expected that any proportion not completed within 5 business days will be immaterial.

This change will not materially impact the risk profile of the Invesco Underlying Funds.

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 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