

**The notice contains important information that requires your immediate attention.
Should you have any query about this notice, please seek independent professional advice.
Manulife (International) Limited (Incorporated in Bermuda with limited liability) (“Manulife”) accepts full
responsibility for the accuracy of the content of this notice.**

February 1, 2019

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”)

**Termination and Withdrawal of Authorization of
Manulife Inv Korean Equity Fund, MIL Korea Fund, ManuSelect Korea Fund and Korea Equity Fund**

We would like to notify you of the termination and deauthorization of the following investment choices (the “**Termination and Deauthorization**”) with effect from March 1, 2019 (the “**Effective Date**”), due to the liquidation of the underlying fund, namely Amundi Funds – Equity Korea (the “**Underlying Fund**”), linked to such investment choices.

Name of Plan	Name of Investment Choice	Name of Underlying Fund	Share Class of Underlying Fund
MI Plus, MISo and MWC	Manulife Inv Korean Equity Fund	Amundi Funds – Equity Korea	Class I
Alpha, ARI and Matrix	MIL Korea Fund		
MIP	ManuSelect Korea Fund		
FIP	Korea Equity Fund		

(each a “**Terminating Investment Choice**” and collectively, the “**Terminating Investment Choices**”)

Termination and Deauthorization

As informed, the board of directors of Amundi Funds (the “**Board**”), the Underlying Fund being a sub-fund of which, has decided to liquidate the Underlying Fund on March 4, 2019. The decision has been taken in accordance with the articles of incorporation of Amundi Funds which state that the Board is authorised to liquidate a sub-fund once the value of the total assets of that sub-fund does not allow for it to be operated in an economically efficient manner. As at December 31, 2018, the net asset value of the Underlying Fund was USD 18,968,588. The relevant cutoff for redemption of the Underlying Fund will be February 28, 2019, 5 p.m. (Hong Kong time).

In view of the above, the Terminating Investment Choices will be terminated and withdrawn from authorization from the Securities and Futures Commission on the Effective Date. According to Provision 11.3(i) in “Investment Choice Termination” section of the policy provision of MI Plus, Provision 10.3(i) in “Investment Choice Termination” section of the policy provision of MISo, Provision 9.3 in “Fund Termination” section of the policy provision of MWC, Provision 4.2.2(a) in “Investment Choice Closure or Termination” section of the policy provision of ARI and Alpha, Provision 3.2.2(a) in “Investment Choice Closure or Termination” section of the policy provision of Matrix, Provisions 12(vi) and (vii) in “Investment Choice Creation and Closure” and “Investment Choice Exchange” sections of the policy provision of MIP and Provisions 12(v) and (vi) in “Fund Closure” and “Fund Exchange” sections of the policy provision of FIP, Manulife may terminate any investment choice under the respective Plans by exchanging / switching the account value of the terminating investment choice for / to the account value of another investment choice in such manner as shall be prescribed by Manulife at the time of notice.

Upon the Termination and Deauthorization, the Terminating Investment Choices will no longer be available under the respective Plans for dealing.

Costs and Expenses

Any accrued costs or expenses related to the liquidation of the Underlying Fund will be borne by the management company of the Underlying Fund. Please also note that all the costs for the Termination and Deauthorization of the Terminating Investment Choices will be borne by Manulife.

Your Action

With immediate effect, we will cease to allow new applications for regular subscription and top-up subscription of the Terminating Investment Choices, as well as new applications for switching into the Terminating Investment Choices.

(i) For existing holding of notional units of the Terminating Investment Choice(s)

If you are holding any notional units of the Terminating Investment Choice(s), you may switch out such holding free of charge starting from the date of this notice until 3:00pm of February 26, 2019, both dates inclusive (the "Period"), to any other investment choice(s) that is/are open for subscription under the respective Plans.

Please note that the minimum switching amount of the Plans is waived during the Period when you instruct us to switch your entire units of the Terminating Investment Choice(s) to any other available investment choice(s) under the respective Plans that is/are open for subscription at the time of switching. We would very much appreciate your provision of switching instruction by sending the completed and signed prescribed form to our Administration Office within the Period. After which, if we do not receive any instruction from you, we will arrange to switch your entire units of the Terminating Investment Choice(s) to Manulife Inv Amundi Cash Fund (under MI Plus, MISo and MWC) or MIL Amundi Cash Fund (under Alpha, ARI and Matrix) or Cash Fund (under MIP and FIP) (each a "Default Investment Choice" and collectively, the "Default Investment Choices") free of charge, and your unit holding in the Default Investment Choice(s) will be reflected on the Effective Date.

(ii) For existing regular subscription to the Terminating Investment Choice(s)

If you have arranged regular subscription to the Terminating Investment Choice(s), you may change such subscription allocation instruction to any other investment choice(s) that is/are open for subscription under the respective Plans free of charge, by sending a completed and signed prescribed form to our Administration Office before 3:00pm of February 26, 2019 to update your regular subscription allocation instruction. After which, if we do not receive your instruction, we will change your existing subscription allocation instruction in respect of such Terminating Investment Choice(s) to the applicable Default Investment Choice(s) free of charge on February 27, 2019.

Information of the Default Investment Choices

Name of Plan	Name of Investment Choice (Code of Investment Choice)	Name of Corresponding Underlying Fund / Assets	Share Class of Underlying Fund	Name of Management Company / Manager of Underlying Fund / Investment Manager of Investment Choice	Currency of Investment Choice	Currency of Share Class of Underlying Fund	Investment Management Fee / Management Fee Per Annum of the Net Asset Value of the Investment Choice
Money Market Focused							
MI Plus, MISo and MWC	Manulife Inv Amundi Cash Fund (ICA01)	Amundi Funds - Cash USD	Class AU (Acc)	Amundi Luxembourg S.A.	USD	USD	0.8%~
Alpha, ARI and Matrix	MIL Amundi Cash Fund (UCA01)						0.8%~

~ Note: This is the maximum investment management fee / management fee per annum of the net asset value of Manulife Inv Amundi Cash Fund / MIL Amundi Cash Fund. The actual fee may vary from time to time. The investment management fee / management fee shown includes any management fee charged by the management company of the underlying fund plus any management fee charged by Manulife.

Name of Plan	Name of Investment Choice (Code of Investment Choice)	Name of Corresponding Underlying Fund / Assets	Share Class of Underlying Fund	Name of Management Company / Manager of Underlying Fund / Investment Manager of Investment Choice	Currency of Investment Choice	Currency of Share Class of Underlying Fund	Investment Management Fee / Management Fee Per Annum of the Net Asset Value of the Investment Choice
Money Market Focused							
FIP	Cash Fund (CA001)	Amundi Funds - Cash USD	Class AU (Acc)	Amundi Luxembourg S.A.	USD	USD	0.3%#
MIP	Cash Fund (MCA01)						0.3%#

Note: This is the maximum investment management fee per annum of the net asset value of Cash Fund at investment choice level, which includes purely the maximum 0.3% management fee charged by the management company / investment manager of the underlying fund of Cash Fund.

Please refer to the Principal Brochure – Investment Choice Brochure of the relevant Plans and the offering documents of the underlying funds linked to other investment choices (including the Default Investment Choices) for further details about such other investment choices and the corresponding underlying funds, including but not limited to the investment objective and policies, risk factors and related fees and charges. The offering documents of the underlying funds corresponding to the investment choices under the Plans are made available by Manulife upon request.

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
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