

**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.**

October 3, 2019

**To Policyowners of Manulife Investment Plus (“MI Plus”) / Manulife Investment Solutions (“MISo”) /
Manulife Wealth Creator (“MWC”) (each a “Plan” and collectively, the “Plans”)**

**Termination and Withdrawal of Authorization of
Manulife Inv U.S. Treasury Inflation-Protected Securities Fund**

We would like to notify you of the termination and deauthorization from the Securities and Futures Commission (“SFC”) in Hong Kong of the following investment choice (the “**Termination and Deauthorization**”) with effect from November 4, 2019 (the “**Effective Date**”), due to the proposed termination of the underlying fund, namely Manulife Global Fund – U.S. Treasury Inflation-Protected Securities Fund (the “**Underlying Fund**”), linked to such investment choice.

Name of Plan	Name of Investment Choice	Name of Underlying Fund	Share Class of Underlying Fund
MI Plus, MISo and MWC	Manulife Inv U.S. Treasury Inflation-Protected Securities Fund (the “ Terminating Investment Choice ”)	Manulife Global Fund – U.S. Treasury Inflation-Protected Securities Fund	Class AA

Termination and Deauthorization

As of September 18, 2019, the assets under management of the Underlying Fund is US\$6.13 million and the total expense ratio of the Underlying Fund (which represents the total operating expenses and fees (excluding transaction costs) as a percentage of the Underlying Fund’s average net asset value) for the twelve months ending December 31, 2018 was 2.00% in respect of Class AA. It is the view of the board of directors of Manulife Global Fund (the “**Directors**”), the Underlying Fund being a sub-fund of which, that the value of the total assets of the Underlying Fund has declined to a level whereby the Underlying Fund cannot be operated in an economically efficient manner, such that the Underlying Fund is not viable as a going concern. The Directors therefore believe it is in the best interests of the shareholders to terminate the Underlying Fund with effect from the Effective Date. Redemption and / or switching requests of the Underlying Fund will be accepted up to 5:00p.m. on October 28, 2019.

In view of the above, the Terminating Investment Choice will be terminated and withdrawn from authorization from the SFC 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 and Provision 9.3 in “Fund Termination” section of the policy provision of MWC, Manulife may terminate any investment choice under the respective Plans by switching the account value of the terminating investment choice to the account value of another investment choice in such manner as shall be prescribed by Manulife at the time of notice.

Costs and Expenses

All costs associated with the termination of the Underlying Fund, including legal and administration costs, will be borne by the general distributor of Manulife Global Fund, which is Manulife Investment Management International Holdings Limited. All formation expenses in respect of the Underlying Fund have been fully amortised. Please also note that all the costs for the Termination and Deauthorization of the Terminating Investment Choice 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 Choice, as well as new applications for switching into the Terminating Investment Choice.

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

If you are holding any notional units of the Terminating Investment Choice, you may switch out such holding free of charge starting from the date of this notice until 3:00pm on October 24, 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 requirement of the Plans is waived during the Period when you instruct us to switch your entire units of the Terminating Investment Choice 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 to Manulife Inv Amundi Cash Fund (the “**Default Investment Choice**”) (see details below) free of charge, and your unit holding in the Default Investment Choice will be reflected on the Effective Date.

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

If you have arranged regular subscription to the Terminating Investment Choice, 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 on October 24, 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 to the Default Investment Choice (see details below) free of charge on October 25, 2019.

Information of the Default Investment Choice

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 A2 USD (C)	Amundi Luxembourg S.A.	USD	USD	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. 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.

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 Choice) 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 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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