

The notice contains important information that requires your immediate attention.
Should you have any query about this notice, please seek independent professional advice.
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February 25, 2022

**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”)
 (each a “Plan” and collectively, the “Plans”)**

**Termination and Withdrawal of Authorization of
 Manulife Inv Australia Equity Fund, MIL Australia Fund and ManuSelect Australia 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 choices (the “**Termination and Deauthorization**”) with effect from April 12, 2022 (the “**Effective Date**”), due to the liquidation of the underlying fund, namely Aberdeen Standard SICAV I - Australasian Equity Fund (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 Australia Equity Fund	Aberdeen Standard SICAV I - Australasian Equity Fund	Class A Acc AUD
Alpha, ARI and Matrix	MIL Australia Fund		
MIP	ManuSelect Australia Fund		

Termination and Deauthorization

The Underlying Fund has not attracted the levels of inflows anticipated since its launch and has experienced a gradual decline in its net asset value over the past few years to its current net asset value of approximately GBP 52 million as at February 1, 2022 which means that the Underlying Fund is no longer considered to be commercially viable.

Therefore, the board of directors of Aberdeen Standard SICAV I has resolved that it is in the best interests of shareholders of the Underlying Fund to place the Underlying Fund into liquidation on the Effective Date and to proceed with the compulsory redemption of all outstanding shares in the Underlying Fund.

The Underlying Fund will be closed to new subscriptions from existing investors since March 29, 2022, whereas redemption and / or switching requests of the Underlying Fund will be accepted until 5:00p.m. on April 12, 2022.

In view of the above, the Terminating Investment Choices will be terminated and withdrawn from authorization from the SFC on the Effective Date.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, 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, and Provision 12(vii) in “Investment Choice Exchange” section of the policy provision of MIP, 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.

Costs and Expenses

The realisation and liquidation costs of liquidating the portfolio of the Underlying Fund are borne by the Underlying Fund. Any additional costs associated with the liquidation (such as legal, regulatory or administrative costs) will be borne by the Underlying Fund’s management company, Aberdeen Standard Investments Luxembourg S.A.

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 on April 7, 2022, 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(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), MIL Amundi Cash Fund (under Alpha, ARI and Matrix) or Cash Fund (under MIP) (each a “Default Investment Choice” and collectively, the “Default Investment Choices”) (see details below) free of charge, and your unit holding in the Default Investment Choice(s) will be reflected on or after 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 on March 25, 2022 to update your regular subscription allocation instruction. After which, if we do not receive your instruction, we will change your existing regular subscription allocation instruction in respect of such Terminating Investment Choice(s) to the applicable Default Investment Choice(s) (see details below) free of charge on March 28, 2022.

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
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%~
Alpha, ARI and Matrix	MIL Amundi Cash Fund (UCA01)						
MIP	Cash Fund (MCA01)	Amundi Funds - Cash USD	Class A2 USD (C)	Amundi Luxembourg S.A.	USD	USD	0.3%#

~ 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.

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 and MIP) 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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