

**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.**

November 28, 2022

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”)

Termination and Withdrawal of Authorization of Manulife Inv Asia Pacific Income and Growth Fund and MIL Asia Pacific Income and Growth 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 January 11, 2023 (the “**Effective Date**”), due to the termination of the underlying fund, namely Manulife Advanced Fund SPC – Asia Pacific Income and Growth Segregated Portfolio (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 and MISo	Manulife Inv Asia Pacific Income and Growth Fund	Manulife Advanced Fund SPC – Asia Pacific Income and Growth Segregated Portfolio	Class AA (USD) Inc
Alpha, ARI and Matrix	MIL Asia Pacific Income and Growth Fund		

Termination and Deauthorization

As at September 26, 2022, the fund size of the Underlying Fund is US\$11,295,754. The ongoing charges figure for the period from July 1, 2021 to June 30, 2022 of Class AA (USD) Inc of the Underlying Fund is 1.90%.

Following a review of the Underlying Fund’s operations, the directors of Manulife Advanced Fund SPC (the “**Directors**”) have resolved to exercise their discretion to compulsorily redeem all participating shares of the Underlying Fund resulting in the termination of the Underlying Fund with effect from the Effective Date as, due to the small fund size and taking into account the ongoing costs of maintaining the Underlying Fund, the Directors are of the view that it is no longer commercially viable to continue the operations of the Underlying Fund in the best interests of investors from a cost and return perspective.

Redemption and / or switching requests of the Underlying Fund will be accepted until 4:00p.m. on January 4, 2023.

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 4.2.2(a) in “Investment Choice Closure or Termination” section of the policy provision of ARI and Alpha and Provision 3.2.2(a) in “Investment Choice Closure or Termination” section of the policy provision of Matrix, 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

All costs for the aforesaid compulsory redemption, termination and subsequent withdrawal of authorisation of the Underlying Fund will be borne by Manulife Investment Management (Hong Kong) Limited, the investment manager of the Underlying Fund. There are no unamortised preliminary expenses associated with 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 on December 30, 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 and MISo) or MIL Amundi Cash Fund (under Alpha, ARI and Matrix) (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 January 3, 2023 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 January 4, 2023.

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 and MISo	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)						

~ 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.

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 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
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