

**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.**

May 25, 2021

**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 Asia Pacific High Dividend Fund, MIL Asia Value Dividend Equity Fund,  
Manulife Inv Latin America Equity Fund, MIL Latin America Fund and ManuSelect Latin America 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 June 30, 2021 (the “**Effective Date**”), due to the proposed termination of the underlying funds, namely Manulife Global Fund – Asia Value Dividend Equity Fund and Manulife Global Fund – Latin America Equity Fund (each an “**Underlying Fund**” and collectively, the “**Underlying Funds**”), linked to such investment choices respectively.

| Name of Plan          | Name of Investment Choice                    |   | Name of Underlying Fund                                | Share Class of Underlying Fund |
|-----------------------|--|---|--|--------------------------------|
| MI Plus, MISo and MWC | Manulife Inv Asia Pacific High Dividend Fund | (each a “ <b>Terminating Investment Choice</b> ” and collectively, the “ <b>Terminating Investment Choices</b> ”) | Manulife Global Fund – Asia Value Dividend Equity Fund | Class AA                       |
| Alpha, ARI and Matrix | MIL Asia Value Dividend Equity Fund          |   |  |                                |
| MI Plus, MISo and MWC | Manulife Inv Latin America Equity Fund       |   | Manulife Global Fund – Latin America Equity Fund       | Class AA                       |
| Alpha, ARI and Matrix | MIL Latin America Fund                       |   |  |                                |
| MIP                   | ManuSelect Latin America Fund                |   |  |                                |

**Termination and Deauthorization**

As of May 3, 2021, the assets under management of Manulife Global Fund – Asia Value Dividend Equity Fund and Manulife Global Fund – Latin America Equity Fund were US\$16.56 million and US\$27.34 million respectively, and the total expense ratios of Manulife Global Fund – Asia Value Dividend Equity Fund and Manulife Global Fund – Latin America Equity Fund (which represent the total operating expenses and fees (excluding transaction costs) as a percentage of their respective average net asset value) for the period from 1 January 2020 to 31 December 2020 were 2.47% and 2.11% respectively in respect of Class AA.

It is now the view of the board of directors of Manulife Global Fund (“**Directors**”) that the value of the total assets of the Underlying Funds has declined to a level whereby the Underlying Funds cannot be operated in an economically efficient manner, such that the Underlying Funds are not viable as a going concern. The Directors therefore believe it is in the best interests of the shareholders to terminate the Underlying Funds with effect from the Effective Date. Redemption and / or switching requests of the Underlying Funds will be accepted up to 5:00p.m. on 22 June, 2021.

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**

All costs associated with the termination of the Underlying Funds, 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 Funds have been fully amortised. 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 June 18, 2021, 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 June 21, 2021 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 June 22, 2021.

## **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)                          |  |                                |   |                               |  |  |

~ 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 |
|--------------|---|--|--------------------------------|---|-------------------------------|--|--|
| 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 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**

*Incorporated in Bermuda with limited liability*