Manulife 宏利

尊敬的保單持有人：

宏利人壽保險（國際）有限公司註冊地由百慕達遷冊至香港的通知

我們很高興分享有關宏利人壽保險（國際）有限公司（「**宏利**」）令人興奮的發展。經相關監管機構批准後，自 2025 年 11 月起，宏利將根據香港特別行政區政府新引入的公司遷冊制度，正式從百慕達遷冊至香港。這項策略決策反映了我們對香港作為國際金融中心地位的堅定信心，也彰顯了我們致力於為您提供更好服務的承諾。

對於您作為保單持有人而言：

- 您的保單和保障將保持完全不變。所有現有安排，包括您保單的條款與細則以及合約權利，均不受影響。
- 我們將在香港保險業監管局的監督下繼續運營，保持高標準的服務。
- 隨著我們在香港的業務加強，您可以期待更優質的服務和更多創新的保險解決方案。

我們感謝您對宏利的信任，並會繼續為您提供優質的服務與保障。若您對本通知有任何爭議，請注意您需在自本通知發出之日起 30 日內以書面方式通知我們。有關這項變更的詳情，請隨時聯絡您的保險顧問，致電我們的客戶服務熱線 (852) 2108 1333（香港）或 (852) 2108 1188（香港），瀏覽我們的網站 manulife.com.hk，或發送電郵至 re-domiciliation@manulife.com。

感謝您對宏利的一如既往的信任。

2025 年 6 月 6 日

Manulife 宏利

本通知載有重要資料，務請閣下即時垂注。如對本通知有任何疑問，請尋求獨立專業意見。

致宏利投資計劃 2 / 傲宏保障投資相連計劃 (各稱「計劃」及合稱「各計劃」）保單持有人

投資選項停止接受新/定期保費及轉入

謹此通知 閣下，本公司因應商業決定，由二零二五年六月三日（「**生效日期** 」）起，將停止接受各計劃下述投資選項（「**投資選項**」）的新/定期保費及/或轉入。

計劃名稱	投資選項名稱	相應的相關基金名稱	相關基金的股份類別
宏利投資計劃2 及 傲宏保障投資相連計劃	東方匯理系列基金— 新興市場內需股票基金	東方匯理系列基金 — 新興市場內需股票基金	A2類股份美元（累積）

閣下可採取的行動

(i) 有關投資選項的新保費及/或轉入

由生效日期起，本公司將停止接受投資選項的新保費（無論是透過 (i)首次保費或(ii) 一筆過增額保費或(iii)定期增額保費或(iv)首次/後續定期保費)，以及投資選項的轉入的申請。

(ii) 有關現持有投資選項的名義單位

若 閣下現持有投資選項的任何名義單位，並不會對 閣下現持有的該投資選項名義單位有所影響；而您仍可於生效日期後繼續由投資選項轉出/贖回。

(iii) 有關現有投資選項之定期保費

如 閣下已就投資選項作出定期保費安排，閣下可於 2025 年 6 月 2 日下午 3 時前向我們遞交已填妥的指示，免費更改該定期分配指示至各相應計劃下接受認購的任何(各)其他投資選項。若本公司於此時間過後仍未有收到 閣下的指示，本公司會於 2025 年6 月 3 日將 閣下現時就有關該投資選項的定期分配指示免費更改為認購適用的(各)指定投資選項(詳情如下)。

各指定投資選項資料

計劃名稱	投資選項名稱 (投資選項代號)	對應的相關基金名稱	相關基金的股份類別	相關基金管理公司或管理人名稱	投資選項貨幣	相關基金的股份類別貨幣
宏利投資計劃2	東方匯理系列基金 — 美元貨幣市場基金 (DCA01) #	東方匯理系列基金– 美元貨幣市場基金	A2 類股份美元 (累積)	Amundi Luxembourg S.A.	美元	美元
傲宏保障投資相連計劃	東方匯理系列基金 — 美元貨幣市場基金 (AM001) #					

注意：此投資選項的相關基金是歐洲貨幣市場基金規例(EU) 2017/1131 之下的標準可變資產淨值貨幣市場基金，但在香港並不是貨幣市場基金。

有關各相應計劃下的其他投資選項及其相關基金的詳情，包括但不限於其投資目標及政策、風險因素及相關收費及費用，請參閱各相應計劃的「產品銷售說明書 — 投資選項手冊」及各投資選項之相關基金的銷售文件。各計劃下投資選項的相關基金的銷售文件，可向我們索取。

如有任何疑問，歡迎聯絡閣下的宏利保險顧問，或於周一至周五早上九時至下午六時辦公時間內致電客戶服務熱線 (852) 2108 1110。

宏利人壽保險（國際）有限公司
於百慕達註冊成立之有限責任公司
個人理財產品客戶服務部謹啟
二零二五年五月三日

Manulife 宏利

本通知載有重要資料，務請閣下即時垂注。如對本通知有任何疑問，請尋求獨立專業意見。

致宏利投資計劃 2 / 宏利投資計劃 / 宏利智富錦囊 / 傲宏保障投資相連計劃 / 傲富投資理財計劃 / 傲峰定期投資計劃 / 邁駿投資理財計劃（各稱「計劃」及合稱「各計劃」）保單持有人

各相關基金的若干更改

謹此通知 閣下，據我們收到貝萊德全球基金於二零二五年三月十八日發出的股東通知書（「**股東通知書**」），各計劃下與下述投資選項（各稱「**投資選項**」及合稱「**各投資選項**」）的相關基金（各稱「**相關基金**」及合稱「**各相關基金**」）（各相關基金為貝萊德全球基金之子基金）作出下列變更。

計劃名稱	投資選項名稱	相關基金名稱	相關基金的股份類別
宏利投資計劃2	貝萊德歐洲股票入息基金(支付派發)	貝萊德全球基金 - 歐洲股票入息基金	A6 類股份 (美元對沖)
宏利投資計劃2及傲宏保障投資相連計劃	貝萊德歐洲股票入息基金		A2 類股份 (美元對沖)
宏利投資計劃及宏利智富錦囊	宏利智富貝萊德歐洲股票入息基金(支付派發)		A6 類股份 (美元對沖)
傲富投資理財計劃、傲峰定期投資計劃及邁駿投資理財計劃	MIL貝萊德歐洲股票入息基金		A2 類股份 (美元對沖)
宏利投資計劃2及傲宏保障投資相連計劃	貝萊德環球資產配置基金	貝萊德全球基金 - 環球資產配置基金	A2 類股份 (美元)
宏利投資計劃及宏利智富錦囊	宏利智富貝萊德環球資產配置基金		
傲富投資理財計劃、傲峰定期投資計劃及邁駿投資理財計劃	MIL 貝萊德環球資產配置基金		
宏利投資計劃2及傲宏保障投資相連計劃	貝萊德環球企業債券基金	貝萊德全球基金 - 環球企業債券基金	A2 類股份 (美元)
宏利投資計劃及宏利智富錦囊	宏利智富貝萊德環球企業債券基金		
傲富投資理財計劃、傲峰定期投資計劃及邁駿投資理財計劃	MIL 貝萊德環球企業債券基金		
宏利投資計劃2	貝萊德系統分析環球股票高息基金(支付派發)	貝萊德全球基金 - 系統分析環球股票高息基金	A6 類股份 (美元)
宏利投資計劃2及傲宏保障投資相連計劃	貝萊德系統分析環球股票高息基金		A2 類股份 (美元)
宏利投資計劃及宏利智富錦囊	宏利智富貝萊德系統分析環球股票高息基金(支付派發)		A6 類股份 (美元)
傲富投資理財計劃、傲峰定期投資計劃及邁駿投資理財計劃	MIL 貝萊德系統分析環球股票高息基金		A2 類股份 (美元)
宏利投資計劃2及傲宏保障投資相連計劃	貝萊德系統分析可持續環球小型企業基金	貝萊德全球基金 - 系統分析可持續環球小型企業基金	A2 類股份 (美元)
宏利投資計劃及宏利智富錦囊	宏利智富貝萊德系統分析可持續環球小型企業基金		
傲富投資理財計劃、傲峰定期投資計劃及邁駿投資理財計劃	MIL貝萊德系統分析可持續環球小型企業基金		

計劃名稱	投資選項名稱	相關基金名稱	相關基金的股份類別
宏利投資計劃2及 傲宏保障投資相連計劃	貝萊德世界健康科學基金	貝萊德全球基金 - 世界健康科學基金	A2 類股份 (美元)
宏利投資計劃及 宏利智富錦囊	宏利智富貝萊德世界健康科學基金		
傲富投資理財計劃、 傲峰定期投資計劃及 邁駿投資理財計劃	MIL 貝萊德世界健康科學基金		
宏利投資計劃2及 傲宏保障投資相連計劃	貝萊德世界科技基金	貝萊德全球基金 - 世界科技基金	A2 類股份 (美元)
宏利投資計劃及 宏利智富錦囊	宏利智富貝萊德世界科技基金		
傲富投資理財計劃、 傲峰定期投資計劃及 邁駿投資理財計劃	MIL 貝萊德世界科技基金		

1. **對貝萊德全球基金 - 系統分析可持續環球小型企業基金的投資政策的變更**

若干貝萊德全球基金之子基金將調整，以符合歐洲證券及市場管理局（「**ESMA**」）有關在基金名稱中使用環境、社會和管制（「**ESG**」）或可持續性相關詞彙的新指引（「**ESMA指引**」）。

在實行新指引時（現有貝萊德全球基金之子基金於二零二五年五月二十一日之前實行），他們的方法一直奉行以下三個關鍵原則：

- 維持他們可持續投資方法的嚴謹性；
- 力求確保他們的產品符合客戶的偏好；及
- 力求避免任何可能對客戶結果產生負面影響的變更。

這些指引將對名稱中使用「可持續」、「環境」及「影響」等詞彙的基金訂明具體要求。對於這些基金，貝萊德全球基金將通常需要應用歐盟符合巴黎協定基準（「**PAB**」）的排除（這些規定廣泛禁止投資於涉及有爭議的武器或煙草的公司；已違反《聯合國全球契約》原則或《經合組織跨國企業準則》的公司；或從煤炭、石油、天然氣或發電取得的收入超過若干特定上限的公司（「**PAB排除**」）。[1]

同樣地，對於名稱中使用「社會」、「管治」及「轉型」等詞彙的基金，貝萊德全球基金將通常需要應用歐盟氣候轉型基準（「**CTB**」）的排除規定（這些規定廣泛禁止投資於涉及有爭議的武器或煙草的公司；或已違反《聯合國全球契約》原則或《經合組織跨國企業準則》的公司）。

此外，任何使用ESG或可持續性相關詞彙的基金都將須確保其至少80%的投資符合基金的監管披露中訂明的環境或社會目標或可持續投資目標。

由於大多數客戶表示他們偏向維持基金現時的投資程序和客戶結果，因此貝萊德全球基金將修改基金名稱。為了在遵守ESMA指引的同時反映客戶的反饋，這些基金將不會在其名稱中保留ESG或可持續性相關詞彙，但可在基金的投資策略中保持集中於環境、社會及/或管治風險和機會。這將在基金文件中明確概述。

因此，貝萊德全球基金 - 系統分析可持續環球小型企業基金將從二零二五年五月六日（「**生效日期**」）起逐步符合 ESMA 指引。

自生效日期起，為了確保相關基金的投資特點和定位更能滿足投資者的期望和需求，相關基金的投資政策將予以修訂，以:

(i) 移除有關提供優於有關指數的ESG概況的承諾；及

(ii) 撤回從相關基金的有關指數摒除至少20%最低ESG評分的證券的規定。

[1] 貝萊德全球基金之子基金可能為非投資目的而取得間接投資於其投資不符合所述歐盟 PAB 排除的發行人（透過包括但不限於衍生工具及集體投資計劃的股份或單位）。可能發生此類間接投資的情況包括但不限於貝萊德全球基金之子基金投資的外國直接投資（「**FDI**」）的交易對手提供的抵押品不符合貝萊德全球基金之子基金的 ESG 標準，或貝萊德全球基金之子基金所投資的集體投資計劃（「**CIS**」）並沒有應用任何 ESG 標準或與貝萊德全球基金之子基金所應用者相同的 ESG 標準，因此提供不符合貝萊德全球基金之子基金 ESG 標準的證券投資。

雖然相關基金將繼續被視作SFDR[2]第8條涵義所指的促進環境及/或社會特點，但將不再根據證券及期貨事務監察委員會（「**證監會**」）通函被歸類為在香港的ESG基金。由於相關基金的投資目標及政策的變更，ESG投資政策風險將不再被視作相關基金的主要風險。已更新的適用合約前披露將遵照適用的監管規定在適當時候於貝萊德全球基金章程附錄辛提供。

有關相關基金產品資料概要的投資目標及政策的變更，請參閱股東通知書附錄一。

如需更全面了解對相關基金的具體投資目標和政策的修訂範圍，請參閱概述有關變更的載有修訂標記的文件（將可於www.blackrock.com.hk[3]內相關基金專頁內的「文件」分頁查閱）。

隨著ESMA指引的發佈，為了反映上文相關基金的投資目標及/或政策的更新，相關基金的名稱將從「貝萊德全球基金 - 系統分析可持續環球小型企業基金」改為「貝萊德全球基金 - 系統分析環球小型企業基金」。為免引起疑問，相關基金香港發售文件全文內凡提述相關基金以前的名稱將予以修訂，以反映相關基金的新名稱（如相關）。相關基金及/或其股東承擔的費用及開支，不會因建議的變更有任何改變。

因此，相關基金所對應的投資選項的名稱也將於二零二五年五月六日更改：

計劃名稱	**投資選項現時名稱**	**投資選項新名稱**
宏利投資計劃2及 傲宏保障投資相連計劃	貝萊德系統分析可持續環球小型企業基金	貝萊德系統分析環球小型企業基金
宏利投資計劃及 宏利智富錦囊	宏利智富貝萊德系統分析可持續環球小型企業基金	宏利智富貝萊德系統分析環球小型企業基金
傲富投資理財計劃、 傲峰定期投資計劃及 邁駿投資理財計劃	MIL貝萊德系統分析可持續環球小型企業基金	MIL貝萊德系統分析環球小型企業基金

2. <u>其他貝萊德全球基金章程變更</u>

除上文所述的ESG章程變更外，相關基金作出與ESG或ESMA指引無關的其他變更如下:

對投資盡責管理一節的變更

「投資盡責管理」一節已根據貝萊德新的優先交流事項予以更新，其中概述貝萊德對公司具建設性和長期的取向，並反映投資者的投資期。這些優先交流事項反映貝萊德最常與公司交流的五個主題 ，即董事會質素和效率，策略、目標及財務韌性，與財務價值創造一致的激勵措施，氣候和自然資本以及公司對人類的影響。

除上文所述外，各相關基金的風險和回報狀況及特點不會發生重大改變，且各相關基金的運作及/或現行管理方式將維持不變。變更不會重大損害各相關基金股東的權利或權益，也不會對各相關基金的現有股東束造成影響。

上述的修訂將不會導致各相關基金及/或其各自的股東束所承擔的費用及開支有任何改變。相關費用及開支(例如郵費)將由各相關基金的管理公司從向各相關基金收取的服務年費中撥付。

請參閱股東通知書及各相關基金最新銷售文件，以進一步獲取有關於上述及其他變更的詳情。股東通知書及各相關基金最新銷售文件，可向宏利索取。

如有任何疑問，歡迎聯絡 閣下的宏利保險顧問，或於周一至周五早上九時至下午六時辦公時間內致電客戶服務熱線(香港) (852) 2108 1110（有關於宏利投資計劃 2 、宏利投資計劃及宏利智富錦囊）及(852) 2510 3941（有關於傲宏保障投資相連計劃、傲峰定期投資計劃、傲富投資理財計劃及邁駿投資理財計劃）或（澳門）(853) 8398 0383。

宏利人壽保險（國際）有限公司
於百慕達註冊成立之有限責任公司
個人理財產品客戶服務部謹啟
二零二五年四月十日

[2] SFDR 指歐洲議會及理事會二零一九年十一月二十七日有關金融服務業可持續性相關披露的規例（歐盟） 2019/2088 (經不時修訂、修改或補充)。

[3] 網站並未經證監會認可或審閱。

Manulife 宏利

本通知載有重要資料，務請閣下即時垂注。如對本通知有任何疑問，請尋求獨立專業意見。

致宏利投資計劃 2 / 傲宏保障投資相連計劃（各稱「計劃」及合稱「各計劃」）保單持有人

相關基金進行合併

我們謹此通知 閣下，各計劃下與下述投資選項（「**投資選項**」）相連的下述相關基金（「**被合併相關基金**」）將合併至下述接收相關基金（「**接收相關基金**」）（「**合併**」），並於二零二五年六月十三日生效（「**生效日期**」）。

投資選項名稱	被合併相關基金名稱	接收相關基金名稱
宏利環球資源基金	宏利環球基金 – 環球資源基金	宏利環球基金 – 多元化實質資產基金

相關基金層面

合併之背景及理由

據宏利環球基金（被合併相關基金及接收相關基金均為其子基金）於二零二四年十一月十一日發出的股東通知書（「**股東通知書**」），宏利環球基金董事會（「**董事**」）認為，合併將為被合併相關基金的股東提供更具競爭力的投資項目更能滿足被合併相關基金的股東的需求及目標。

接收相關基金的投資範圍較廣主要投資於在實物資產相關界別和行業中擁有重大業務利益的公司，包括全球資源界別的公司的上市股票及股票相關證券，即被合併相關基金的主要投資。因此，合併將為被合併相關基金的股東帶來裨益，將可受惠於投資於接收相關基金下更廣泛類型的資產及更多元化的策略，而不局限於只投資於全球資源界別。因此，被合併相關基金現有股東於合併後將受惠於更多元化的投資(及尤其是減少承受與投資於全球資源界別相關的波動風險)。

被合併相關基金與接收相關基金的主要特點

被合併相關基金主要投資於全球參與如天然氣、石油、咖啡、糖等全球資源及有關工業、在任何證券交易所上市的公司的股票及股票相關證券，接收相關基金則投資於在實物資產相關界別和行業中擁有重大業務利益的公司的可轉讓股票、股票相關證券、固定收益及/或固定收益相關證券。該等實物資產相關界別和行業包括但不限於房地產、基建、能源、材料、金屬與採礦、木材、水、農業及商品。有關公司可位於任何國家(包括新興市場)，或在任何國家(包括新興市場)上市或買賣，並且可屬任何市值。雖然接收相關基金可能面臨與主動資產配置策略，以及投資於實質資產、固定收益及/或固定收益相關證券及房地產投資信託(「**REITs**」)相關的額外風險，但考慮到共同投資限制和局限及風險分析結果和風險指標計算的相似性， 被合併相關基金及接收相關基金的風險狀況相似。

被合併相關基金與接收相關基金的主要資料比較

	被合併相關基金	**接收相關基金**
相關基金名稱	宏利環球基金 – 環球資源基金	宏利環球基金 – 多元化實質資產基金
投資目標	被合併相關基金的主要目標是為持有長期投資觀點。為了達致長期回報而有準備接受其投資價值相當大的波幅的投資者提供長期資本增長。被合**併**相關基金有意在多元化的基礎上作出投資。旗下的投資組合將主要包括全球參與如天然氣、石油、咖啡、糖等全球資源及有關工業、在任何證券交易所上市的公司的股票及股票相關證券。被合**併**相關基金可投資於其盈利的重大部分來自全球資源行業的業務活動的公司。被合併相關基金的其餘資產可包括債券及存款。	接收相關基金旨在主要透過投資於在實物資產採購、開發、處理及/或管理界別內經營，或從中產生其重大部分的收益的公司發行的多元化證券投資組合，盡量擴大經通脹調整回報(主要相對於美國通脹)及產生長期收入。
投資管理人	Manulife Investment Management (US) LLC	Manulife Investment Management (US) LLC 宏利投資管理（香港）有限公司 (各自作爲聯合投資管理人)
分投資管理人	不適用	Manulife Investment Management Limited
股份類別	AA累積類別（維持不變）	

股份類別貨幣	美元（維持不變）	
管理費	每年資產淨值的1.50%	每年資產淨值的1.25%
衍生工具風險承擔淨額	相關基金資產淨值的最多50%（維持不變）	
具體風險因素	• 英國脫離歐盟造成的變動 • 天然資源行業風險 • 小型公司/中型公司風險 • 貨幣風險 • 流通性及波動風險 • 稅務風險 • 金融衍生工具風險	• 主動資產分配策略相關風險 • 與實質資產相關的風險 • 集中風險 • 新興市場風險 • 政治及監管風險 • 有關投資REITs基金的風險 • 貨幣風險（包括人民幣貨幣及兌換風險及人民幣類別相關風險） • 流通性及波動風險 • 小型公司/中型公司風險 • 投資項目評級風險 • 債券基金 • 可換股證券風險 • 中國內地投資風險 • 中國內地稅務風險 • 有關通過互聯互通投資的風險 • 有關通過債券通投資的風險 • 稅務風險 • 金融衍生工具風險
產品資料概要的主要風險因素	• 投資風險 • 股票市場風險 • 地域集中風險 • 有關英國脫離歐盟的風險 • 貨幣風險 • 使用金融衍生工具	• 投資風險 • 主要資產分配策略相關風險 • 與實質資產相關的風險 • 集中風險 • 股票市場風險 • 小型公司/中型公司風險 • 有關投資REITs基金的風險 • 信用評級及降級風險 • 利率風險 • 信貸風險 • 波動及流動性風險 • 估值風險 • 主動債務風險 • 新興市場風險 • 政治及監管風險 • 貨幣風險 • 使用金融衍生工具 • 有關從資本中撥付或實際上撥付股息的風險 • 人民幣類別相關風險

有關被合併相關基金及接收相關基金的投資目標及政策、風險狀況，以及費用及開支的比較請參閱股東通知書附錄一。閣下 亦應參閱被合併相關基金及接收相關基金的售股章程及相關產品資料概要的相關章節，當中載有被合併相關基金及接收相關基金的相關投資政策及主要/具體風險因素的說明。

<u>被合併相關基金的重新定位</u>

被合併相關基金投資管理人將在不早於生效日期前10個營業日開始對被合併相關基金的投資組合重新定位，以便為合併對其作出適當的建構。

預期至生效日期，被合併相關基金的投資組合將會重新調整，以包含股票證券及現金／現金等價物等流動證券，以便將資產轉移到接收相關基金。被合併相關基金及接收相關基金的投資組合共同持有的證券（如有）將視乎證券的可轉讓性以實物形式轉移。

因此，在此期間，被合併相關基金可能無法奉行其投資目標及政策，並且將持有較高比例的高流動性證券，例如現金／現金等價物。

被合併相關基金的投資組合目前持有 Nevada Copper Corp 16，550 股股份(「**相關資產**」)，該公司已於2024年6月17日自加拿大國家證券交易所取消掛牌，目前正進行破產程序。截至2024年9月4日，根據被合併相關基金的組織章程及售股章程並經諮詢被合併相關基金的存管處後，相關資產的價值已被評定為零(相當於被合併相關基金資產淨值的0.00%)，而董事認為此乃相關資產的公平價值。

如果破產程序在生效日期前仍在進行，根據被合併相關基金的組織章程及售股章程，作為合併過程的一部分，預期相關資產將從被合併相關基金轉移至接收相關基金。鑑於相關資產的規模及價值，預期建議轉讓不會對接收相關基金的流動性產生任何影響，亦不會對接收相關基金股東的權利或權益構成重大指害。

被合併相關基金將於2025年6月6日香港時間下午5時正停止接受認購、贖回及轉換申請。於生效日期營業時間結束時，被合併相關基金的資產及負債將會併入接收相關基金的資產及負債。

合併成本

合併所有成本，包括與將被合併相關基金的資產及負債轉移至接收相關基金相關的法律、行政及顧問費用，將由Manulife Investment Management (Ireland) Limited承擔。合併前管理被合併相關基金的投資管理決策相關成本，包括重新定位的成本（即變現被合併相關基金所持資產的估計費用，截至2024年9月30日估計約為被合併相關基金資產管理規模的0.094%），將由被合併相關基金承擔。因此，被合併相關基金的股東在生效日期前的重新定位期間將承擔該等重新定位成本。

被合併相關基金所有成立費用已全部攤銷。合併其他成本將毋須由被合併相關基金承擔。

投資選項層面

由生效日期起，被合併相關基金將合併至接收相關基金，而投資選項將與接收相關基金相連。投資選項的名稱將於生效日期變更如下:

	合併前	**合併後**
投資選項名稱	宏利環球資源基金	宏利多元化實質資產基金

合併後，閣下於投資選項所持有的單位數量將會因應被合併相關基金及接收相關基金於生效日期的單位價格作出調整。

請同時注意，於合併後，投資選項的（i）貨幣、(ii）交易安排及定價安排及(iii）風險級別將維持不變。合併不會對各計劃保單持有人的權利或利益有重大不利影響。

交易截止時間

因被合併相關基金將如上述停止交易，投資選項的估值及交易將由2025年6月9日至2025年6月17日(包括首尾兩天)暫停。凡於2025年6月5日下午三時至2025年6月17日(包括首尾兩天)期間收到有關投資選項的指示(包括但不限於任何新/定期保費的繳付、贖回及轉換)，均將於2025年6月18日投資選項恢復交易及估值後處理。於2025年6月5日下午三時至2025年6月17日(包括首尾兩天)期間，保單持有人可取消或更改有關投資選項的任何新/定期保費的繳付、贖回及轉換指示。

根據投資選項之相關產品銷售說明書，宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司)(「**宏利**」）可因相關基金的計價及交易暫停或暫緩或宏利認購或贖回相關基金單位並非合理地切實可行時，考慮保單持有人的利益後暫停或暫緩任何投資選項單位的交易以及釐定任何投資選項單位價格或其單位。

閣下可採取行動

(i) 有關現持有投資選項的名義單位

若 閣下目前持有任何投資選項的名義單位，但不願意於合併後繼續持有該投資選項，閣下可於本通知日期至**2025年6月5日下午三時期間**(包括首尾兩天)(下稱「**該期間**」)，免費將持有的該等單位轉換至相關計劃下接受認購的任何其他投資選項。

請注意， 閣下於該期間內指示本公司將所持有投資選項的所有單位轉換至當時相關計劃下接受認購的任何其他投資選項時，可獲豁免各計劃的最低轉換金額要求。懇請 閣下在該期間內提供已填妥的轉換指示。

(ii) 有關現有投資選項之定期保費

如 閣下已就投資選項作出後續定期保費/自選一筆過增額定期保費安排，但不願意於合併後繼續分配至該投資選項，閣下可於**2025年6月5日下午三時前**向我們遞交已填妥的指示，免費更改該定期保費分配指示至各相應計劃下接受認購的任何其他投資選項。惟請注意，各計劃之最低保費金額規定仍然適用。

如我們於該期間結束時仍未有收到閣下的任何指示，閣下持有的單位及/或未來保費分配將在生效日期後維持在投資選項。

請參閱股東通知書及被合併相關基金及接收相關基金的最新銷售文件以進一步獲取上述更新的資訊。

有關各計劃下的投資選項及其相關基金的詳情，包括但不限於其投資目標及政策、風險因素及相關收費及費用，請參閱計劃的「產品銷售說明書 — 投資選項手冊」及各計劃下投資選項之相關基金的銷售文件。股東通知書及各相關基金的銷售文件，可向宏利索取。

如有任何疑問，歡迎聯絡 閣下的宏利保險顧問，或於周一至周五早上九時至下午六時辦公時間內致電客戶服務熱線(香港) (852) 2108 1110。

宏利人壽保險（國際）有限公司
於百慕達註冊成立之有限責任公司
個人理財產品客戶服務部謹啟
二零二五年二月七日

Manulife 宏利

本通知載有重要資料，務請閣下即時垂注。如對本通知有任何疑問，請尋求獨立專業意見。

致宏利投資計劃 2 / 宏利投資計劃 / 宏利智富錦囊 / 宏利睿富錦囊 / 宏利優裕錦囊 /
傲宏保障投資相連計劃 / 傲富投資理財計劃 / 傲峰定期投資計劃 /
邁駿投資理財計劃 / 靈活投資寶 / 宏利精選投資保 / 宏圖
（合稱「各計劃」）保單持有人

惡劣天氣情況下各計劃的交易安排

現時在各計劃下於惡劣天氣情況的日子被視作為非交易/估值日，期間不處理任何交易。隨著實施有關在惡劣天氣下維持香港證券及衍生產品市場的正常運作的安排，我們收到多間相關基金/資產管理公司的通知，相關基金/資產在惡劣天氣日子一般將開放/提供進行交易，惟須遵守其銷售文件中的適用條款。 有鑑於此，由二零二五年一月二十日起，在各計劃下，惡劣天氣情況出現的日子（包括但不限於香港天文台懸掛八號或以上颱風信號或發出黑色暴雨警告，或香港政府作出「極端情況」 公布的情況）（「**惡劣天氣日子**」），以及有關相關基金可進行估值和交易，則該日亦視作為相應投資選項的正常交易/估值日。*

在符合交易/估值日定義內所載的其他條件的情況下，各計劃下的投資選項在惡劣天氣日子一般將開放進行交易，惟須遵守正常的交易截止時間及程序。為免存疑，只有以下申請將在惡劣天氣日子照常處理：

1. 通過電子方式在各計劃銷售文件中指定的截止時間前提交的有效交易申請。截止時間後收到的申請將在下一個交易/估值日處理。
2. 已設立以自動轉賬方式支付的定期保費/認購（惟將取決於其他服務供應商（如銀行）的營運支援）（不適用於宏圖）。
3. 其他已提交並已獲安排在該日處理的有效交易申請。

請注意，無法保證任何或所有相關基金/資產將可在惡劣天氣日子如常交易。因此，若相關基金/資產在惡劣天氣日子未能進行估值和交易，該日將不會被視作為相應投資選項的正常交易/估值日。

除上文所披露者外，各計劃及旗下投資選項所有其他主要特點（包括費用及收費）將維持不變。本通知中列出的變更不構成對各計劃的重大變更。各計劃及旗下投資選項的整體風險概況亦不會有重大變更或增加。這些變更不會對 閣下的權利或利益產生重大不利影響（包括可能限制 閣下行使權利的能力的變更）。

請參閱各計劃銷售文件了解交易/估值日的相關定義和正常交易安排。鑒於上述變更，閣下的保單條款亦已如附件更新。

如有任何疑問，歡迎聯絡 閣下的宏利保險顧問，或於周一至周五早上九時至下午六時辦公時間內致電客戶服務熱線(香港)(852) 2108 1110（有關於宏利投資計劃2、宏利投資計劃、宏利智富錦囊、宏利優裕錦囊及宏利睿富錦囊）、(852) 2510 3941（有關於傲宏保障投資相連計劃、傲峰定期投資計劃、傲富投資理財計劃、邁駿投資理財計劃、宏利精選投資保及靈活投資寶）及(852) 2108 1111（有關於宏圖）或（澳門）(853) 8398 0383。

宏利人壽保險（國際）有限公司
於百慕達註冊成立之有限責任公司
個人理財產品客戶服務部謹啟
二零二四年十二月十九日

* 為免存疑，僅限於該日為星期一至星期五（香港公眾假期除外）。

Manulife 宏利

Dear Policyholder,

Notice of Manulife (International) Limited's Re-domiciliation from Bermuda to Hong Kong

We are pleased to share an exciting development regarding Manulife (International) Limited ("**MIL**"). Starting from November 2025, MIL will officially re-domicile from Bermuda to Hong Kong pursuant to the HKSAR government's new company re-domiciliation regime, subject to relevant regulatory approvals. This strategic decision reflects our strong confidence in Hong Kong's position as a premier international financial hub and underscores our commitment to serving you better.

What This Means for You as a Policyholder:

- Your policies and protection will remain completely unchanged. All existing arrangements, including the terms and conditions of your policies, as well as contractual rights, will remain unaffected.
- We will maintain our high standards of service as we continue to operate under the supervision of the Insurance Authority of Hong Kong.
- You can expect enhanced services and more innovative insurance solutions as we strengthen our presence in Hong Kong.

We value your trust in Manulife and remain committed to providing you with excellent service and protection. If you have any dispute, please notify us in writing within 30 days from the date of this notice. For details about this change, please feel free to contact your insurance advisor, call our customer hotline at (852) 2108 1333 (Hong Kong) or (852) 2108 1188 (Hong Kong), visit our website at manulife.com.hk, or email us at re-domiciliation@manulife.com.

Thank you for your continued trust in Manulife.

6 June 2025

Manulife 宏利

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

May 3, 2025

To Policyowners of Manulife Investment Plus 2 ("MI Plus 2") / Apollo Protection Linked Plan ("Apollo")
(each a "Plan" and collectively, the "Plans")

Close to New / Regular Premiums and/or Switch-in to the Investment Choice

We would like to notify you that the following investment choice under the Plans (the "**Investment Choice**") will be closed to new / regular premiums and/or switch-in with effect from June 3, 2025 (the "**Effective Date**"), following the business decision made by the company.

Name of Plan	Name of Investment Choice	Name of Corresponding Underlying Fund	Share Class of Underlying Fund
MI Plus 2 and Apollo	Amundi Funds – Emerging Markets Equity Focus	Amundi Funds – Emerging Markets Equity Focus	Class A2 USD (C)

Your Action

(i) For new premium and/or switch-in of the Investment Choice

From the Effective Date, we will cease to allow new premiums (whether by way of (i) initial premium or (ii) lump-sum top up premium or (iii) regular top-up premium or (iv) initial / subsequent regular premium) of the Investment Choice, as well as applications for switching into the Investment Choice.

(ii) For existing holding of notional units of the Investment Choice

If you have any holding of notional units in the Investment Choice, there will be no impact on your existing holding of the notional units of such Investment Choice and you can continue to switch out/redeem from the Investment Choice after the Effective Date.

(iii) For existing regular premium to the Investment Choice

If you have arranged regular premium to the Investment Choice, you may change such regular allocation instruction to any other investment choice(s) that is/are open for subscription under the respective Plans, free of charge, by sending us a duly completed instruction before 3:00pm on Jun 2, 2025. After which, if we do not receive your instruction, we will change your existing regular allocation instruction in respect of such Investment Choice to the applicable default investment choice(s) (see details below), free of charge, on Jun 3, 2025.

Information of the default investment choices

Name of Plan	Name of Investment Choice (Code of Investment Choice)	Name of Corresponding Underlying Fund	Share Class of Underlying Fund	Name of Management Company / Manager of Underlying Fund	Currency of Investment Choice	Currency of Share Class of Underlying Fund
MI Plus 2	Amundi Funds – Cash USD (DCA01) #	Amundi Funds - Cash USD	Class A2 USD (C)	Amundi Luxembourg S.A.	USD	USD
Apollo	Amundi Funds – Cash USD (AM001) #					

Note: The underlying fund corresponding to the investment choice is a standard variable net asset value money market fund under European Money Market Fund Regulation (EU) 2017/1131 but not a money market fund in Hong Kong.

Manulife 宏利

Please refer to the Principal Brochure – Investment Choice Brochure of the respective 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 us 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 during office hours: 9:00am - 6:00pm, Monday to Friday.

Customer Services
Individual Financial Products
Manulife (International) Limited
Incorporated in Bermuda with limited liability

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

April 10, 2025

To Policyowners of Manulife Investment Plus 2 ("MI Plus 2") / Manulife Investment Plus ("MI Plus") / Manulife Investment Solutions ("MISo") / Apollo Protection Linked Plan ("Apollo") / Alpha / Alpha Regular Investor ("ARI") / Matrix (each a "Plan" and collectively, the "Plans")

Various Changes of the Underlying Funds

We would like to notify you of the following changes with regard to the following underlying funds (each an "**Underlying Fund**" and collectively, the "**Underlying Funds**") corresponding to the following investment choices (each an "**Investment Choice**" and collectively, the "**Investment Choices**") under the Plans, following our receipt of the shareholder notice of BlackRock Global Funds (the Underlying Funds being sub-funds of which) dated March 18, 2025 (the "**Shareholder Notice**").

Name of Plan	Name of Investment Choice	Name of Underlying Fund	Share Class of Underlying Fund
MI Plus 2	BlackRock European Equity Income Fund (dist)	BlackRock Global Funds - European Equity Income Fund	Class A6 USD Hedged
MI Plus 2 and Apollo	BlackRock European Equity Income Fund		Class A2 USD Hedged
MI Plus and MISo	Manulife Inv BlackRock European Equity Income Fund (dist)		Class A6 USD Hedged
Alpha, ARI and Matrix	MIL BlackRock European Equity Income Fund		Class A2 USD Hedged
MI Plus 2 and Apollo	BlackRock Global Allocation Fund	BlackRock Global Funds - Global Allocation Fund	Class A2 USD
MI Plus and MISo	Manulife Inv BlackRock Global Allocation Fund		
Alpha, ARI and Matrix	MIL BlackRock Global Allocation Fund		
MI Plus 2 and Apollo	BlackRock Global Corporate Bond Fund	BlackRock Global Funds - Global Corporate Bond Fund	Class A2 USD
MI Plus and MISo	Manulife Inv BlackRock Global Corporate Bond Fund		
Alpha, ARI and Matrix	MIL BlackRock Global Corporate Bond Fund		
MI Plus 2	BlackRock Systematic Global Equity High Income Fund (dist)	BlackRock Global Funds - Systematic Global Equity High Income Fund	Class A6 USD
MI Plus 2 and Apollo	BlackRock Systematic Global Equity High Income Fund		Class A2 USD
MI Plus and MISo	Manulife Inv BlackRock Systematic Global Equity High Income Fund (dist)		Class A6 USD
Alpha, ARI and Matrix	MIL BlackRock Systematic Global Equity High Income Fund		Class A2 USD
MI Plus 2 and Apollo	BlackRock Systematic Sustainable Global SmallCap Fund	BlackRock Global Funds - Systematic Sustainable Global SmallCap Fund	Class A2 USD
MI Plus and MISo	Manulife Inv BlackRock Systematic Sustainable Global SmallCap Fund		
Alpha, ARI and Matrix	MIL BlackRock Systematic Sustainable Global SmallCap Fund		
MI Plus 2 and Apollo	BlackRock World Healthscience Fund	BlackRock Global Funds - World Healthscience Fund	Class A2 USD
MI Plus and MISo	Manulife Inv BlackRock World Healthscience Fund		
Alpha, ARI and Matrix	MIL BlackRock World Healthscience Fund		
MI Plus 2 and Apollo	BlackRock World Technology Fund	BlackRock Global Funds - World Technology Fund	Class A2 USD
MI Plus and MISo	Manulife Inv BlackRock World Technology Fund		
Alpha, ARI and Matrix	MIL BlackRock World Technology Fund		

1. Changes to the investment policy of BlackRock Global Funds - Systematic Sustainable Global SmallCap Fund

Certain sub-funds of BlackRock Global Funds will be evolving to align with new guidelines from the European Securities and Markets Authority ("**ESMA**") on the use of environmental, social and governance ("**ESG**") or sustainability-related terms in funds' names (the "**ESMA Guidelines**").

In implementing the new guidelines (ahead of May 21, 2025 for existing sub-funds of BlackRock Global Funds), their approach has been shaped by three key principles:

- maintaining their rigour of the sustainable investment approach;
- seeking to ensure their products remain aligned with client preferences; and
- seeking to avoid any changes that could negatively impact client outcomes.

These guidelines will set specific requirements for funds that use terms like "Sustainability", "Environmental" and "Impact" in their names. For these funds, BlackRock Global Funds will be typically required to apply EU Paris-aligned Benchmark ("**PAB**") exclusions (these broadly prohibit investments in companies involved in controversial weapons or tobacco; having violated UN Global Compact principles or OECD Guidelines for Multinational Enterprises; or deriving revenues above certain specified thresholds from coal, oil, gas or electricity generation) (the "**PAB Exclusions**")[1].

Similarly, for funds using terms like "Social", "Governance" and "Transition" in their names, BlackRock Global Funds will be typically required to apply EU Climate Transition Benchmark ("**CTB**") exclusions (these broadly prohibit investments in companies involved in controversial weapons or tobacco; or having violated UN Global Compact principles or OECD Guidelines for Multinational Enterprises).

Additionally, any funds using ESG or sustainability-related terms will be required to ensure that at least 80% of its investments align with the environmental or social goals or sustainable investment objectives, as stated in fund's regulatory disclosures.

Where the majority of clients have expressed that maintaining the fund's current investment process and client outcomes is their preference, BlackRock Global Funds will be amending the fund name. To reflect this client feedback while adhering to the ESMA Guidelines, these funds will not maintain ESG or sustainability-related terms in their name, but they may retain a focus on environmental, social and/or governance risks and opportunities within the fund's investment strategy. This will be clearly outlined in fund documentation.

Therefore, BlackRock Global Funds - Systematic Sustainable Global SmallCap Fund will evolve to meet the ESMA Guidelines, effective from May 6, 2025 (the "**Effective Date**").

From the Effective Date, to ensure that the investment characteristics and positioning of the Underlying Fund can better meet the expectations and demands of investors, the investment policy of the Underlying Fund will be amended to:

(i) Remove the commitment to have a superior ESG outcome compared to the index; and

(ii) Withdraw the minimum percentage of exclusion of the 20% least ESG well-rated securities from the index of the Underlying Fund.

While the Underlying Fund will continue to be considered as promoting environmental and/or social characteristics within the meaning of Article 8 under the SFDR[2], it will no longer be classified as an ESG fund in Hong Kong pursuant to the Securities and Futures Commission (the "**SFC**") circular. As a result of the changes to the Underlying Fund's investment objective and policy, ESG investment policy risk will no longer be considered a key risk of the Underlying Fund. An updated applicable pre-contractual disclosure will be made available under Appendix H of the prospectus of BlackRock Global Funds in compliance with applicable regulatory requirements in due course.

Please refer to Appendix I of the Shareholder Notice for the changes to the investment objective and policy in the product key facts statement of the Underlying Fund. For a more comprehensive view of the extent of the amendments made to the Underlying Fund's specific investment objective and policy, please refer to the blackline outlining the relevant changes, which will be made available under the section headed "Documents" on the Underlying Fund's webpage at www.blackrock.com.hk[3].

Following the publication of the ESMA Guidelines, to reflect the update to the investment objectives and/or policies of the Underlying Fund as set out above, the name of the Underlying Fund will be updated from "BlackRock Global Funds - Systematic Sustainable Global SmallCap Fund" to "BlackRock Global Funds - Systematic Global SmallCap Fund". For the avoidance of doubt, all occurrences to the previous name of the Underlying Fund will be amended throughout the Hong Kong offering documents of the Underlying Fund in order to reflect the new name of the Underlying Fund, where relevant. There will be no change to the fees and expenses borne by the Underlying Fund and/or its shareholders as a result of the proposed changes.

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[1] The sub-funds of BlackRock Global Funds may gain indirect exposure for non-investment purposes (through, including but not limited to, derivatives and shares or units of collective investment schedules) to issuers with exposures that are inconsistent with the EU PAB Exclusions described. Circumstances in which such indirect exposure may arise include, but are not limited to, where a counterparty to a foreign direct investment ("**FDI**") in which the sub-funds of BlackRock Global Funds invest posts collateral which is inconsistent with the ESG criteria of the sub-funds of BlackRock Global Funds or where a collective investment scheme ("**CIS**") in which the sub-funds of BlackRock Global Funds invest does not apply any or the same ESG criteria as the sub-funds of BlackRock Global Funds and so provide exposure to securities which are inconsistent with the ESG criteria of the sub-funds of BlackRock Global Funds.

[2] SFDR means Regulation (EU) 2019/2088 of the European Parliament and of the Council of 27 November 2019 on sustainability related disclosures in the financial services sector, as may be amended, modified or supplemented from time to time.

[3] The website has not been authorised or reviewed by the SFC.

As such, the names of the investment choices corresponding to the Underlying Fund will also be changed with effect from May 6, 2025:

Name of Plan	Current Name of Investment Choice	New Name of Investment Choice
MI Plus 2 and Apollo	BlackRock Systematic Sustainable Global SmallCap Fund	BlackRock Systematic Global SmallCap Fund
MI Plus and MISo	Manulife Inv BlackRock Systematic Sustainable Global SmallCap Fund	Manulife Inv BlackRock Systematic Global SmallCap Fund
Alpha, ARI and Matrix	MIL BlackRock Systematic Sustainable Global SmallCap Fund	MIL BlackRock Systematic Global SmallCap Fund

2. <u>Other Changes to the prospectus of BlackRock Global Funds</u>

In addition to the ESG prospectus changes described above, additional changes to the Underlying Funds that are not related to ESG or the ESMA Guidelines as addressed as follows:

Changes to the Investment Stewardship section

The section "Investment Stewardship" has been updated in light of BlackRock's new engagement priorities summarising BlackRock's constructive and long-term approach with companies and reflecting the investment horizons of the investors. These engagement priorities reflect the five themes on which BlackRock most frequently engage companies being the board quality and effectiveness, the strategy, purpose and financial resilience, the incentives aligned with financial value creation, the climate and natural capital and the companies' impacts on people.

Save as otherwise mentioned above, there will be no material change to the risk and return profile and the features of the Underlying Funds and no change to the operation and/or manner in which the Underlying Funds are being managed. The changes will not materially prejudice the rights or interests of the shareholders of the Underlying Funds and there will be no impacts on the existing shareholders of the Underlying Funds.

The amendments described above will not result in any change to the fees and expenses borne by the Underlying Funds and/or their respective shareholders. The associated fees and expenses (e.g., mailing costs) will be paid by the management company of the Underlying Funds out of the annual service charge charged to the Underlying Funds.

Please refer to the Shareholder Notice and latest offering documents of the Underlying Funds for further information relating to the above and other changes. The Shareholder Notice and the latest offering documents of the Underlying Funds 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 2, MI Plus and MISo) and (852) 2510 3941 (in relation to Apollo, 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
Incorporated in Bermuda with limited liability

Manulife 宏利

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February 7, 2025

To Policyowners of
Manulife Investment Plus 2 ("MI Plus 2") / Apollo Protection Linked Plan ("Apollo")
(each a "Plan" and collectively, the "Plans")

Merger of the Underlying Fund

We would like to notify you of the merger of the following underlying fund (the "**Merging Underlying Fund**") corresponding to the following investment choice (the "**Investment Choice**") under the Plans into the following receiving underlying fund (the "**Receiving Underlying Fund**") (the "**Merger**"), which will be effective on June 13, 2025 (the "**Effective Date**").

Name of Investment Choice	Name of Merging Underlying Fund	Name of Receiving Underlying Fund
Manulife Global Resources Fund	Manulife Global Fund – Global Resources Fund	Manulife Global Fund – Diversified Real Asset Fund

Underlying Fund Level

Background and rationale for the Merger

According to the shareholder notice of Manulife Global Fund (both the Merging Underlying Fund and Receiving Underlying Fund being sub-funds of which) dated November 11, 2024 (the "**Shareholder Notice**"), the board of directors of Manulife Global Fund (the "**Directors**") is of the view that the Merger will provide shareholders of the Merging Underlying Fund with a more competitive investment offering that will better meet the needs and objective of the shareholders of the Merging Underlying Fund.

The Receiving Underlying Fund has a wider investment universe, and primarily invests in companies with significant business interests in real asset-related sectors and industries, including listed equity and equity-related securities of companies in global resources sectors which are the primary investment of the Merging Underlying Fund. As such, the Merger will provide shareholders of the Merging Underlying Fund with the benefit of investing in a broader range of assets and a more diversified strategy under the Receiving Underlying Fund, which is not constrained to investing only in the global resources sectors. Current shareholders of the Merging Underlying Fund will therefore benefit from a greater diversification of investments (and, in particular, be subject to less exposure to the volatility risk associated with investing in global resources sectors) after the Merger.

Main features of the Merging Underlying Fund and the Receiving Underlying Fund

While the Merging Underlying Fund primarily invests in equity and equity related securities of companies involved in global resources such as gas, oil, coffee, sugar and related industries throughout the world and which are listed on any stock exchange, the Receiving Underlying Fund invests in transferable equity, equity related, fixed income and/or fixed income related securities of companies with significant business interests in real asset-related sectors and industries. Such real asset-related sectors and industries include, but are not limited to, real estate, infrastructure, energy, materials, metals and mining, timber, water, agriculture and commodities. The companies in question may be located, listed or traded in any country, including the emerging markets, and may be of any market capitalization. Whilst the Receiving Underlying Fund may be subject to additional risks relating to active asset allocation strategy, and investment in real assets, fixed income and/or fixed income related securities, and real estate investment trusts ("**REITs**"), the risk levels of the Merging Underlying Fund and Receiving Underlying Fund are similar, having considered the common investment restrictions and limits and the similarities in the risk analysis outcome and risk indicator calculation.

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Comparison on key information of the Merging Underlying Fund and the Receiving Underlying Fund

	Merging Underlying Fund	**Receiving Underlying Fund**
Name of the Underlying Fund	Manulife Global Fund – Global Resources Fund	Manulife Global Fund – Diversified Real Asset Fund
Investment Objective	The Merging Underlying Fund has, as its primary objective, the provision of long term capital growth for those who hold a long term investment view and who are prepared to accept significant fluctuations in the value of their investments in order to achieve long term returns. It is intended that the investments will be made on a diversified basis. The underlying investment portfolio will mainly consist of equity and equity related securities of companies involved in global resources such as gas, oil, coffee, sugar and related industries throughout the world and which are listed on any stock exchange. The Merging Underlying Fund may invest in companies which derive a significant portion of their earnings from business activities in global resources sectors. The remaining assets of the Merging Underlying Fund may include bonds and deposits.	The Receiving Underlying Fund aims to maximize inflation-adjusted return (primarily relative to U.S. inflation) and generate income over the long term by investing primarily in a diversified portfolio of securities issued by companies operating within or generating a significant portion of their revenues from the sourcing, development, processing and/or management of real assets.
Investment Manager	Manulife Investment Management (US) LLC	Manulife Investment Management (US) LLC Manulife Investment Management (Hong Kong) Limited (each as a co-investment manager)
Sub-Investment Manager	N/A	Manulife Investment Management Limited
Share Class	Class AA Acc (No change)	
Currency of Share Class	USD (No change)	
Management Fees	1.50% per annum of net asset value	1.25% per annum of net asset value
Net Derivative Exposure	Up to 50% of the underlying fund's net asset value (No change)	
Specific Risk Factors	• Changes resulting from the United Kingdom's exit from the European Union • Natural resources sector risk • Small-cap / mid-cap risks • Currency risks • Liquidity and volatility risks • Taxation risk • Financial derivative instruments risks	• Risk relating to active asset allocation strategy • Risk relating to real assets • Concentration risk • Emerging markets risks • Political and regulatory risks • Risk associated with investment in REITs Fund • Currency risks (including RMB currency and conversion risks and RMB class(es) related risk) • Liquidity and volatility risks • Small-cap / mid-cap risks • Rating of investment risk • Bond funds

		• Convertible securities risks • Mainland China investment risks • Mainland China tax risks • Risks associated with investments via the Stock Connect • Risks associated with investments via the Bond Connect • Taxation risk • Financial derivative instruments risks
Key Risk Factors in the Key Facts Statements	• Investment risk • Equity market risk • Geographical concentration risk • Risk relating to the United Kingdom's exit from the European Union • Currency risk • Use of financial derivative instruments	• Investment risk • Risk relating to active asset allocation strategy • Risk relating to real assets • Concentration risk • Equity market risk • Small-cap / mid-cap risk • Risks associated with investment in REITs Fund • Credit rating and downgrading risk • Interest risk • Credit risk • Volatility and liquidity risk • Valuation risk • Sovereign debt risk • Emerging markets risk • Political and regulatory risk • Currency risk • Use of financial derivative instruments • Risk relating to dividends paid or effectively paid out of capital • RMB class(es) related risk

Please refer to Appendix 1 of the Shareholder Notice for comparison of investment objectives and policies, risk profiles, and fees and expenses for the Merging Underlying Fund and the Receiving Underlying Fund. You should also refer to the relevant sections of the prospectus and the relevant product key facts statements of the Merging Underlying Fund and the Receiving Underlying Fund, which set out a description of their respective investment policy and key/specific risk factors.

The Repositioning of the Merging Underlying Fund

The investment manager of the Merging Underlying Fund will commence repositioning the portfolio of the Merging Underlying Fund no earlier than 10 business days prior to the Effective Date in order to structure it appropriately for the Merger.

It is expected that by the Effective Date, the portfolio of the Merging Underlying Fund will be rebalanced to comprise of both equity securities and liquid securities such as cash/cash equivalents in facilitating the transfer of assets into the Receiving Underlying Fund. Common securities among the portfolio of the Merging Underlying Fund and the Receiving Underlying Fund (if any) will be transferred in-specie, subject to the transferability of the securities.

Therefore, during this period, the Merging Underlying Fund may not be able to adhere to its investment objective and policy and will hold proportionately more liquid securities such as cash/cash equivalents.

The portfolio of the Merging Underlying Fund currently holds 16,550 shares of Nevada Copper Corp (the "**Relevant Asset**") that has been delisted from the Canadian National Stock Exchange on June 17, 2024 and is currently undergoing bankruptcy proceedings. As of September 4, 2024, the Relevant Asset has been assigned with a value of zero (which amounted to 0.00% of the Merging Underlying Fund's net asset value) in accordance with the articles of incorporation and the prospectus of the Merging Underlying Fund and in consultation with the depositary of the Merging Underlying Fund, which the Directors consider to be the fair value of the Relevant Asset.

The Relevant Asset is expected to be transferred from the Merging Underlying Fund to the Receiving Underlying Fund as part of the Merger process in accordance with the articles of incorporation and the prospectus of the Merging Underlying Fund if bankruptcy proceedings are still ongoing by the Effective Date. In view of the size and value of the Relevant Asset, the proposed transfer is not expected to have any impact on the liquidity of the Receiving Underlying Fund and will not materially prejudice the rights or interests of the shareholders of the Receiving Underlying Fund.

The Merging Underlying Fund will be closed to subscription, redemption and switching requests from 5.00 p.m. Hong Kong Time on June 6, 2025. At the close of business on the Effective Date, the assets and liabilities of the Merging Underlying Fund will be merged into the assets and liabilities of the Receiving Underlying Fund.

Merger costs

All costs of the Merger including legal, administrative and advisory costs associated with the transfer of assets and liabilities of the Merging Underlying Fund to the Receiving Underlying Fund will be borne by Manulife Investment Management (Ireland) Limited. The costs related to investment management decisions for managing the Merging Underlying Fund prior to the Merger, including the repositioning costs (which are namely, the estimated costs of liquidating assets held by the Merging Underlying Fund and estimated to be approximately 0.094% of the asset under management of the Merging Underlying Fund as of September 30, 2024), will be borne by the Merging Underlying Fund. Accordingly, shareholders of the Merging Underlying Fund during the repositioning period prior to the Effective Date will be subject to such repositioning costs.

All formation expenses in respect of the Merging Underlying Fund have been fully amortised. No other costs of the Merger will be attributed to the Merging Underlying Fund.

Investment Choice Level

With effect from the Effective Date, the Merging Underlying Fund will be merged into the Receiving Underlying Fund and the Investment Choice will be linked to the Receiving Underlying Fund accordingly. The name of the Investment Choice will be changed as follows on the Effective Date:

	Before the Merger	**After the Merger**
Name of Investment Choice	Manulife Global Resources Fund	Manulife Diversified Real Asset Fund

After the Merger, the number of units you are holding in the Investment Choice will be adjusted depending on the unit price of the Merging Underlying Fund and the Receiving Underlying Fund as of the Effective Date.

Please also note that, after the Merger, there will be no change to the Investment Choice in respect of (i) the currency, (ii) dealing and pricing arrangement, and (iii) risk level. The Merger will not have a material adverse impact on the rights or interests of the policyowners of the Plans.

Trading Timeline

Due to the close of dealing in the Merging Underlying Fund mentioned above, the valuation and dealing of the Investment Choice will be suspended from June 9, 2025 to June 17, 2025 (both dates inclusive). All instructions for the Investment Choice (including but not limited to any new/ regular premiums payment, redemption and switching) received by us from 3:00pm on June 5, 2025 to June 17, 2025 (both dates inclusive) will be processed after the resumption of valuation and dealing for the Investment Choice on June 18, 2025. During the period from 3:00pm on June 5, 2025 to June 17, 2025 (both dates inclusive), policyowners may withdraw or change his/her instructions in respect of any new / regular premiums payment, redemption or switching of the Investment Choice.

Pursuant to the relevant Principal Brochures relating to the Investment Choice, Manulife (International) Limited (Incorporated in Bermuda with limited liability) ("**Manulife**") may, having regard to the interests of the policyowner, suspend or defer the dealing of the units of any investment choice and the determination of the unit price of any investment choice or its units in / due to the circumstances that valuation and dealings in the underlying fund are deferred or suspended; or it is not reasonably practicable for Manulife to subscribe for or redeem units in the underlying fund.

Manulife 宏利

Your Action

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

If you are holding any notional units of the Investment Choice and no longer wish to hold such Investment Choice after the Merger, you may switch out such holding free of charge starting from the date of this notice **until 3:00pm on June 5, 2025**, both dates inclusive (the "**Period**"), to any other investment choice(s) that is/are open for subscription under the respective Plan.

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 Investment Choice to any other available investment choice(s) under the respective Plan that is/are open for subscription at the time of switching. We would very much appreciate to have your duly completed switching instruction within the Period.

(ii) For existing regular premium to the Investment Choice

If you have arranged subsequent regular premiums / optional regular top-up premiums to the Investment Choice and no longer wish to allocate to such Investment Choice after the Merger , you may change such premium allocation instruction to any other investment choice(s) that is/are open for subscription under the respective Plan free of charge, by sending us a duly completed instruction **before 3:00pm on June 5, 2025**, to update your regular premium allocation instruction. Please be reminded that the minimum premium amount requirements under the Plans are still applicable.

If we do not receive any instruction from you by the end of the Period, your existing holding and/or future allocation will remain in the Investment Choice after the Effective Date.

Please refer to the Shareholder Notice and the latest offering documents of the Merging Underlying Fund and the Receiving Underlying Fund for further information relating to the above changes.

Please refer to the Principal Brochure – Investment Choice Brochure of the Plans and the offering documents of the underlying fund linked to the investment choice under the Plans for further details about such investment choice and the corresponding underlying fund, including but not limited to the investment objective and policies, risk factors and related fees and charges. The Shareholder Notice and the offering documents of the underlying funds 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 during office hours: 9:00am - 6:00pm, Monday to Friday.

Customer Services
Individual Financial Products
Manulife (International) Limited
Incorporated in Bermuda with limited liability

Manulife 宏利

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

December 19, 2024

To Policyowners of Manulife Investment Plus 2 ("MI Plus 2") / Manulife Investment Plus ("MI Plus") / Manulife Investment Solutions ("MISo") / Manulife Wealth Creator ("MWC") / Manulife Secure IncomePlus ("MSIP") / Apollo Protection Linked Plan ("APLP") / Alpha / Alpha Regular Investor ("ARI") / Matrix / Flexible Investment Protector ("FIP") / ManuSelect Investment Protector ("MIP") / Skyline (collectively, the "Plans")

Dealing arrangement of the Plans under severe weather conditions

Currently under the Plans, days with severe weather conditions are considered as non-dealing / valuation days, during which no transactions are processed. Following the implementation of arrangements for maintaining normal operations of the Hong Kong securities and derivatives markets during severe weather conditions, we have been informed by the management companies of several underlying funds / assets that the underlying funds / assets will generally be open / available for dealing on severe weather days, subject to the applicable provisions in their offering documents. In view of such, with effect from January 20, 2025, under the Plans, a day when severe weather conditions (the "**SW Day**") are present (including but not limited to Typhoon Signal No. 8 or above is hoisted, or Black Rainstorm Warning is issued by the Hong Kong Observatory, or a situation of "Extreme Conditions" is announced by the Hong Kong Government) and where the valuation and dealing of the relevant underlying fund(s) / asset(s) are available, such day will also be considered as a normal dealing / valuation day for the corresponding investment choice(s). *

The investment choices under the Plans will generally be open for dealing on SW Days, so long as the other conditions in the dealing / valuation day definition are met, subject to the normal dealing cut-off time and procedures. For the avoidance of doubt, only the following requests will be processed as usual on SW Day:

1. Valid transaction requests submitted via electronic means before the cut-off time specified in the offering documents of the Plans. Requests received after the cut-off time will be processed on the next dealing / valuation day.
2. Regular premium / subscription payments already set up through autopay (but subject to the operational supports of other service providers such as bank) (NOT applicable to Skyline).
3. Other valid transaction requests that have been submitted and are scheduled to be processed on such day.

Kindly be reminded it is NOT guaranteed that dealing of any or all underlying funds / assets will be traded as usual on SW Day. Accordingly, in the event that valuation and dealing of an underlying fund / asset is NOT available on a SW Day, that day will NOT be considered a normal dealing / valuation day of the corresponding investment choice.

* For the avoidance of doubt, only if such day falls onto Monday to Friday (except public holidays in Hong Kong).

Save as disclosed above, all other key features of the Plans and the investment choices under the Plans (including fees and charges) will remain the same. The changes set out in this notice do not amount to a material change to the Plans. There will be no material change or increase in the overall risk profile of the Plans or the investment choices under the Plans. The changes do not have a material adverse impact on your right or interests (including changes that may limit your ability in exercising your rights).

Please refer to the offering documents of the Plans for the relevant definition on dealing / valuation day and normal dealing arrangement. In light of the changes above, your policy provision has been updated as enclosed.

Manulife 宏利

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 2, MI Plus, MISo, MSIP and MWC), (852) 2510 3941 (in relation to APLP, ARI, Alpha, Matrix, MIP and FIP) and (852) 2108 1111 (in relation to Skyline) 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

Manulife 宏利

宏利投資計劃 2
產品銷售說明書 - 投資選項手冊
附錄(十八)

本附錄應與於二零二三年五月刊發之宏利投資計劃2 之「產品銷售說明書 – 投資選項手冊」（「投資選項手冊」）及於二零二三年九月二十六日、二零二三年十一月十一日、二零二三年十一月三十日、二零二四年一月八日、二零二四年二月七日、二零二四年三月十五日、二零二四年四月二十九日、二零二四年六月二十五日、二零二四年七月十七日、二零二四年七月二十二日、二零二四年十月一日、二零二四年十一月十四日、二零二四年十二月十六日、二零二五年二月十七日、二零二五年三月十九日、二零二五年四月三十日及二零二五年五月十九日刊發之投資選項手冊附錄理解為同一份文件，並與其一併閱讀。本附錄中所用詞語，除非本附錄中另有所指，均與投資選項手冊內所使用者同義。

投資選項一覽

1. 有關東方匯理系列基金 — 新興市場內需股票基金之變更

1.1 由二零二五年六月三日起，於投資選項手冊的「投資選項一覽」內的投資選項「東方匯理系列基金 — 新興市場內需股票基金」，將以「##」符號標示，及下列相關備註將加入至投資選項手冊第8頁。

注意：由二零二五年六月三日起，此投資選項不再接受首次保費，增額（無論是透過一筆過增額保費或定期增額保費）及轉入。

宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）於二零二五年五月二十三日刊印

Manulife 宏利

宏利投資計劃 2
產品銷售說明書 - 投資選項手冊
附錄(十七)

本附錄應與於二零二三年五月刊發之宏利投資計劃2 之「產品銷售說明書 – 投資選項手冊」（「投資選項手冊」）及於二零二三年九月二十六日、二零二三年十一月十一日、二零二三年十一月三十日、二零二四年一月八日、二零二四年二月七日、二零二四年三月十五日、二零二四年四月二十九日、二零二四年六月二十五日、二零二四年七月十七日、二零二四年七月二十二日、二零二四年十月一日、二零二四年十一月十四日、二零二四年十二月十六日、二零二五年二月十七日、二零二五年三月十九日及二零二五年四月三十日刊發之投資選項手冊附錄理解為同一份文件，並與其一併閱讀。本附錄中所用詞語，除非本附錄中另有所指，均與投資選項手冊內所使用者同義。

投資選項一覽

由本附錄日期起，以下投資選項將加入至投資選項手冊第 8 頁的投資選項一覽的「流動類別」部分：

投資選項名稱 (投資選項代號)	對應的相關基金名稱	相關基金的股份類別	相關基金管理公司或管理人名稱	投資選項貨幣	相關基金的股份類別貨幣
流動類別					
宏利 MHK 穩定基金 AA (美元) 累積類別 (DSL01)	宏利香港系列 - 宏利穩定基金	AA (美元) 累積類別	宏利投資管理（香港）有限公司	美元	美元

宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）於二零二五年五月十九日刊印

Manulife 宏利

宏利投資計劃 2
產品銷售說明書 - 投資選項手冊
附錄(十六)

本附錄應與於二零二三年五月刊發之宏利投資計劃2 之「產品銷售說明書 – 投資選項手冊」（「投資選項手冊」）及於二零二三年九月二十六日、二零二三年十一月十一日、二零二三年十一月三十日、二零二四年一月八日、二零二四年二月七日、二零二四年三月十五日、二零二四年四月二十九日、二零二四年六月二十五日、二零二四年七月十七日、二零二四年七月二十二日、二零二四年十月一日、二零二四年十一月十四、二零二四年十二月十六日、二零二五年二月十七日及二零二五年三月十九日刊發之投資選項手冊附錄理解為同一份文件，並與其一併閱讀。本附錄中所用詞語，除非本附錄中另有所指，均與投資選項手冊內所使用者同義。

投資選項一覽

1. 有關貝萊德系統分析可持續環球小型企業基金之變更

1.1 由二零二五年五月六日起，於投資選項手冊內一切提及到「貝萊德系統分析可持續環球小型企業基金」的名稱均將更改為「貝萊德系統分析環球小型企業基金」。

1.2 由二零二五年五月六日起，於投資選項手冊內一切提及到「貝萊德全球基金 - 系統分析可持續環球小型企業基金」的名稱均將更改為「貝萊德全球基金 - 系統分析環球小型企業基金」。

宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）於二零二五年四月三十日刊印

Manulife 宏利

宏利投資計劃 2
產品銷售說明書 - 投資選項手冊
附錄(十五)

本附錄應與於二零二三年五月刊發之宏利投資計劃2 之「產品銷售說明書 – 投資選項手冊」（「投資選項手冊」）及於二零二三年九月二十六日、二零二三年十一月十一日、二零二三年十一月三十日、二零二四年一月八日、二零二四年二月七日、二零二四年三月十五日、二零二四年四月二十九日、二零二四年六月二十五日、二零二四年七月十七日、二零二四年七月二十二日、二零二四年十月一日、二零二四年十一月十四、二零二四年十二月十六日及二零二五年二月十七日刊發之投資選項手冊附錄理解為同一份文件，並與其一併閱讀。本附錄中所用詞語，除非本附錄中另有所指，均與投資選項手冊內所使用者同義。

投資選項一覽

1. 有關景順永續性環球高收益債券基金(支付派發)之變更

1.1 由二零二五年三月二十四日起，於投資選項手冊內一切提及到「景順永續性環球高收益債券基金(支付派發)」的名稱均將更改為「景順環球高收益債券基金(支付派發)」。

1.2 由二零二五年三月二十四日起，於投資選項手冊內一切提及到「景順盧森堡基金系列 - 景順永續性環球高收益債券基金」的名稱均將更改為「景順盧森堡基金系列 - 景順環球高收益債券基金」。

2. 有關宏利資本穩健基金(支付派發)之變更

2.1 由二零二五年三月二十八日起，於投資選項手冊的「投資選項一覽」內的宏利資本穩健基金(支付派發)，將以「^^」符號標示，及下列相關備註將加入至投資選項手冊第 8 頁。

^^ 注意：由二零二五年三月二十八日起，此投資選項不再接受首次保費，增額（無論是透過一筆過增額保費或定期增額保費）及轉入。

2.2 由二零二五年三月二十八日起，於投資選項手冊內一切提及到「宏利資本穩健基金(支付派發)」的名稱均將更改為「宏利 MHK 穩定基金(支付派發)」。

2.3 由二零二五年三月二十八日起，於投資選項手冊內一切提及到「宏利香港系列 - 宏利資本穩健基金」的名稱均將更改為「宏利香港系列 - 宏利穩定基金」。

2.4 由二零二五年三月二十八日起，關於投資選項「宏利資本穩健基金（支付派發)」的所有資料將由投資選項手冊第七頁的投資選項一覽的「多元資產類別」部分中被移除，並加入至投資選項手冊第八頁的投資選項一覽的「流動類別」。

3. 有關宏利環球資源基金之變更(將由二零二五年六月十三日改名至「宏利多元化實質資產基金」)

3.1 繼於二零二五年二月十七日刊發之投資選項手冊附錄(十四)，由二零二五年六月十三日起，關於投資選項「宏利環球資源基金」的所有資料將由投資選項手冊第四頁的投資選項一覽的「股票類別」部分中被移除，並加入至投資選項手冊第七頁的投資選項一覽的「多元資產類別」。

宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）於二零二五年三月十九日刊印

Manulife 宏利

宏利投資計劃 2
產品銷售說明書 - 投資選項手冊
附錄(十四)

本附錄應與於二零二三年五月刊發之宏利投資計劃2 之「產品銷售說明書 – 投資選項手冊」（「投資選項手冊」）及於二零二三年九月二十六日、二零二三年十一月十一日、二零二三年十一月三十日、二零二四年一月八日、二零二四年二月七日、二零二四年三月十五日、二零二四年四月二十九日、二零二四年六月二十五日、二零二四年七月十七日、二零二四年七月二十二日、二零二四年十月一日、二零二四年十一月十四日及二零二四年十二月十六日刊發之投資選項手冊附錄理解為同一份文件，並與其一併閱讀。本附錄中所用詞語，除非本附錄中另有所指，均與投資選項手冊內所使用者同義。

投資選項一覽

1. 有關宏利美國小型公司基金之變更

1.1 由二零二五年二月十七日起，於投資選項手冊內一切提及到「宏利美國小型公司基金」的名稱均將更改為「宏利環球半導體機會基金」。

1.2 由二零二五年二月十七日起，於投資選項手冊內一切提及到「宏利環球基金 – 美國小型公司基金」的名稱均將更改為「宏利環球基金 – 環球半導體機會基金」。

2. 有關宏利環球資源基金之變更

2.1 由二零二五年六月十三日起，於投資選項手冊內一切提及到「宏利環球資源基金」的名稱均將更改為「宏利多元化實質資產基金」。

2.2 由二零二五年六月十三日起，於投資選項手冊內一切提及到「宏利環球基金 – 環球資源基金」的名稱均將更改為「宏利環球基金 – 多元化實質資產基金」。

宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）於二零二五年二月十七日刊印

Manulife 宏利

宏利投資計劃2
產品銷售說明書 - 產品說明書
附錄(一)

本附錄應與於二零二三年五月刊發之宏利投資計劃2 之「產品銷售說明書 – 產品說明書」（「產品說明書」）理解為同一份文件，並與其一併閱讀。本附錄中所用詞語，除非本附錄中另有所指，均與產品說明書內所使用者同義。

1 定義

1.1 由二零二五年一月二十日起，載於產品說明書第4頁內第1部份「定義」下「估值日」的定義將被全部刪除並由下文所取代：

「估值日」指每一個可進行交易申請以及有關相關基金可進行估值和交易的營業日，但根據投資選項手冊中投資選項一般資料第3部分「暫停及暫緩交易」下 交易暫停或暫緩的情況除外。

為免存疑，若某日出現惡劣天氣情況（包括但不限於即香港天文台懸掛八號或以上颱風信號或發出黑色暴雨警告，或香港政府作出「極端情況」 公布的情況），以及有關相關基金可進行估值和交易，則該日亦視作為估值日。

宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）於二零二五年一月十日刊印

宏利投資計劃 2
產品銷售說明書 - 投資選項手冊
附錄(十三)

本附錄應與於二零二三年五月刊發之宏利投資計劃2 之「產品銷售說明書 – 投資選項手冊」（「投資選項手冊」）及於二零二三年九月二十六日、二零二三年十一月十一日、二零二三年十一月三十日、二零二四年一月八日、二零二四年二月七日、二零二四年三月十五日、二零二四年四月二十九日、二零二四年六月二十五日、二零二四年七月十七日、二零二四年七月二十二日、二零二四年十月一日及二零二四年十一月十四刊發之投資選項手冊附錄理解為同一份文件，並與其一併閱讀。本附錄中所用詞語，除非本附錄中另有所指，均與投資選項手冊內所使用者同義。

投資選項一覽

1. 有關行健宏揚中國基金之變更

1.1 由二零二五年三月十三日起，關於投資選項「行健宏揚中國基金」的所有資料將由投資選項手冊第五頁的投資選項一覽的「股票類別」部分中被移除。

宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）於二零二四年十二月十六日刊印

Manulife 宏利

宏利投資計劃 2
產品銷售說明書 - 投資選項手冊
附錄(十二)

本附錄應與於二零二三年五月刊發之宏利投資計劃2 之「產品銷售說明書 – 投資選項手冊」（「投資選項手冊」）及於二零二三年九月二十六日、二零二三年十一月十一日、二零二三年十一月三十日、二零二四年一月八日、二零二四年二月七日、二零二四年三月十五日、二零二四年四月二十九日、二零二四年六月二十五日、二零二四年七月十七日、二零二四年七月二十二日及二零二四年十月一日刊發之投資選項手冊附錄理解為同一份文件，並與其一併閱讀。本附錄中所用詞語，除非本附錄中另有所指，均與投資選項手冊內所使用者同義。

投資選項一覽

1. 有關宏利歐洲增長基金之變更

1.1 由二零二四年十二月十三日起，於投資選項手冊內一切提及到「宏利歐洲增長基金」的名稱均將更改為「宏利領先動力基金」。

1.2 由二零二四年十二月十三日起，於投資選項手冊內一切提及到「宏利環球基金 – 歐洲增長基金」的名稱均將更改為「宏利環球基金 – 領先動力基金」。

2. 有關行健宏揚中國基金之變更

2.1 由本附錄日期起，於投資選項手冊的「投資選項一覽」內的行健宏揚中國基金，將以「##」符號標示，及下列相關備註將加入至投資選項手冊第8頁。

注意：由二零二四年十一月十四日起，此投資選項不再接受首次保費，增額（無論是透過一筆過增額保費或定期增額保費）及轉入。

宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）於二零二四年十一月十四日刊印

Manulife 宏利

宏利投資計劃 2
產品銷售說明書 - 投資選項手冊
附錄(十一)

本附錄應與於二零二三年五月刊發之宏利投資計劃2 之「產品銷售說明書 – 投資選項手冊」（「投資選項手冊」）及於二零二三年九月二十六日、二零二三年十一月十一日、二零二三年十一月三十日、二零二四年一月八日、二零二四年二月七日、二零二四年三月十五日、二零二四年四月二十九日、二零二四年六月二十五日、二零二四年七月十七日及二零二四年七月二十二日刊發之投資選項手冊附錄理解為同一份文件，並與其一併閱讀。本附錄中所用詞語，除非本附錄中另有所指，均與投資選項手冊內所使用者同義。

1. 有關瑞銀新興市場可持續領先股票基金及瑞銀歐元高收益債券基金之變更

1.1 由本附錄日期起，於投資選項手冊內一切提及到瑞銀新興市場可持續領先股票基金及瑞銀歐元高收益債券基金的相關基金管理公司均將由「UBS Fund Management (Luxembourg) S.A.」改名為「UBS Asset Management (Europe) S.A.」。

宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）於二零二四年十月一日刊印

Manulife 宏利

宏利投資計劃 2
產品銷售說明書 - 投資選項手冊
附錄(十)

本附錄應與於二零二三年五月刊發之宏利投資計劃2 之「產品銷售說明書 – 投資選項手冊」（「投資選項手冊」）及於二零二三年九月二十六日、二零二三年十一月十一日、二零二三年十一月三十日、二零二四年一月八日、二零二四年二月七日、二零二四年三月十五日、二零二四年四月二十九日、二零二四年六月二十五日及二零二四年七月十七日刊發之投資選項手冊附錄理解為同一份文件，並與其一併閱讀。本附錄中所用詞語，除非本附錄中另有所指，均與投資選項手冊內所使用者同義。

1 投資選項一覽

1.1 由本附錄日期起，以下投資選項將加入至投資選項手冊第 3 至 5 頁的投資選項一覽的「股票類別」部分：

投資選項名稱 (投資選項代號)	對應的相關基金名稱	相關基金的股份類別	相關基金管理公司或管理人名稱	投資選項貨幣	相關基金的股份類別貨幣
股票類別					
宏利環球氣候行動基金（DGC01)	宏利環球基金 - 環球氣候行動基金	AA 累積類別	Manulife Investment Management (Ireland) Limited	美元	美元
施羅德環球持續增長（DZG01)	施羅德環球基金系列 — 環球持續增長	A 累積股份類別	Schroder Investment Management (Europe) S.A.	美元	美元

1.2 由本附錄日期起，以下投資選項將加入至投資選項手冊第 5 至 6 頁的投資選項一覽的「固定收益類別」部分：

投資選項名稱 (投資選項代號)	對應的相關基金名稱	相關基金的股份類別	相關基金管理公司或管理人名稱	投資選項貨幣	相關基金的股份類別貨幣
固定收益類別					
普徠仕多元收益債券基金（支付派發）(DTI88) +	普徠仕(盧森堡)系列 – 多元收益債券基金	Ax 類	T. Rowe Price (Luxembourg) Management S.à r.l.	美元	美元

+ 注意：有關支付派發投資選項具體運作詳情，請參閱投資選項手冊內投資選項一般資料下第四節「股息派發的具體運作」。

宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）於二零二四年七月二十二日刊印

Manulife 宏利

宏利投資計劃 2
產品銷售說明書 - 投資選項手冊
附錄(九)

本附錄應與於二零二三年五月刊發之宏利投資計劃2 之「產品銷售說明書 – 投資選項手冊」（「投資選項手冊」）及於二零二三年九月二十六日、二零二三年十一月十一日、二零二三年十一月三十日、二零二四年一月八日、二零二四年二月七日、二零二四年三月十五日、二零二四年四月二十九日及二零二四年六月二十五日刊發之投資選項手冊附錄理解為同一份文件，並與其一併閱讀。本附錄中所用詞語，除非本附錄中另有所指，均與投資選項手冊內所使用者同義。

1. 有關景順日本股票探索價值社會責任基金之變更

1.1 由二零二四年八月九日起，於投資選項手冊內一切提及到「景順日本股票探索價值社會責任基金」的名稱均將更改為「景順日本股票優勢基金」。

1.2 由二零二四年八月九日起，於投資選項手冊內一切提及到「景順盧森堡基金系列 - 景順日本股票探索價值社會責任基金」的名稱均將更改為「景順盧森堡基金系列 - 景順日本股票優勢基金」。

宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）於二零二四年七月十七日刊印

Manulife 宏利

宏利投資計劃 2
產品銷售說明書 - 投資選項手冊
附錄(八)

本附錄應與於二零二三年五月刊發之宏利投資計劃2 之「產品銷售說明書 – 投資選項手冊」（「投資選項手冊」）及於二零二三年九月二十六日、二零二三年十一月十一日、二零二三年十一月三十日、二零二四年一月八日、二零二四年二月七日、二零二四年三月十五日及二零二四年四月二十九日刊發之投資選項手冊附錄理解為同一份文件，並與其一併閱讀。本附錄中所用詞語，除非本附錄中另有所指，均與投資選項手冊內所使用者同義。

1. 投資選項一覽

1.1 有關富蘭克林入息基金（支付派發）之變更

由本附錄日期起，於投資選項手冊的「投資選項一覽」內的富蘭克林入息基金（支付派發），將以「@@」符號標示，及下列相關備註將加入至投資選項手冊第8頁。

@@ 注意：由二零二四年六月二十五日起，此投資選項不再接受首次保費，增額（無論是透過一筆過增額保費或定期增額保費）及轉入，惟已設立的定期增額除外。

宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）於二零二四年六月二十五日刊印

Manulife 宏利

宏利投資計劃 2
產品銷售說明書 - 投資選項手冊
附錄(七)

本附錄應與於二零二三年五月刊發之宏利投資計劃2 之「產品銷售說明書 – 投資選項手冊」（「投資選項手冊」）及於二零二三年九月二十六日、二零二三年十一月十一日、二零二三年十一月三十日、二零二四年一月八日、二零二四年二月七日及二零二四年三月十五日刊發之投資選項手冊附錄理解為同一份文件，並與其一併閱讀。本附錄中所用詞語，除非本附錄中另有所指，均與投資選項手冊內所使用者同義。

1. 投資選項一覽

1.1 有關宏利美國債券基金之變更

1.1.1 由二零二四年五月三日起，於投資選項手冊內一切提及到「宏利美國債券基金」的名稱均將更改為「宏利美元入息基金」。

1.1.2 由本附錄日期起，於投資選項手冊內一切提及到「宏利環球基金 – 美國債券基金」的名稱均將更改為「宏利環球基金 – 美元入息基金」。

1.2 有關宏利美國債券基金（支付派發）之變更

1.2.1 由二零二四年五月三日起，於投資選項手冊內一切提及到「宏利美國債券基金（支付派發）」的名稱均將更改為「宏利美元入息基金（支付派發）」。

1.2.2 由本附錄日期起，於投資選項手冊內一切提及到「宏利環球基金 – 美國債券基金」的名稱均將更改為「宏利環球基金 – 美元入息基金」。

1.3 有關貝萊德環球企業債券基金之變更

由二零二四年四月三十日起，關於標示於投資選項「貝萊德環球企業債券基金」的符號「***」及相關備註將由投資選項手冊中第5頁被全部刪除。

*** 注意：此投資選項的相關基金是衍生工具風險承擔淨額超逾其資產淨值的 50%的衍生產品基金。它可能只適合了解衍生產品複雜結構和相關風險的投資者。如果投資這投資選項，您可能會蒙受重大損失。我們強烈建議您謹慎選擇此投資選項。您應閱讀相關基金的銷售文件（包括產品資料概要）以了解相關基金所涉及之風險詳情。

1.4 有關瑞銀歐元高收益債券基金之變更

由本附錄日期起，關於標示於投資選項「瑞銀歐元高收益債券基金」的符號「***」及相關備註將由投資選項手冊中第6頁被全部刪除。

*** 注意：此投資選項的相關基金是衍生工具風險承擔淨額超逾其資產淨值的 50%的衍生產品基金。它可能只適合了解衍生產品複雜結構和相關風險的投資者。如果投資這投資選項，您可能會蒙受重大損失。我們強烈建議您謹慎選擇此投資選項。您應閱讀相關基金的銷售文件（包括產品資料概要）以了解相關基金所涉及之風險詳情。

宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）於二零二四年四月二十九日刊印

Manulife 宏利

宏利投資計劃 2
產品銷售說明書 - 投資選項手冊
附錄(六)

本附錄應與於二零二三年五月刊發之宏利投資計劃2 之「產品銷售說明書 – 投資選項手冊」（「投資選項手冊」）及於二零二三年九月二十六日、二零二三年十一月十一日、二零二三年十一月三十日、二零二四年一月八日及二零二四年二月七日刊發之投資選項手冊附錄理解為同一份文件，並與其一併閱讀。本附錄中所用詞語，除非本附錄中另有所指，均與投資選項手冊內所使用者同義。

1 有關東方匯理系列基金 - 美元短期債券基金 （支付派發）之變更

1.1 由本附錄日期起，於投資選項手冊內一切提及到「東方匯理系列基金 - 美元短期債券基金 （支付派發）」的英文名稱均將更改為「Amundi Funds - US Short Term Bond (dist)」。

1.2 由本附錄日期起，於投資選項手冊內一切提及到「東方匯理系列基金 - 美元短期債券基金」的英文名稱均將更改為「Amundi Funds – US Short Term Bond」。

宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）於二零二四年三月十五日刊印

Manulife 宏利

宏利投資計劃 2
產品銷售說明書 - 投資選項手冊
附錄(五)

本附錄應與於二零二三年五月刊發之宏利投資計劃2 之「產品銷售說明書 – 投資選項手冊」（「投資選項手冊」）及於二零二三年九月二十六日、二零二三年十一月十一日、二零二三年十一月三十日及二零二四年一月八日刊發之投資選項手冊附錄理解為同一份文件，並與其一併閱讀。本附錄中所用詞語，除非本附錄中另有所指，均與投資選項手冊內所使用者同義。

1 有關貝萊德系統分析環球小型企業基金之變更

1.1 由二零二四年二月九日起，於投資選項手冊內一切提及到「貝萊德系統分析環球小型企業基金」的名稱均將更改為「貝萊德系統分析可持續環球小型企業基金」。

1.2 由本附錄日期起，於投資選項手冊內一切提及到「貝萊德全球基金 — 系統分析環球小型企業基金」的名稱均將更改為「貝萊德全球基金 — 系統分析可持續環球小型企業基金」。

宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）於二零二四年二月七日刊印

Manulife 宏利

宏利投資計劃 2
產品銷售說明書 - 投資選項手冊
附錄(四)

本附錄應與於二零二三年五月刊發之宏利投資計劃2 之「產品銷售說明書 – 投資選項手冊」（「投資選項手冊」）及於二零二三年九月二十六日、二零二三年十一月十一日及二零二三年十一月三十日刊發之投資選項手冊附錄理解為同一份文件，並與其一併閱讀。本附錄中所用詞語，除非本附錄中另有所指，均與投資選項手冊內所使用者同義。

1 投資選項一覽

1.1 由本附錄日期起，以下投資選項將加入至投資選項手冊第 3 至 5 頁的投資選項一覽的「股票類別」部分：

投資選項名稱 (投資選項代號)	對應的相關基金名稱	相關基金的股份類別	相關基金管理公司或管理人名稱	投資選項貨幣	相關基金的股份類別貨幣
股票類別					
法巴水資源基金 (DBQ01)	法巴水資源基金	經典美元 - 資本	BNP PARIBAS ASSET MANAGEMENT Luxembourg	美元	美元
資本集團新視野基金（盧森堡） (DNP01)	Capital International 基金 - 資本集團新視野基金（盧森堡）	B 類	Capital International Management Company	美元	美元
景順亞洲動力基金 (DET01)	景順盧森堡基金系列 – 景順亞洲動力基金	A 類累積股份(美元）	Invesco Management S.A.	美元	美元

1.2 由本附錄日期起，以下投資選項將加入至投資選項手冊第 5 至 6 頁的投資選項一覽的「固定收益類別」部分：

投資選項名稱 (投資選項代號)	對應的相關基金名稱	相關基金的股份類別	相關基金管理公司或管理人名稱	投資選項貨幣	相關基金的股份類別貨幣
固定收益類別					
東方匯理系列基金 - 美元短期債券基金 （支付派發） (DUS88) +	東方匯理系列基金 - 美元短期債券基金	A2 美元 MTD3 (D)	Amundi Luxembourg S.A.	美元	美元
宏利美國債券基金（支付派發） (DUB88) +	宏利環球基金 –美國債券基金	AA（美元）每月派息(G)類別	Manulife Investment Management (Ireland) Limited	美元	美元

1.3 由本附錄日期起，以下投資選項將加入至投資選項手冊第 6 至 7 頁的投資選項一覽的「多元資產類別」部分：

投資選項名稱 (投資選項代號)	對應的相關基金名稱	相關基金的股份類別	相關基金管理公司或管理人名稱	投資選項貨幣	相關基金的股份類別貨幣
多元資產類別					
宏利亞洲動力入息基金（支付派發） (DDI88) +	宏利環球基金 - 亞洲動力入息基金	AA（美元）每月派息(G)類別	Manulife Investment Management (Ireland) Limited	美元	美元

+ 注意：有關支付派發投資選項具體運作詳情，請參閱投資選項手冊內投資選項一般資料下第四節「股息派發的具體運作」。

宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）於二零二四年一月八日刊印

Manulife 宏利

宏利投資計劃 2
產品銷售說明書 - 投資選項手冊
附錄(三)

本附錄應與於二零二三年五月刊發之宏利投資計劃2 之「產品銷售說明書 – 投資選項手冊」（「投資選項手冊」）及於二零二三年九月二十六日及二零二三年十一月十一日刊發之投資選項手冊附錄理解為同一份文件，並與其一併閱讀。本附錄中所用詞語，除非本附錄中另有所指，均與投資選項手冊內所使用者同義。

1 投資選項一覽

1.1 有關首域盈信亞洲股本優點基金之變更

由本附錄日期起，於投資選項手冊第3頁首域盈信亞洲股本優點基金一行中一切提及「首源投資(香港)有限公司」的內容均將更改為「First Sentier Investors (Ireland) Limited」。

宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）於二零二三年十一月三十日刊印

Manulife 宏利

宏利投資計劃 2
產品銷售說明書 - 投資選項手冊
附錄(二)

本附錄應與於二零二三年五月刊發之宏利投資計劃2 之「產品銷售說明書 – 投資選項手冊」（「投資選項手冊」）及於二零二三年九月二十六日刊發之投資選項手冊附錄理解為同一份文件，並與其一併閱讀。本附錄中所用詞語，除非本附錄中另有所指，均與投資選項手冊內所使用者同義。

1 投資選項一覽

1.1 由二零二三年十二月十五日起，關於投資選項「木星全球可換股證券基金」的所有資料將由投資選項手冊第六頁的投資選項一覽的「固定收益類別」部分中被移除。

宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）於二零二三年十一月十一日刊印

Manulife 宏利

宏利投資計劃 2
產品銷售說明書 - 投資選項手冊
附錄(一)

本附錄應與於二零二三年五月刊發之宏利投資計劃2 之「產品銷售說明書 – 投資選項手冊」（「投資選項手冊」）理解為同一份文件，並與其一併閱讀。本附錄中所用詞語，除非本附錄中另有所指，均與投資選項手冊內所使用者同義。

1 投資選項一覽

1.1 有關木星全球可換股證券基金之變更

由本附錄日期起，於投資選項手冊的「投資選項一覽」內的木星全球可換股證券基金，將以「ϕ」符號標示，及下列相關備註將加入至投資選項手冊第8頁。

ϕ 注意：由二零二三年九月二十六日起，此投資選項不再接受首次保費、增額（無論是透過一筆過增額保費或定期增額保費）及/或轉入。

宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）於二零二三年九月二十六日刊印

Manulife 宏利

Eighteenth Addendum to
Manulife Investment Plus 2
Principal Brochure – Investment Choice Brochure

This Addendum should be read and construed together with the Principal Brochure – Investment Choice Brochure for Manulife Investment Plus 2 dated May 2023 ("Investment Choice Brochure") and the addenda to the Investment Choice Brochure dated September 26, 2023, November 11, 2023, November 30, 2023, January 8, 2024, February 7, 2024, March 15, 2024, April 29, 2024, June 25, 2024, July 17, 2024, July 22, 2024, October 1, 2024, November 14, 2024, December 16, 2024, February 17, 2025, March 19, 2025, April 30, 2025 and May 19, 2025 as one document. Words and phrases used in this Addendum shall, unless otherwise specified herein, have the same meaning as are ascribed to them in the Investment Choice Brochure.

List of Investment Choices

1. Change in relation to Amundi Funds – Emerging Markets Equity Focus

1.1 With effect from June 3, 2025, the Investment Choice "Amundi Funds – Emerging Markets Equity Focus" in the List of Investment Choices of the Investment Choice Brochure will be denoted by the symbol "##" and the corresponding note below shall be inserted to page 8 in the Investment Choice Brochure.

Note: This Investment Choice is not allowed for initial premium, top-up (whether by way of lump-sum top-up premium or regular top-up premium) and switch-in on or after June 3, 2025.

Issued by Manulife (International) Limited (Incorporated in Bermuda with limited liability) on May 23, 2025

Manulife 宏利

Seventeenth Addendum to
Manulife Investment Plus 2
Principal Brochure – Investment Choice Brochure

This Addendum should be read and construed together with the Principal Brochure – Investment Choice Brochure for Manulife Investment Plus 2 dated May 2023 ("Investment Choice Brochure") and the addenda to the Investment Choice Brochure dated September 26, 2023, November 11, 2023, November 30, 2023, January 8, 2024, February 7, 2024, March 15, 2024, April 29, 2024, June 25, 2024, July 17, 2024, July 22, 2024, October 1, 2024, November 14, 2024, December 16, 2024, February 17, 2025, March 19, 2025 and April 30, 2025 as one document. Words and phrases used in this Addendum shall, unless otherwise specified herein, have the same meaning as are ascribed to them in the Investment Choice Brochure.

List of Investment Choices

The following Investment Choice shall be inserted into the "Liquidity Focused" section of the List of Investment Choices on page 8 of the Investment Choice Brochure with effect from the date of this Addendum:

Name of Investment Choice (Code of Investment Choice)	Name of Corresponding Underlying Fund	Share Class of Underlying Fund	Name of Management Company / Manager of Underlying Fund	Currency of Investment Choice	Currency of Share Class of Underlying Fund
Liquidity Focused					
Manulife MHK Stable Fund Class AA (USD) Acc (DSL01)	Manulife Hong Kong Series - Manulife Stable Fund	Class AA (USD) Acc	Manulife Investment Management (Hong Kong) Limited	USD	USD

Issued by Manulife (International) Limited (Incorporated in Bermuda with limited liability) on May 19, 2025

Manulife 宏利

Sixteenth Addendum to
Manulife Investment Plus 2
Principal Brochure – Investment Choice Brochure

This Addendum should be read and construed together with the Principal Brochure – Investment Choice Brochure for Manulife Investment Plus 2 dated May 2023 ("Investment Choice Brochure") and the addenda to the Investment Choice Brochure dated September 26, 2023, November 11, 2023, November 30, 2023, January 8, 2024, February 7, 2024, March 15, 2024, April 29, 2024, June 25, 2024, July 17, 2024, July 22, 2024, October 1, 2024, November 14, 2024, December 16, 2024, February 17, 2025 and March 19, 2025 as one document. Words and phrases used in this Addendum shall, unless otherwise specified herein, have the same meaning as are ascribed to them in the Investment Choice Brochure.

List of Investment Choices

1. Changes in relation to BlackRock Systematic Sustainable Global SmallCap Fund

1.1 With effect from May 6, 2025, all references to the name of "BlackRock Systematic Sustainable Global SmallCap Fund" in the Investment Choice Brochure shall be changed to "BlackRock Systematic Global SmallCap Fund".

1.2 With effect from May 6, 2025, all references to the name of "BlackRock Global Funds - Systematic Sustainable Global SmallCap Fund" in the Investment Choice Brochure shall be changed to "BlackRock Global Funds - Systematic Global SmallCap Fund".

Issued by Manulife (International) Limited (Incorporated in Bermuda with limited liability) on April 30, 2025

Manulife 宏利

Fifteenth Addendum to
Manulife Investment Plus 2
Principal Brochure – Investment Choice Brochure

This Addendum should be read and construed together with the Principal Brochure – Investment Choice Brochure for Manulife Investment Plus 2 dated May 2023 ("Investment Choice Brochure") and the addenda to the Investment Choice Brochure dated September 26, 2023, November 11, 2023, November 30, 2023, January 8, 2024, February 7, 2024, March 15, 2024, April 29, 2024, June 25, 2024, July 17, 2024, July 22, 2024, October 1, 2024, November 14, 2024, December 16, 2024 and February 17, 2025 as one document. Words and phrases used in this Addendum shall, unless otherwise specified herein, have the same meaning as are ascribed to them in the Investment Choice Brochure.

List of Investment Choices

1. Changes in relation to Invesco Sustainable Global High Income Fund (dist)

1.1 With effect from March 24, 2025, all references to the name of "Invesco Sustainable Global High Income Fund (dist)" in the Investment Choice Brochure shall be changed to "Invesco Global High Yield Fund (dist)".

1.2 With effect from March 24, 2025, all references to the name of "Invesco Funds – Invesco Sustainable Global High Income Fund" in the Investment Choice Brochure shall be changed to "Invesco Funds – Invesco Global High Yield Fund".

2. Changes in relation to Manulife Capital Conservative Fund (dist)

2.1 With effect from March 28, 2025, Manulife Capital Conservative Fund (dist) in the List of Investment Choices of the Investment Choice Brochure will be denoted by the symbol "^^" and the corresponding note below shall be inserted to page 8 in the Investment Choice Brochure.

^^ Note: This Investment Choice is not allowed for initial premium, top-up (whether by way of lump-sum top-up premium or regular top-up premium) and switch-in on or after March 28, 2025.

2.2 With effect from March 28, 2025, all references to the name of "Manulife Capital Conservative Fund (dist)" in the Investment Choice Brochure shall be changed to "Manulife MHK Stable Fund (dist)".

2.3 With effect from March 28, 2025, all references to the name of "Manulife Hong Kong Series - Manulife Capital Conservative Fund" in the Investment Choice Brochure shall be changed to "Manulife Hong Kong Series - Manulife Stable Fund".

2.4 With effect from March 28, 2025, all the information in relation to the Investment Choice "Manulife Capital Conservative Fund (dist)" shall be removed from the "Multi-assets Focused" section of the List of Investment Choices on page 7and inserted into the "Liquidity Focused" section of the List of Investment Choices on page 8 of the Investment Choice Brochure.

3. Changes in relation to Manulife Global Resources Fund(to be renamed as Manulife Diversified Real Asset Fund from June 13, 2025)

3.1 Further to the fourteenth addendum to the Investment Choice Brochure dated February 17, 2025, with effect from June 13, 2025, all the information in relation to the Investment Choice "Manulife Global Resources Fund" shall be removed from the "Equity Focused" section of the List of Investment Choices on page 4 and inserted into the "Multi-assets Focused" section of the List of Investment Choices on page 7 of the Investment Choice Brochure.

Issued by Manulife (International) Limited (Incorporated in Bermuda with limited liability) on March 19, 2025

Manulife 宏利

Fourteenth Addendum to
Manulife Investment Plus 2
Principal Brochure – Investment Choice Brochure

This Addendum should be read and construed together with the Principal Brochure – Investment Choice Brochure for Manulife Investment Plus 2 dated May 2023 ("Investment Choice Brochure") and the addenda to the Investment Choice Brochure dated September 26, 2023, November 11, 2023, November 30, 2023, January 8, 2024, February 7, 2024, March 15, 2024, April 29, 2024, June 25, 2024, July 17, 2024, July 22, 2024, October 1, 2024, November 14, 2024 and December 16, 2024 as one document. Words and phrases used in this Addendum shall, unless otherwise specified herein, have the same meaning as are ascribed to them in the Investment Choice Brochure.

List of Investment Choices

1. Changes in relation to Manulife U.S. Small Cap Equity Fund

1.1 With effect from February 17, 2025, all references to the name of "Manulife U.S. Small Cap Equity Fund" in the Investment Choice Brochure shall be changed to "Manulife Global Semiconductor Opportunities Fund".

1.2 With effect from February 17, 2025, all references to the name of "Manulife Global Fund – U.S. Small Cap Equity Fund" in the Investment Choice Brochure shall be changed to "Manulife Global Fund – Global Semiconductor Opportunities Fund".

2. Changes in relation to Manulife Global Resources Fund

2.1 With effect from June 13, 2025, all references to the name of "Manulife Global Resources Fund" in the Investment Choice Brochure shall be changed to "Manulife Diversified Real Asset Fund".

2.2 With effect from June 13, 2025, all references to the name of "Manulife Global Fund – Global Resources Fund" in the Investment Choice Brochure shall be changed to "Manulife Global Fund – Diversified Real Asset Fund".

Issued by Manulife (International) Limited (Incorporated in Bermuda with limited liability) on February 17, 2025

Manulife 宏利

First Addendum to
Manulife Investment Plus 2
Principal Brochure – Product Brochure

This Addendum should be read and construed together with the Principal Brochure – Product Brochure for Manulife Investment Plus 2 dated May 2023 ("Product Brochure") as one document. Words and phrases used in this Addendum shall, unless otherwise specified herein, have the same meaning as are ascribed to them in the Product Brochure.

1 Definition

1.1 With effect from January 20, 2025, the definition of "Valuation Day" under Section 1 Definitions on page 4 of the Product Brochure shall be deleted in its entirety and replaced by the following:

"Valuation Day" means every Business Day on which a dealing request may be carried out where the valuation and dealing of the relevant underlying fund(s) are available, with the exception that dealing is suspended or deferred pursuant to the section 3 Suspension and Deferment of Dealing under General Information on Investment Choices of the Investment Choice Brochure.

For the avoidance of doubt, a day when severe weather conditions are present (including but not limited to Typhoon Signal No.8 or above is hoisted, or Black Rainstorm Warning is issued by the Hong Kong Observatory, or a situation of "Extreme Conditions" is announced by the Hong Kong Government) and where the valuation and dealing of the relevant underlying fund(s) are available, such day is also considered as a Valuation Day.

Issued by Manulife (International) Limited (Incorporated in Bermuda with limited liability) on January 10, 2025

Manulife 宏利

Thirteenth Addendum to
Manulife Investment Plus 2
Principal Brochure – Investment Choice Brochure

This Addendum should be read and construed together with the Principal Brochure – Investment Choice Brochure for Manulife Investment Plus 2 dated May 2023 ("Investment Choice Brochure") and the addenda to the Investment Choice Brochure dated September 26, 2023, November 11, 2023, November 30, 2023, January 8, 2024, February 7, 2024, March 15, 2024, April 29, 2024, June 25, 2024, July 17, 2024, July 22, 2024, October 1, 2024 and November 14, 2024 as one document. Words and phrases used in this Addendum shall, unless otherwise specified herein, have the same meaning as are ascribed to them in the Investment Choice Brochure.

List of Investment Choices

1. Change in relation to Zeal Voyage China Fund

1.1 With effect from March 13, 2025, all the information in relation to the Investment Choice "Zeal Voyage China Fund" shall be removed from the "Equity Focused" section of the List of Investment Choices on page 5 of the Investment Choice Brochure.

Issued by Manulife (International) Limited (Incorporated in Bermuda with limited liability) on December 16, 2024

Manulife 宏利

Twelfth Addendum to
Manulife Investment Plus 2
Principal Brochure – Investment Choice Brochure

This Addendum should be read and construed together with the Principal Brochure – Investment Choice Brochure for Manulife Investment Plus 2 dated May 2023 ("Investment Choice Brochure") and the addenda to the Investment Choice Brochure dated September 26, 2023, November 11, 2023, November 30, 2023, January 8, 2024, February 7, 2024, March 15, 2024, April 29, 2024, June 25, 2024, July 17, 2024, July 22, 2024 and October 1, 2024 as one document. Words and phrases used in this Addendum shall, unless otherwise specified herein, have the same meaning as are ascribed to them in the Investment Choice Brochure.

List of Investment Choices

1. Changes in relation to Manulife European Growth Fund

1.1 With effect from December 13, 2024, all references to the name of "Manulife European Growth Fund" in the Investment Choice Brochure shall be changed to "Manulife Dynamic Leaders Fund".

1.2 With effect from December 13, 2024, all references to the name of "Manulife Global Fund – European Growth Fund" in the Investment Choice Brochure shall be changed to "Manulife Global Fund – Dynamic Leaders Fund".

2. Changes in relation to ZEAL Voyage China Fund

2.1 With effect from the date of this Addendum, ZEAL Voyage China Fund in the List of Investment Choices of the Investment Choice Brochure will be denoted by the symbol "##" and the corresponding note below shall be inserted to page 8 in the Investment Choice Brochure.

Note: This Investment Choice is not allowed for initial premium, top-up (whether by way of lump-sum top-up premium or regular top-up premium) and switch-in on or after November 14, 2024.

Issued by Manulife (International) Limited (Incorporated in Bermuda with limited liability) on November 14, 2024

Manulife 宏利

Eleventh Addendum to
Manulife Investment Plus 2
Principal Brochure – Investment Choice Brochure

This Addendum should be read and construed together with the Principal Brochure – Investment Choice Brochure for Manulife Investment Plus 2 dated May 2023 ("Investment Choice Brochure") and the addenda to the Investment Choice Brochure dated September 26, 2023, November 11, 2023, November 30, 2023, January 8, 2024, February 7, 2024, March 15, 2024, April 29, 2024, June 25, 2024, July 17, 2024 and July 22, 2024 as one document. Words and phrases used in this Addendum shall, unless otherwise specified herein, have the same meaning as are ascribed to them in the Investment Choice Brochure.

1. Changes in relation to UBS Emerging Markets Sustainable Leaders and UBS Euro High Yield

1.1 All references to the management company of the underlying funds corresponding to UBS Emerging Markets Sustainable Leaders and UBS Euro High Yield in the Investment Choice Brochure shall be renamed from "UBS Fund Management (Luxembourg) S.A." to "UBS Asset Management (Europe) S.A." with effect from the date of this Addendum.

Issued by Manulife (International) Limited (Incorporated in Bermuda with limited liability) on October 1, 2024

Manulife 宏利

Tenth Addendum to
Manulife Investment Plus 2
Principal Brochure – Investment Choice Brochure

This Addendum should be read and construed together with the Principal Brochure – Investment Choice Brochure for Manulife Investment Plus 2 dated May 2023 ("Investment Choice Brochure") and the addenda to the Investment Choice Brochure dated September 26, 2023, November 11, 2023, November 30, 2023, January 8, 2024, February 7, 2024, March 15, 2024, April 29, 2024, June 25, 2024 and July 17, 2024 as one document. Words and phrases used in this Addendum shall, unless otherwise specified herein, have the same meaning as are ascribed to them in the Investment Choice Brochure.

1 List of Investment Choices

1.1 The following Investment Choices shall be inserted into the "Equity Focused" section of the List of Investment Choices on pages 3 - 5 of the Investment Choice Brochure with effect from the date of this Addendum:

Name of Investment Choice (Code of Investment Choice)	Name of Corresponding Underlying Fund	Share Class of Underlying Funds	Name of Management Company / Manager of Underlying Fund	Currency of Investment Choice	Currency of Share Class of Underlying Fund
Equity Focused					
Manulife Global Climate Action Fund (DGC01)	Manulife Global Fund - Global Climate Action Fund	Class AA Acc	Manulife Investment Management (Ireland) Limited	USD	USD
Schroder Global Sustainable Growth (DZG01)	Schroder International Selection Fund – Global Sustainable Growth	Class A Acc	Schroder Investment Management (Europe) S.A.	USD	USD

1.2 The following Investment Choice shall be inserted into the "Fixed Income Focused" section of the List of Investment Choices on pages 5 - 7 of the Investment Choice Brochure with effect from the date of this Addendum:

Name of Investment Choice (Code of Investment Choice)	Name of Corresponding Underlying Fund	Share Class of Underlying Fund	Name of Management Company / Manager of Underlying Fund	Currency of Investment Choice	Currency of Share Class of Underlying Fund
Fixed Income Focused					
T. Rowe Price Diversified Income Bond Fund (dist) (DTI88) +	T. Rowe Price Funds SICAV – Diversified Income Bond Fund	Class Ax	T. Rowe Price (Luxembourg) Management S.à r.l.	USD	USD

+ Note: Please refer to the section 4 Operations Specific to the Distribution of Dividends under General Information on Investment Choices of this Investment Choice Brochure for details on the operations specific to the Payout Distribution Investment Choices.

Issued by Manulife (International) Limited (Incorporated in Bermuda with limited liability) on July 22, 2024

Manulife 宏利

Nineth Addendum to
Manulife Investment Plus 2
Principal Brochure – Investment Choice Brochure

This Addendum should be read and construed together with the Principal Brochure – Investment Choice Brochure for Manulife Investment Plus 2 dated May 2023 ("Investment Choice Brochure") and the addenda to the Investment Choice Brochure dated September 26, 2023, November 11, 2023, November 30, 2023, January 8, 2024, February 7, 2024, March 15, 2024, April 29, 2024 and June 25, 2024 as one document. Words and phrases used in this Addendum shall, unless otherwise specified herein, have the same meaning as are ascribed to them in the Investment Choice Brochure.

1. Changes in relation to Invesco Responsible Japanese Equity Value Discovery Fund

1.1 With effect from August 9, 2024, all references to the name of "Invesco Responsible Japanese Equity Value Discovery Fund" in the Investment Choice Brochure shall be changed to "Invesco Japanese Equity Advantage Fund".

1.2 With effect from August 9, 2024, all references to the name of "Invesco Funds - Invesco Responsible Japanese Equity Value Discovery Fund" in the Investment Choice Brochure shall be changed to "Invesco Funds - Invesco Japanese Equity Advantage Fund".

Issued by Manulife (International) Limited (Incorporated in Bermuda with limited liability) on July 17, 2024

Manulife 宏利

Eighth Addendum to
Manulife Investment Plus 2
Principal Brochure – Investment Choice Brochure

This Addendum should be read and construed together with the Principal Brochure – Investment Choice Brochure for Manulife Investment Plus 2 dated May 2023 ("Investment Choice Brochure") and the addenda to the Investment Choice Brochure dated September 26, 2023, November 11, 2023, November 30, 2023, January 8, 2024, February 7, 2024, March 15, 2024 and April 29, 2024 as one document. Words and phrases used in this Addendum shall, unless otherwise specified herein, have the same meaning as are ascribed to them in the Investment Choice Brochure.

1. List of Investment Choices

1.1 Changes in relation to Franklin Income Fund (dist)

With effect from the date of this Addendum, Franklin Income Fund (dist) in the List of Investment Choices of the Investment Choice Brochure will be denoted by the symbol "@@" and the corresponding note below shall be inserted to page 8 in the Investment Choice Brochure.

@@ Note: The investment choice is not allowed for initial premium, top-up (whether by way of lump-sum top-up premium or regular top-up premium) and switch-in, except regular top-up that has already been set up on or after June 25, 2024.

Issued by Manulife (International) Limited (Incorporated in Bermuda with limited liability) on June 25, 2024

Manulife 宏利

Seventh Addendum to
Manulife Investment Plus 2
Principal Brochure – Investment Choice Brochure

This Addendum should be read and construed together with the Principal Brochure – Investment Choice Brochure for Manulife Investment Plus 2 dated May 2023 ("Investment Choice Brochure") and the addenda to the Investment Choice Brochure dated September 26, 2023, November 11, 2023, November 30, 2023, January 8, 2024, February 7, 2024 and March 15, 2024 as one document. Words and phrases used in this Addendum shall, unless otherwise specified herein, have the same meaning as are ascribed to them in the Investment Choice Brochure.

1. List of Investment Choices

1.1 Changes in relation to Manulife U.S. Bond Fund

1.1.1 All references to the name of "Manulife U.S. Bond Fund" in the Investment Choice Brochure shall be changed to "Manulife USD Income Fund" with effect from May 3, 2024.

1.1.2 All references to the name of "Manulife Global Fund – U.S. Bond Fund" in the Investment Choice Brochure shall be changed to "Manulife Global Fund – USD Income Fund" with effect from the date of this Addendum.

1.2 Changes in relation to Manulife U.S. Bond Fund (dist)

1.2.1 All references to the name of "Manulife U.S. Bond Fund (dist)" in the Investment Choice Brochure shall be changed to "Manulife USD Income Fund (dist)" with effect from May 3, 2024.

1.2.2 All references to the name of "Manulife Global Fund – U.S. Bond Fund" in the Investment Choice Brochure shall be changed to "Manulife Global Fund – USD Income Fund" with effect from the date of this Addendum.

1.3 Changes in relation to BlackRock Global Corporate Bond Fund

With effect from April 30, 2024, the symbol "***" and the corresponding note in relation to the Investment Choice "BlackRock Global Corporate Bond Fund" on page 6 in the Investment Choice Brochure shall be deleted in its entirety.

*** Note: The underlying fund of this Investment Choice is a derivative fund with net derivative exposure exceeding 50% of its net asset value. It may only be suitable for investors who understand the complicated structure of derivative product and the associated risks. You may incur significant loss if investing in this Investment Choice. You are strongly advised to exercise caution in relation to such Investment Choice. Please read the offering documents (including the product key facts statements) of the underlying fund for details of risks associated with the underlying fund.

1.4 Changes in relation to UBS Euro High Yield

The symbol "***" and the corresponding note in relation to the Investment Choice "UBS Euro High Yield" on page 7 in the Investment Choice Brochure shall be deleted in its entirety with effect from the date of this Addendum.

*** Note: The underlying fund of this Investment Choice is a derivative fund with net derivative exposure exceeding 50% of its net asset value. It may only be suitable for investors who understand the complicated structure of derivative product and the associated risks. You may incur significant loss if investing in this Investment Choice. You are strongly advised to exercise caution in relation to such Investment Choice. Please read the offering documents (including the product key facts statements) of the underlying fund for details of risks associated with the underlying fund.

Issued by Manulife (International) Limited (Incorporated in Bermuda with limited liability) on April 29, 2024

Manulife 宏利

Sixth Addendum to
Manulife Investment Plus 2
Principal Brochure – Investment Choice Brochure

This Addendum should be read and construed together with the Principal Brochure – Investment Choice Brochure for Manulife Investment Plus 2 dated May 2023 ("Investment Choice Brochure") and the addenda to the Investment Choice Brochure dated September 26, 2023, November 11, 2023, November 30, 2023, January 8, 2024 and February 7, 2024 as one document. Words and phrases used in this Addendum shall, unless otherwise specified herein, have the same meaning as are ascribed to them in the Investment Choice Brochure.

1 Changes in relation to Amundi Funds - Pioneer US Short Term Bond (dist)

1.1 All references to the English name of "Amundi Funds - Pioneer US Short Term Bond (dist)" in the Investment Choice Brochure shall be changed to "Amundi Funds - US Short Term Bond (dist)" with effect from the date of this Addendum.

1.2 All references to the English name of "Amundi Funds - Pioneer US Short Term Bond" in the Investment Choice Brochure shall be changed to "Amundi Funds – US Short Term Bond" with effect from the date of this Addendum.

Issued by Manulife (International) Limited (Incorporated in Bermuda with limited liability) on March 15, 2024

Manulife 宏利

Fifth Addendum to
Manulife Investment Plus 2
Principal Brochure – Investment Choice Brochure

This Addendum should be read and construed together with the Principal Brochure – Investment Choice Brochure for Manulife Investment Plus 2 dated May 2023 ("Investment Choice Brochure") and the addenda to the Investment Choice Brochure dated September 26, 2023, November 11, 2023, November 30, 2023 and January 8, 2024 as one document. Words and phrases used in this Addendum shall, unless otherwise specified herein, have the same meaning as are ascribed to them in the Investment Choice Brochure.

1 Changes in relation to BlackRock Systematic Sustainable Global SmallCap Fund

1.1 With effect from February 9, 2024, all references to the Chinese name of "BlackRock Systematic Sustainable Global SmallCap Fund" in the Investment Choice Brochure shall be changed to "貝萊德系統分析可持續環球小型企業基金".

1.2 All references to the Chinese name of "BlackRock Global Funds – Systematic Sustainable Global SmallCap Fund" in the Investment Choice Brochure shall be changed to "貝萊德全球基金 — 系統分析可持續環球小型企業基金" with effect from the date of this Addendum.

Issued by Manulife (International) Limited (Incorporated in Bermuda with limited liability) on February 7, 2024

Manulife 宏利

Fourth Addendum to
Manulife Investment Plus 2
Principal Brochure – Investment Choice Brochure

This Addendum should be read and construed together with the Principal Brochure – Investment Choice Brochure for Manulife Investment Plus 2 dated May 2023 ("Investment Choice Brochure") and the addenda to the Investment Choice Brochure dated September 26, 2023, November 11, 2023 and November 30, 2023 as one document. Words and phrases used in this Addendum shall, unless otherwise specified herein, have the same meaning as are ascribed to them in the Investment Choice Brochure.

1 List of Investment Choices

1.1 The following Investment Choices shall be inserted into the "Equity Focused" section of the List of Investment Choices on pages 3 - 5 of the Investment Choice Brochure with effect from the date of this Addendum:

Name of Investment Choice (Code of Investment Choice)	Name of Corresponding Underlying Fund	Share Class of Underlying Funds	Name of Management Company / Manager of Underlying Fund	Currency of Investment Choice	Currency of Share Class of Underlying Fund
Equity Focused					
BNP Paribas Funds Aqua (DBQ01)	BNP Paribas Funds Aqua	Classic USD - Capitalisation	BNP PARIBAS ASSET MANAGEMENT Luxembourg	USD	USD
Capital Group New Perspective Fund (LUX) (DNP01)	Capital International Fund - Capital Group New Perspective Fund (LUX)	Class B	Capital International Management Company	USD	USD
Invesco Asian Equity Fund (DET01)	Invesco Funds - Invesco Asian Equity Fund	Class A Acc USD	Invesco Management S.A.	USD	USD

1.2 The following Investment Choices shall be inserted into the "Fixed Income Focused" section of the List of Investment Choices on pages 5 - 7 of the Investment Choice Brochure with effect from the date of this Addendum:

Name of Investment Choice (Code of Investment Choice)	Name of Corresponding Underlying Fund	Share Class of Underlying Fund	Name of Management Company / Manager of Underlying Fund	Currency of Investment Choice	Currency of Share Class of Underlying Fund
Fixed Income Focused					
Amundi Funds - Pioneer US Short Term Bond (dist) (DUS88) +	Amundi Funds - Pioneer US Short Term Bond	Class A2 USD MTD3 (D)	Amundi Luxembourg S.A.	USD	USD
Manulife U.S. Bond Fund (dist) (DUB88) +	Manulife Global Fund – U.S. Bond Fund	Class AA (USD) MDIST (G)	Manulife Investment Management (Ireland) Limited	USD	USD

1.3 The following Investment Choice shall be inserted into the "Multi-assets Focused" section of the List of Investment Choices on pages 7 - 8 of the Investment Choice Brochure with effect from the date of this Addendum:

Name of Investment Choice (Code of Investment Choice)	**Name of Corresponding Underlying Fund**	**Share Class of Underlying Fund**	**Name of Management Company / Manager of Underlying Fund**	**Currency of Investment Choice**	**Currency of Share Class of Underlying Fund**
Multi-assets Focused					
Manulife Asia Dynamic Income Fund (dist) (DDI88) +	Manulife Global Fund - Asia Dynamic Income Fund	Class AA (USD) MDIST (G)	Manulife Investment Management (Ireland) Limited	USD	USD

+ Note: Please refer to the section 4 Operations Specific to the Distribution of Dividends under General Information on Investment Choices of this Investment Choice Brochure for details on the operations specific to the Payout Distribution Investment Choices.

Issued by Manulife (International) Limited (Incorporated in Bermuda with limited liability) on January 8, 2024

Manulife 宏利

Third Addendum to
Manulife Investment Plus 2
Principal Brochure – Investment Choice Brochure

This Addendum should be read and construed together with the Principal Brochure – Investment Choice Brochure for Manulife Investment Plus 2 dated May 2023 ("Investment Choice Brochure") and the addenda to the Investment Choice Brochure dated September 26, 2023 and November 11, 2023 as one document. Words and phrases used in this Addendum shall, unless otherwise specified herein, have the same meaning as are ascribed to them in the Investment Choice Brochure.

1 List of Investment Choices

1.1 Change in relation to FSSA Asian Equity Plus Fund

All references to "First Sentier Investors (Hong Kong) Limited" in the row of FSSA Asian Equity Plus Fund on page 3 in the Investment Choice Brochure shall be changed to "First Sentier Investors (Ireland) Limited" with effect from the date of this Addendum.

Issued by Manulife (International) Limited (Incorporated in Bermuda with limited liability) on November 30, 2023

Manulife 宏利

Second Addendum to
Manulife Investment Plus 2
Principal Brochure – Investment Choice Brochure

This Addendum should be read and construed together with the Principal Brochure – Investment Choice Brochure for Manulife Investment Plus 2 dated May 2023 ("Investment Choice Brochure") and the addendum to the Investment Choice Brochure dated September 26, 2023 as one document. Words and phrases used in this Addendum shall, unless otherwise specified herein, have the same meaning as are ascribed to them in the Investment Choice Brochure.

1 List of Investment Choices

1.1 With effect from December 15, 2023, all the information in relation to the Investment Choice "Jupiter Global Convertibles" shall be removed from the "Fixed Income Focused" section of the List of Investment Choices on page 6 of the Investment Choice Brochure.

Issued by Manulife (International) Limited (Incorporated in Bermuda with limited liability) on November 11, 2023

Manulife 宏利

First Addendum to
Manulife Investment Plus 2
Principal Brochure – Investment Choice Brochure

This Addendum should be read and construed together with the Principal Brochure – Investment Choice Brochure for Manulife Investment Plus 2 dated May 2023 ("Investment Choice Brochure") as one document. Words and phrases used in this Addendum shall, unless otherwise specified herein, have the same meaning as are ascribed to them in the Investment Choice Brochure.

1 List of Investment Choices

1.1 Changes in relation to Jupiter Global Convertibles

With effect from the date of this Addendum, Jupiter Global Convertibles in the List of Investment Choices of the Investment Choice Brochure will be denoted by the symbol "ϕ" and the corresponding note below shall be inserted to page 8 in the Investment Choice Brochure.

ϕ Note: The investment choice is not allowed for initial premiums, top-up (whether by way of lump-sum top-up premium or regular top-up premium) and/or switch-in on or after September 26, 2023.

Issued by Manulife (International) Limited (Incorporated in Bermuda with limited liability) on September 26, 2023

Manulife 宏利

產品資料概要

宏利投資計劃2

2023年 5月

本概要提供本產品的重要資料，
是銷售文件的一部分。
請勿單憑本概要作投保決定。

資料便覽

保險公司名稱：	宏利人壽保險(國際)有限公司(於百慕達註冊成立之有限責任公司)(「宏利」、「我們」)	**保單貨幣：**	美元
整付或定期供款：	整付保費	**人壽保障程度：**	☐ 高保障 ☑ 低保障
保單年期：	終身		
最短供款年期：	不適用		
徵收退保費年期：	適用於每筆已繳保費的相關保費存入日起計首5年	**保單的管限法律：**	香港特別行政區法律

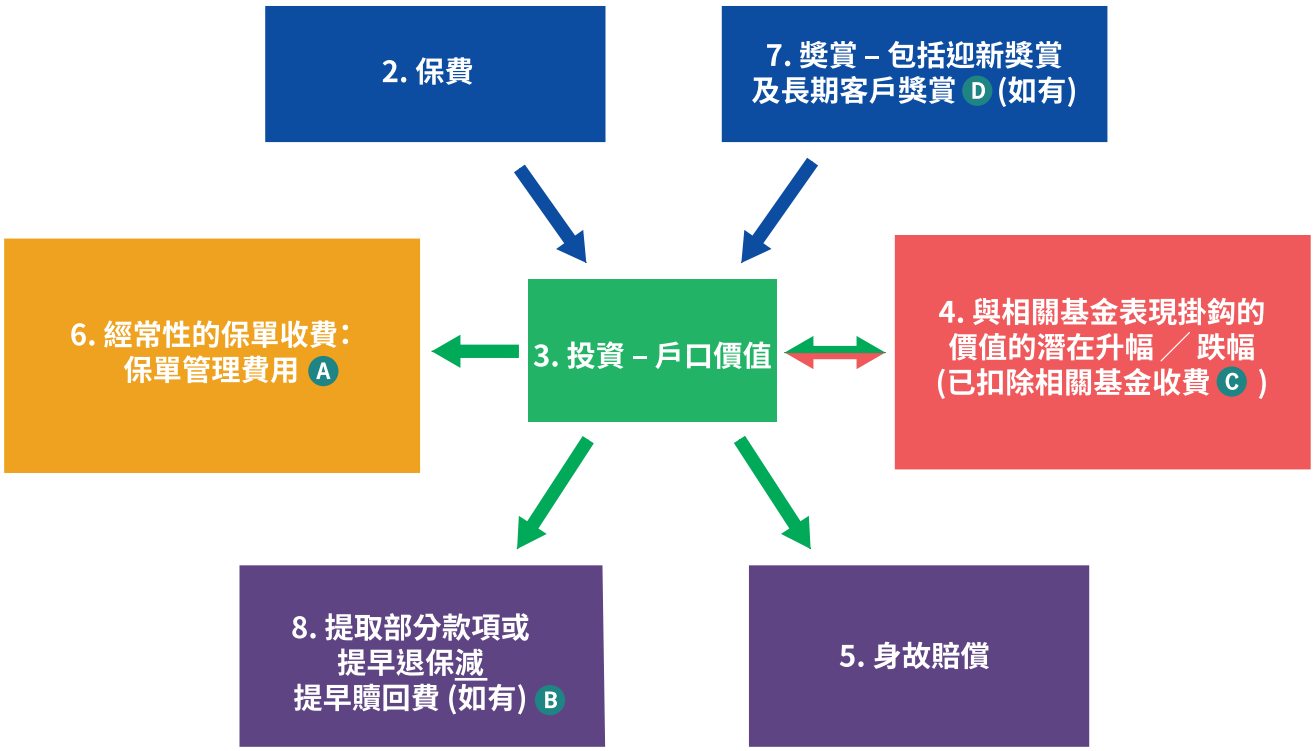
投資前須知 ⚠

- **本與投資有關的人壽保險計劃(“投資壽險保單”)是一項長線投資暨人壽保險產品。你的本金將會蒙受風險，及受宏利的信貸風險所影響。**
- **你須就本投資壽險保單繳付最高可達戶口價值5%的提早贖回費。本投資壽險保單僅適合準備長期持有投資的投資者。**
- **如你不準備持有保單至少5年，本投資壽險保單並不適合你，而購買一份人壽保險保單再另行投資於基金可能會更為化算。你應諮詢獨立的專業意見。**

這是甚麼產品?如何運作?

1. 產品性質	人壽保險保單，當中提供： • 多個投資選項以作投資；及 • 有限度的保險保障

2. 保費	你所繳付的保費會由宏利按你所選取的投資選擇，分配名義單位至你的投資壽險保單，從而增加保單價值。 除整付保費外，你可自行選擇以一筆過或定期指示形式支付增額保費。
3. 投資	投資選項手冊列明了在本產品下可供選取的投資選項(及其對應的相關基金)，當中全部為獲證監會依據《單位信託及互惠基金守則》(“《單位信託守則》”)認可的基金。 你可隨著時間轉換投資選項以配合你的投資計劃和風險概況。相關基金的特點和風險概況載於其銷售文件。宏利會應要求提供上述文件。
4. 投資回報	宏利會根據你所選取的投資選項的表現(與對應的相關基金掛鈎)，計算你的投資壽險保單的價值。由於你須繳付宏利徵收的各項費用及收費(見下文第6項)，故你的投資壽險保單的回報將低於對應的相關基金的回報。
5. 保險保障	金額為戶口價值的105%，並根據緊接身故索償接獲日的下一個估值日之投資選項單位價格計價。
6. 費用及收費	本投資壽險保單設有多項費用及收費，詳情如下： 保單收費 — • 保單管理費用 A — 平台費 • 提早贖回費 B 相關基金收費 C — 例如管理費及業績表現費 此外，相關基金的經理(在各項條款和條件下)最多可將其年度管理費的100%支付宏利作為回扣。
7. 獎賞 D	你可能有權獲得迎新獎賞及長期客戶獎賞，惟須受有關條件所規限。惟迎新獎賞於特定情況下會被收回。詳情請參閱本產品的產品說明書第七部分「迎新獎賞」及第八部分「長期客戶獎賞」。
8. 提取部分款項及提早退保	你可要求從你的保單提取部分款項或提早退保，惟須受有關條件及任何提早贖回費所規限。你亦可能損失獲得獎賞的權利。如你選擇就你的保單提早全額退保，你可能無法取回全部已繳付的供款。你的個人化說明文件將顯示保單在不同時間點的退保價值。



本圖表中的編號對應正上方表格內的項目編號。

本產品有哪些主要風險？

投資涉及風險。請參閱「宏利投資計劃2」的主要推銷刊物，了解風險因素等資料。

- **信貸風險及無力償債風險** — 本產品是由宏利發出的保單，因此你的投資及保險保障受宏利的信貸風險所影響。
- **對資產沒有擁有權** — 你就投資壽險保單繳付的所有供款，以及宏利對相關基金的任何投資，均會成為及一直屬於宏利的資產。你對任何該等資產均沒有任何權利或擁有權。你只對宏利有追索權。
- **保險賠償蒙受風險** — 由於身故賠償與你不時所選取的投資選項的表現掛鈎，因此身故賠償會受投資風險及市場波動所影響。最終獲得的身故賠償或會遠低於你已付的供款，並可能不足以應付你的個別需要。
- **市場風險** — 本投資壽險保單的回報取決於你所選取投資選項的對應相關基金的表現，因此你的投資本金可能會出現虧蝕。
- **部分投資選項具有較高風險** — 本產品所提供的投資選項在產品特點和風險概況方面可以有很大的差異，而當中部分投資選項可能涉及高風險。
  - — 與衍生基金掛鈎的投資選項集中投資於金融衍生工具，而這樣可帶來出現重大虧損的高風險。
  - — 部分投資選項與從本金撥付股息的基金掛鈎，而這樣可導致該基金的每單位資產淨值即時減少，從而降低你的投資壽險保單的價值。
- **提早終止的風險** — 從保單提取款項，可能會大幅降低投資壽險保單的價值，而所有費用及收費仍會被扣除。如相關基金表現欠佳，或會進一步擴大投資虧損。如投資壽險保單的價值下跌至零，投資壽險保單可能會被提早終止，而你可能會失去全部已付供款及利益。
- **匯率風險** — 由於部分相關投資與你的投資壽險保單或以不同的貨幣計值，因此保單的投資回報可能涉及匯率風險。

本產品有否提供保證？

本投資壽險保單不設任何保證。你未必能取回全部已付供款。

本產品涉及哪些費用及收費？

保單收費總額說明

	一名40歲非吸煙男性就各持有期的估計保單收費（佔保費的百分比）（註1）		
	10年	**15年**	**20年**
平台費（已扣除獎賞） Ⓐ - Ⓓ	14.8% → **相等於每年保單價值的1.37%**	22.1% → **相等於每年保單價值的1.31%**	30.0% → **相等於每年保單價值的1.27%**
總計	14.8%	22.1%	30.0%

視乎每宗個案的個別情況，實際百分比可能會有所變動；如果供款額較低及／或你所選擇的相關投資有所虧損，有關百分比可能遠高於上述數字。

須支付予宏利的保單收費

平台費		
	按年計算收費	何時及如何扣除收費
保單管理費用 Ⓐ	於保單年期內，每年為戶口價值的1.5%（即1.5%÷12 = 每月0.125%）	— 每月以自動贖回投資選項名義單位方式於保單生效日及每個保單月結日從戶口價值中扣除。 — 以每項投資選項的價值按比例扣除。

提取部分款項及提早退保的收費

提早贖回費 B	視乎每筆已繳保費的相關保費存入日起計之年數，按提取部分款項或保單退保之贖回金額，收取一定百分比的費用。 **由各個保費存入日起計之年數** / **提早贖回費率(贖回金額之%)** 少於1年 / 5% 少於2年 / 4% 少於3年 / 3% 少於4年 / 2% 少於5年 / 1% 5年或以上 / 0% 提早贖回費 = 贖回金額 x 適用的提早贖回費率 如已繳付任何增額保費，所選定的投資選項之名義單位會按「先進先出」的原則進行贖回，即是當每次提取部分款項申請時，我們會先從長期客戶帳戶贖回名義單位，然後贖回由保費存入日最早的保費所衍生之名義單位(即最低的提早贖回費率)。 為免存疑，歸屬於長期客戶帳戶贖回的金額(當中包括由相應保費存入日起計已達5年之投資選項的名義單位)並不會被徵收提早贖回費。	— 適用於每筆已繳保費的相關保費存入日起計首5年。 — 於支付予保單持有人的贖回金額中扣除。

宏利可事先給予不少於一個月的書面通知或符合相關監管規定的較短通知期，從而更改收費或施加新收費。

相關基金收費 C

除上述保單收費外，投資選項的對應相關基金會另行徵收費用及收費。這些收費會在相關基金的單位價格中扣除及予以反映。

中介人的酬勞

- 雖然你可能沒有直接向銷售／分銷本投資壽險保單的中介人支付任何款項，但中介人會收取酬勞，而該酬勞實際上是來自你所繳付的收費。因此，有關中介人並非獨立。中介人應在銷售時以書面向你披露有關中介人酬勞的資料。
- 中介人實際收取的酬勞可能每年都不一樣，而且可能於保單初期收取較高金額的酬勞。請於投保前向中介人查詢以進一步了解中介人就你的投資壽險保單所收取的酬勞。若你作出查詢，中介人應向你披露所要求的資料。

若最後決定不投保，須辦理哪些手續？

冷靜期

- 冷靜期指緊接

  (i) 保單；或

  (ii) 冷靜期通知書(該通知書是與保單分開並隨附於迎新信件發予你或你的指定代表的通知書，以告知你可在該 21個曆日的限期內取消保單的權利)

  交付予你或你的指定代表之日起計的**21個曆日**期間，以較早者為準。為免生疑問，交付保單或冷靜期通知書當天並不包括在計算21個曆日的期間內。然而，若第21個曆日當天並非工作天，則冷靜期將包括隨後的工作天的一天在內。

  保單持有人有權在冷靜期內以書面通知宏利要求取消保單並取回任何已繳保費。凡於冷靜期內取消或終止保單，就該次取消或終止保單前由支付派發投資選項向你派發的股息將被扣除，而退還予你的保費將按照下述方式計算((i)已扣除提取款項(如有)及任何宏利於保單取消或終止前向你派發的任何股息的已繳總保費；或(ii)已扣除任何市值調整後的已繳總保費，以較低者為準)及任何已繳保費徵費。市值調整的計算將只參照宏利於變現以保單的已繳保費所作之投資而獲取的資產時，其所可能出現之虧損，與簽發保單有關的費用或佣金支出並不計算在市值調整之內。

- 你須以書面通知宏利有關取消保單的決定。該通知必須由你簽署及直接送達宏利，地址為香港九龍觀塘偉業街223-231號宏利金融中心22樓。
- 你可取回已付金額，但若你所選取的投資選項的價值下跌，可取回的金額將會減少。

其他資料

有關產品特點、風險及收費，你應參閱「宏利投資計劃2」的主要推銷刊物及相關基金的銷售文件。宏利會應要求提供上述刊物及文件。

保險公司資料

宏利人壽保險(國際)有限公司
於百慕達註冊成立之有限責任公司

地址：
香港九龍觀塘偉業街223-231號
宏利金融中心22樓

電話：(852) 2108 1110
傳真：(852) 2503 5154
網址：www.manulife.com.hk

重要提示

- 宏利受到保險業監管局的審慎規管，但保險業監管局不會認可個別保險產品，包括本概要所述的「宏利投資計劃2」。
- 你如有疑問，應諮詢專業意見。
- 證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。

備註

1. 估計保單收費總額數字乃基於以下假設而計算得出：
   (a) 受保人為40歲非吸煙男性；
   (b) 你繳付的首次整付保費為每年1,000,000港元；
   (c) 你持有此投資壽險保單分別10、15及20年；
   (d) 你並沒有提早提取款項或終止本投資壽險保單；
   (e) 假設分別於10、15及20年的淨回報率為每年3%；及
   (f) 每年平台費指在本投資壽險保單下就平台費總額(已扣除所有非酌情獎賞)徵收的對等年費(按戶口價值的百分比計算)。

MI+2_PP168 (05/2023)

Manulife 宏利

PRODUCT KEY FACTS

Manulife Investment Plus 2
May 2023

This statement provides you with key information about this product.
This statement is a part of the offering document.
You should not invest in this product based on this statement alone.

Quick facts

Name of insurance company:	Manulife (International) Limited (Incorporated in Bermuda with limited liability) ("Manulife", "we", "us")	**Policy currency:**	USD
Single or regular premium:	Single premium	**Life insurance protection level:**	☐ High protection ☑ Low protection
Policy term:	Whole life		
Minimum premium payment term:	Not Applicable		
Period with surrender charge:	Applicable in the first 5 years from the respective premium deposit date of each premium payment	**Governing Law of policy:**	Laws of Hong Kong Special Administrative Region

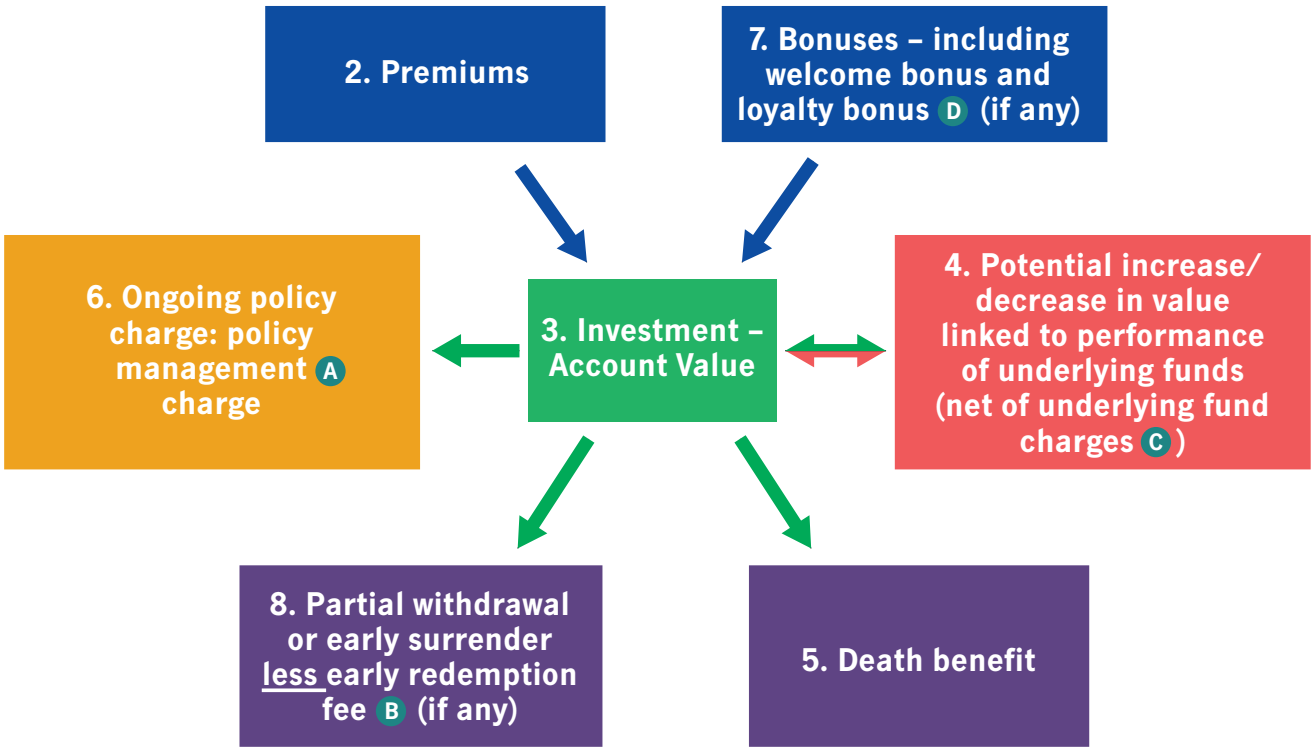
Things to know before you invest ⚠

- **This investment-linked assurance scheme ("ILAS policy") is a long-term investment-cum-life insurance product. Your principal will be at risk and subject to the credit risks of Manulife.**
- **The ILAS policy is subject to an early redemption fee of up to 5% of the account value. It is only suitable for investors who are prepared to hold the investment for a long term period.**
- **If you are not prepared to hold your policy for at least 5 years, this policy is not suitable for you and it may be cheaper to purchase an insurance policy and make separate fund investments. You should seek independent professional advice.**

What is this product and how does it work?

1. Product nature	Life insurance policy that provides: • Investment in investment choices; and • Limited insurance protection

2. Premiums	The premiums you pay will be used by Manulife to allocate notional units of investment choices you select and will go towards the accretion of the value of your ILAS policy. Apart from the initial single premium, you have the option to pay for top-up premiums, either as lump-sum or regular instructions.
3. Investment	The range of investment choices (and their corresponding underlying funds) available for selection under this product are listed in the Investment Choice Brochure. They are funds authorized by the Securities and Futures Commission ("SFC") pursuant to the Code on Unit Trusts and Mutual Funds ("UT Code"). You may switch between investment choices over time to suit your investment plan and risk profile. The features and risk profiles of the underlying funds can be found in their offering documents which are available from Manulife upon request.
4. Investment returns	The value of your ILAS policy is calculated by Manulife based on the performance or your selected investment choices (linked to the corresponding underlying funds). Your return under this ILAS policy is subject to various fees and charges levied by Manulife (see item 6 below) and will be lower than the return of the corresponding underlying funds.
5. Insurance protection	105% of the account value, which will be calculated based on the unit price of the investment choice(s) on the next valuation date following the date of receipt of the death claim request.
6. Fees and charges	There are various fees and charges under this ILAS policy. Please see below for details. Policy charges: • Policy management charge A — Platform fee • Early redemption fee B Underlying fund charges C: E.g. management fee and performance fee Separately, the managers of the underlying funds may pay up to 100% of their annual management fees as a rebate to Manulife subject to various terms and conditions.
7. Bonuses D	You may be entitled to welcome bonus and loyalty bonus subject to certain conditions. The welcome bonus may be subject to claw back in certain events. For details, please refer to section 7 Welcome Bonus and section 8 Loyalty Bonus in the Product Brochure of this product.
8. Partial withdrawal and early surrender	You may request to make partial withdrawal or early surrender your policy, subject to conditions and any early redemption fee. You may also lose your entitlement to bonuses. If you choose to fully surrender your policy early, you may not get back the full amount of the premiums you paid. Your personalized illustration document will provide an indication of the policy surrender values over time.



The numbers in this graph follow the items numbered in the table right above.

What are the key risks?

Investment involves risks. Please refer to the principal brochure of Manulife Investment Plus 2 for details including the risk factors.

- **Credit and insolvency risks** – This product is an insurance policy issued by Manulife. Your investments and insurance protection are subject to the credit risks of Manulife.
- **No ownership over assets** – All premiums you paid towards your ILAS policy, and any investments made by Manulife in the underlying funds, will become and remain the assets of Manulife. You do not have any rights or ownership over any of those assets. Your recourse is against Manulife only.
- **Insurance benefits are at risk** – As your death benefit is linked to the performance of the investment choices you selected from time to time, your death benefit is subject to investment risks and market fluctuations. The death benefit payable may be significantly less than your premiums paid and may not be sufficient for your individual needs.
- **Market risks** – Return of this ILAS policy is contingent upon the performance of the underlying funds corresponding to the investment choices you selected and therefore there is a risk of capital loss.
- **Some investment choices have higher risk** – The investment choices available under this product can have very different features and risk profiles. Some may be of high risk.
  - Investment choices linked to derivative funds have high exposure to financial derivative instruments which may lead to a high risk of significant loss.
  - Some investment choices linked to underlying funds that pay dividends out of capital which may result in an immediate reduction of the funds' net asset value per unit and hence reduce the value of your ILAS policy.
- **Early termination risks** – Partial withdrawal from the ILAS policy may significantly reduce the value of the ILAS policy while all fees and charges are still deductible. Poor performance of the underlying funds may further magnify your investment losses. If the value of your ILAS policy drops to zero, your ILAS policy may be terminated early and you could lose all your premiums paid and benefits.
- **Foreign exchange risks** – The investment returns of your ILAS policy may be subject to foreign exchange risks as some of the underlying funds may be denominated in a currency which is different from that of your ILAS policy.

Is there any guarantee?

This ILAS policy does not have any guarantees. You may not get back the full amount of premium you pay.

What are the fees and charges?

Total policy charges illustration

	Estimated policy charges for a non-smoking 40-year-old male over the respective holding periods (% of premiums) (Note 1)		
	10 years	**15 years**	**20 years**
Platform fee (net of bonuses) A – D	14.8% → **Equivalent to 1.37% of policy value per year**	22.1% → **Equivalent to 1.31% of policy value per year**	30.0% → **Equivalent to 1.27% of policy value per year**
Total	14.8%	22.1%	30.0%

The actual percentage(s) may change depending on individual circumstances of each case, and will be significantly higher if the premium amount is lower and/or your selected underlying investments are making losses.

Policy charges payable to Manulife

Platform fee		
	Annualized rate	When and how the charges are deducted
Policy management charge A	1.5% per annum (i.e.1.5% ÷ 12 = 0.125% per month) of the account value throughout the policy term.	— Deduct from the account value monthly on the policy year date and each monthiversary by automatically redeeming the notional units of the investment choice. — To be deducted proportionally from the value of each investment choice on pro-rata basis.

Charge on partial withdrawal and early surrender

Early redemption fee B

Charge as a percentage of the redemption amount as a result of partial withdrawal or surrender of the policy, depending on the number of years from the respective premium deposit date of each premium payment.

Number of years from each premium deposit date	Early redemption fee rate (% of redemption amount)
Less than 1 year	5%
Less than 2 years	4%
Less than 3 years	3%
Less than 4 years	2%
Less than 5 years	1%
5 years or above	0%

Early redemption fee = redemption amount x applicable early redemption fee rate

If any top-up premium has been made under the policy, the notional units of the selected investment choice(s) will be redeemed on a first-in-first-out basis. This means that for each of your partial withdrawal request, we will redeem first from notional units in the loyalty account, then from notional units attributable to the premium(s) with the earliest premium deposit date (i.e. lowest early redemption fee rate).

For the avoidance of doubt, any redemption amount attributable to loyalty account, which includes notional units of investment choice(s) that have attained 5 years from the respective premium deposit date, is not subject to early redemption fee.

- Applicable in the first 5 years from the respective premium deposit date of each premium payment.
- To be deducted from the redemption amount before the amount is paid to the policyowner.

Manulife may vary the charges or impose new charges with not less than one-month prior notice or such shorter period of notice in compliance with the relevant regulatory requirements.

Underlying fund charges C

Underlying funds corresponding to the investment choices have separate fees and charges on top of the policy charges set out above. Such charges will be deducted and reflected in the unit price of the underlying funds.

Intermediaries' remuneration

- Although you may pay nothing directly to the intermediary who sells/distributes this ILAS policy to you, your intermediary will receive remuneration which, in effect, will be borne out of the charges you pay and is therefore not independent. Your intermediary should disclose to you in writing at the point-of-sale information about intermediary remuneration.
- The amount of remuneration actually receivable by your intermediary may vary from year to year and may be higher in the early policy years. You should ask your intermediary before taking up your ILAS policy to know more about the remuneration that your intermediary will receive in respect of your ILAS policy. If you ask, your intermediary should disclose the requested information to you.

What if you change your mind?

Cooling-off period

- Cooling-off period is a period of **21 calendar days** immediately following the day of the delivery to you or your nominated representative of

  (i) the policy; or

  (ii) the cooling-off notice (separate from the policy) notifying you of your right to cancel within the stated 21 calendar day period

  whichever is earlier. For the avoidance of doubt, the day of delivery of the policy or the cooling-off notice is not included for the calculation of the 21 calendar day period. However, if the last day of the 21 calendar day period is not a working day, the period shall include the next working day.

  The policyowner has the right to cancel the policy within the cooling-off period for a refund of any premium made by giving written notice to Manulife. Upon cancellation or termination of a policy during the cooling-off period, the dividend amount paid to you from payout distribution investment choice(s) prior to such cancellation or termination will be deducted and your refund of premium will be calculated in accordance with this formula (the lower of (i) total premium made less the amount of withdrawal (if any) and any dividend amount made by Manulife to you prior to such cancellation or termination or (ii) total premium made less any market value adjustment ("MVA")) and any levy paid. MVA is calculated solely with reference to Manulife's loss in realizing the value of any assets acquired through investment of the premium made under the policy. It shall not include any allowance for expenses or commissions in connection with the issuance of the contract.
- You have to tell Manulife by giving a written notice to Manulife. Such notice must be signed by you and received directly by the Administration Office of Manulife at 22/F, Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong.
- You may get back the amount you paid, or less if the value of the investment choices chosen has gone down.

Additional information

You should read the principal brochure of Manulife Investment Plus 2 and the offering documents of the underlying funds, which are available from Manulife upon request, for details of the product features, risks and charges.

Insurance company's information

Manulife (International) Limited
Incorporated in Bermuda with limited liability

Address:
22/F, Manulife Financial Centre
223-231 Wai Yip Street
Kwun Tong, Kowloon, Hong Kong

Phone: (852) 2108 1110
Fax: (852) 2503 5154
Web Site: www.manulife.com.hk

Important

- Manulife is subject to the prudential regulation of the Insurance Authority. However, the Insurance Authority does not give approval to individual insurance products, including Manulife Investment Plus 2 referred to in this statement.
- If you are in doubt, you should seek professional advice.
- The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

Note

1. The estimated total policy charges are calculated based on the following assumptions:
   (a) the life insured is a non-smoking 40 year-old male;
   (b) the payment of initial single premium of HKD1,000,000 is made;
   (c) you hold your ILAS policy for 10, 15 and 20 years respectively;
   (d) there is no partial withdrawal or termination of your ILAS policy;
   (e) an assumed net rate of return of 3% per annum throughout the 10, 15 and 20 years respectively; and
   (f) the platform fee per year means the equivalent annual fee (as a percentage of the account value) in respect of the total platform fee (net of all non-discretionary bonuses) levied under this ILAS policy.

MI+2_PP168 (05/2023)

Manulife 宏利

宏利投資計劃 2

Manulife Investment Plus 2

產品銷售說明書－產品說明書

manulife.com.hk

除非另有定義，否則定義詞具有與本產品說明書第1節定義賦予的相同涵義。關於各定義詞的定義，請參閱該節。

重要事項:

1. 宏利投資計劃 2（「計劃」）作為與投資相連的人壽保險計劃，是一份由宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）（「宏利」或「我們」）簽發的人壽保險保單。於有關銷售文件內，保單持有人簡稱為「您」。

2. 您繳付的保費扣除計劃任何適用的費用及收費後，將由宏利投資於您選取的投資選項的對應相關基金，因此，您的投資受宏利的信貸風險所影響。

3. 您就保單繳付的所有保費，均成為宏利資產的一部分，您對任何該等資產均沒有任何權利或擁有權。您只對宏利有追索權。

4. 計劃所提供的各個投資選項的特點及風險概況或會有很大差異，部分可能涉及高風險。除非您已完全明白及願意承受有關風險，否則不應投資於對應的投資選項。此等投資工具可能高度波動，為您帶來高虧損風險。您應閱讀計劃的銷售文件和相關基金的銷售文件以了解有關詳情，包括但不限於其投資目標及政策、風險因素及收費，宏利可應您要求免費提供該等銷售文件。

5. 您的潛在投資回報是由宏利參照您選取的投資選項對應的相關基金的表現計算或釐定。由於您須繳付宏利對保單徵收的各項費用及收費，保單的整體潛在回報可能低於您選取的投資選項對應的相關基金的回報。您須承受投資風險。

6. 宏利不時參照您選取的投資選項對應的相關基金的表現，以及持續由保單中扣除的費用及收費，以計算保單的戶口價值。分配至保單的每項投資選項的單位僅屬名義性質，純粹為釐定保單戶口價值及有關保障金額而設。

7. 提早退保或於保單提取部分款項或終止保單，可能會導致損失大筆本金及／或獎賞。假如投資選項對應的相關基金表現欠佳，或會進一步擴大您的投資虧損，而一切費用及收費仍被扣除。

8. 您須就計劃繳付最高可達戶口價值5%的提早贖回費，計劃僅適合準備長期持有投資的投資者。

9. 如您不準備持有保單至少5年，計劃並不適合您，而購買一份人壽保險保單再另行投資於基金可能會更為化算。您應諮詢獨立的專業意見。

10. 投資涉及風險，您必須了解本計劃，並已獲清楚解釋，計劃對您是否合適，否則不應購買本計劃。您擁有最終決定權。

11. 於投資選項手冊內「投資選項一覽」下，部分投資選項〔其名稱後註有「***」〕的相關基金乃衍生工具風險承擔淨額超逾其資產淨值的50%的衍生產品基金。它們可能只適合了解衍生產品複雜結構和相關風險的投資者。如果投資這些投資選項，您可能會蒙受重大損失。我們強烈建議您謹慎選擇此等投資選項。您應閱讀相關基金的銷售文件（包括產品資料概要）以了解相關基金所涉及之風險詳情。

12. 於投資選項手冊內「投資選項一覽」下，名稱後載有「(支付派發)」的每一項投資選項〔統稱為「支付派發投資選項」〕乃是旨在以定期分派股息作特點的投資選項。透過選擇支付派發投資選項，您將收到由宏利從對應的相關基金收到的股息。惟請注意：

- 對應的相關基金並不保證股息的分派，分派的頻率及股息的金額或息率。
- 每一項與支付派發投資選項連繫的相關基金或可酌情從資本或總收益撥付股息並同時從其資本中收取／支付全部或部分的費用和支出（即實際上從資本中撥付股息）。該等從資本中撥付的股息等於歸還或提取原本投資額的一部分或該原本投資額應佔的任何資本收益，可能導致相關基金於股息分發日後的每股資產淨值即時減少，並可能對相應的支付派發投資選項的價格造成負面影響。請注意，正派息率並不代表正回報。
- 支付派發投資選項所派發之股息將減少戶口價值。因此，相比一般安排股息作再投資的投資選項，應支付的身故賠償或會減少。
- 若戶口價值降至零時亦可導致保單的終止。
- 就過往12個月支付派發投資選項派發的股息金額及與其對應的相關基金的股息組成，可要求宏利提供及在計劃的網頁查閱。
- 在獲得證監會事先批准並向您發出不少於一個月的事先通知下，宏利可修改計劃〔包括其投資選項〕之分派政策。
- 除非您對支付派發投資選項有充份了解，並已就該等投資選項如何適合您的需要得到詳細說明，否則您不應選擇該等投資選項。

注意事項：

計劃的銷售文件由計劃的產品銷售說明書和產品資料概要組成。計劃的產品銷售說明書由「產品銷售說明書 — 產品說明書」（「產品說明書」）及「產品銷售說明書 — 投資選項手冊」（「投資選項手冊」）組成。產品銷售說明書和產品資料概要應一併閱讀。本投資選項手冊於二零二三年五月刊印。

本產品銷售說明書並非保單合約。有關計劃之確切條款及條件，請參閱保單條款。當簽發保單時，您將會收到宏利發出的保單條款。宏利亦會按閣下要求（例如親臨宏利辦事處作出有關要求，其地址列在本產品說明書第14.15節相關各方）免費提供保單條款樣本。

計劃由宏利發行，宏利會就銷售文件截至刊發日期為止所載資料的準確性負上全部責任，並確認在作出一切合理查詢後，盡其所知所信，銷售文件內並無遺漏足以令此文件內的任何聲明具誤導成分的其他事實。

計劃已獲香港證券及期貨事務監察委員會（「證監會」）認可，惟此認可並不等於對計劃作出推介或認許，亦不是對計劃的商業價值或表現作出保證，更不意味著計劃適合所有投資者，或認許計劃適合任何個別投資者或任何類別的投資者。證監會對銷售文件的內容概不負責，對其準確性或完整性亦不作出任何申述，並且明確表示，因銷售文件全部或部分內容而產生或因依賴這些內容而引致的任何損失，證監會概不承擔任何責任。

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14.15. 相關各方 28

1. 定義

- **「戶口價值」**為保單內所有投資選項的價值總和。每一項投資選項的價值相等於在扣除任何適用於計劃的費用及收費後該投資選項名義單位數目乘以相關估值日之投資選項的單位價格。為免存疑，長期客戶帳戶的結餘構成戶口價值的一部分。

  有關保單戶口價值（包括長期客戶帳戶結餘）的最新資訊，可於宏利網站（www.manulife.com.hk）及保單的定期報告查閱，亦可致電宏利客戶服務熱線2108 1110查詢。

- **「保單周年日」**指保單生效日以後每年的同一日。如該年內並無對應日子，保單周年日將為該月（同一個保單生效日月份）之最後一日。

- **「營業日」**指宏利一般開放營業的任何一日（星期六、星期日及公眾假期除外），但不包括任何因應本產品說明書第14.6部份「特殊情況」中的任何特殊情況。

- **「截止時間」**指宏利必須在這時間（現時為下午3時正（香港時間），當日須為營業日）之前收到交易申請，任何在截止時間之後宏利收到的交易申請將被視作在下一個營業日截止時間之前收到。

- **「接獲日」**指宏利收到申請及任何其他所需資料（須達至本公司滿意之程度）的營業日。若我們在截止時間之前收到上述申請，接獲日將被視為宏利收到申請時的同一營業日。我們在截止時間之後收到的申請，則視作在下一個營業日收到。

- **「投資選項」**指宏利在計劃下不時提供的投資選項。

- **「長期客戶帳戶」**由(i)保費存入日起計已達5年或以上的相關保費及迎新獎賞所衍生之投資選項的單位及(ii)因長期客戶獎賞而分配至投資選項的單位，所組成之名義帳戶。

  有關長期客戶帳戶結餘的資訊，可於宏利網站（www.manulife.com.hk）查閱，亦可致電宏利客戶服務熱線2108 1110查詢。

- **「保單月結日」**指保單生效日以後每個月的同一日。如該月內並無對應日子，保單月結日將為該月（同一個保單生效日月份）之最後一日。

- **「支付派發投資選項」**指載於投資選項手冊內投資選項一覽中，名稱後載有「（支付派發）」的每一項投資選項（統稱為「支付派發投資選項」），其旨在以定期分派股息作特點。

- **「保單月份」**指由保單生效日或保單月結日起的一個月期間。

- **「保單年度」**指保單生效日起計的12個保單月份的期間及隨後每個保單周年日起計的連續12個保單月份的期間。

- **「保單生效日」**指保單條款所示首個保單年度的第一日。

- **「保費存入日」：**
  - 就投保申請及繳付自選一筆過增額保費的申請而言指相應接獲日；及
  - 就定期增額保費而言指我們收到有關保費的日期。

- **「單位」**指相關投資選項之名義單位。

- 投資選項之**「單位價格」**相等於在估值日該相關基金的每單位資產淨值。詳情請參閱投資選項手冊中投資選項一般資料第2部分「釐定單位價格」。

- **「估值日」**指每一個可進行交易申請的營業日，但根據投資選項手冊中投資選項一般資料第3部分「暫停及暫緩交易」下交易暫停或暫緩的情況除外。

2. 簡介

宏利投資計劃 2 乃宏利所發出的一份以美元計值的整付保費投資相連壽險保單(提供自選的一筆過增額保費或定期增額保費)，為受保人提供終身人壽保障，屬於《保險業條例》(香港法例第41章)所定義的類別C的相連長期業務。宏利已獲授權根據上述《保險業條例》在香港經營屬類別C的相連長期業務。

申請計劃及自選增額保費須符合以下的年齡要求：

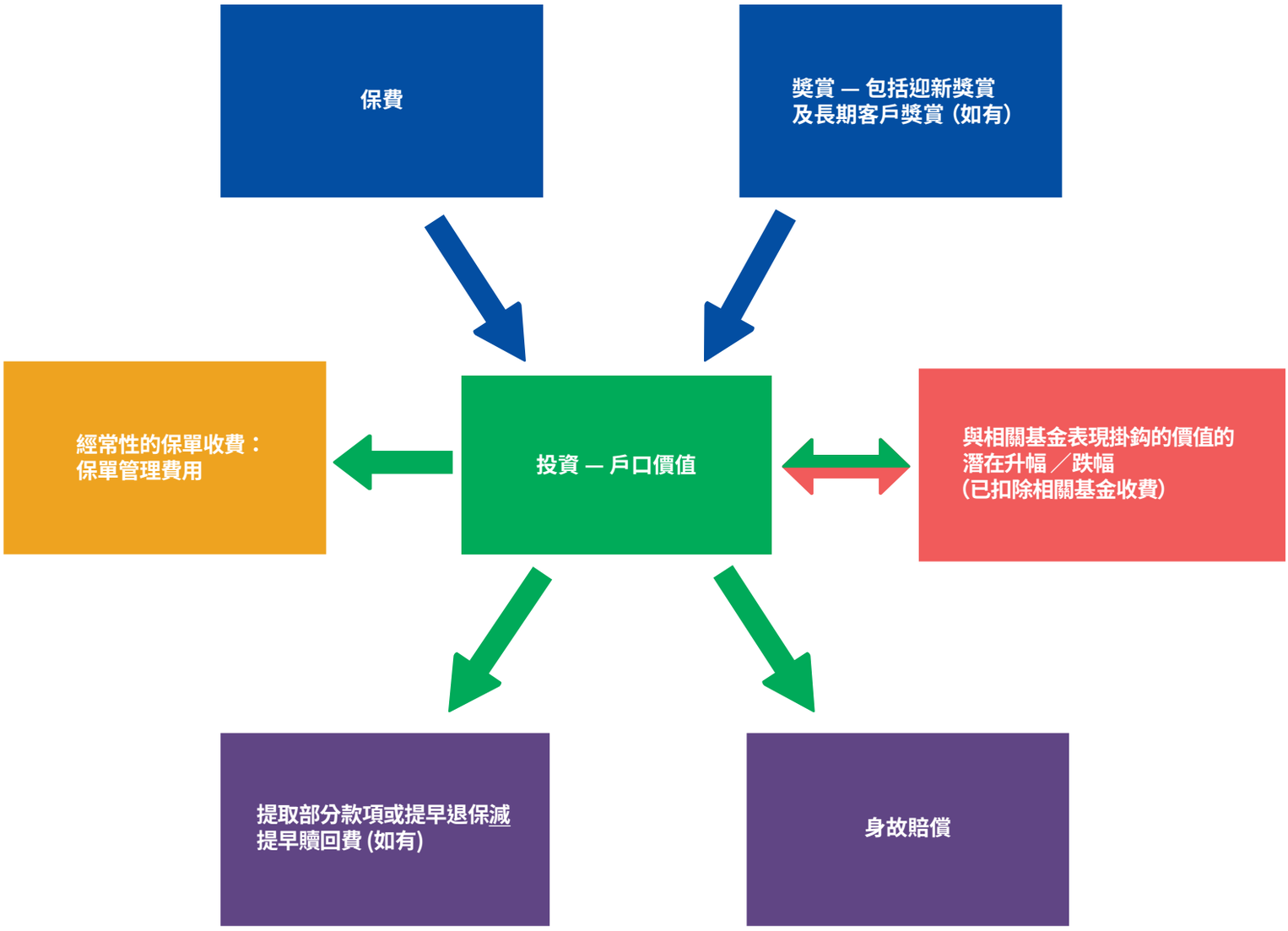
保費類型	受保人歲數	保單持有人歲數
首次整付保費	0歲至75歲	18歲或以上
自選一筆過增額保費	0歲至75歲	18歲或以上
自選定期增額保費	0歲至70歲	18歲至70歲

「歲數」是指以最接近一個生日所達之歲數的方式計算受保人／保單持有人之歲數。如Ken出生於1990年10月1日，宏利於2023年9月1日收到其投保申請及首次整付保費，他的歲數則被視為33歲。原因為相對他於2022年的生日日期(2022年10月1日)，其2023年的生日日期(2023年10月1日) 更為接近相關日期(2023年9月1日)。

計劃為保單持有人提供一系列投資選項，所連繫至的相關基金根據《單位信託及互惠基金守則》獲證監會認可。**投資選項的回報可升亦可跌。各投資選項皆有其投資目標及相關風險。您應仔細閱讀載於相關基金的銷售文件中的投資目標及政策、費用及收費、風險因素以及投資及借貸限制，宏利會應您的要求免費提供該等文件。**

宏利會根據保單持有人所選擇的投資選項，將保單持有人繳付的保費投資於對應的相關基金，由宏利進行資產負債管理並把所選擇的投資選項的單位分配到有關保單內。**上述分配到有關保單內的投資選項單位只是名義單位，並只作釐定戶口價值之用。各投資選項旗下的相關資產皆屬宏利所擁有，保單持有人對該等相關資產並無任何權利或擁有權，故此保單持有人受宏利的信貸風險所影響。**

2.1 計劃如何運作？


保費
獎賞 — 包括迎新獎賞
及長期客戶獎賞（如有）
經常性的保單收費：
保單管理費用
投資 — 戶口價值
與相關基金表現掛鈎的價值的
潛在升幅／跌幅
（已扣除相關基金收費）
提取部分款項或提早退保減
提早贖回費 (如有)
身故賠償

3. 保費

您除於投保時繳付的首次整付保費外，亦可繳付自選一筆過增額保費及／或定期增額保費，用以分配至所選擇的投資選項單位，每次繳款的最低保費金額須符合以下要求。

保費類型	每次繳款的最低保費金額
首次整付保費	**6,000美元**
一筆過增額保費	**1,500美元**
定期增額保費	**150美元**

宏利可事先給予不少於一個月的通知或符合相關監管規定的較短通知期，從而更改以上最低要求。

若將分配至投資選項的單位的計價貨幣與保單貨幣不同，宏利會將有關保費兌換至該投資選項的計價貨幣進行分配。所使用的匯率是宏利可全權酌情下參考市場匯率及以真誠和商業上合理的方式釐定的現行匯率。

關於貨幣兌換或任何保費繳款方式的任何銀行費用須由您承擔及從已繳保費中扣除。

宏利不會就保費接獲日至單位分配日期間就保費金額向您支付任何利息。

3.1 首次整付保費

於投保申請的接獲日後的10個營業日內，當該申請一經接受後，宏利將發出保單。該申請須經宏利批核及符合核保要求，宏利保留權利拒絕任何申請。

首次整付保費將會根據緊接保費存入日的下一個估值日之單位價格分配至保單內所選擇投資選項單位，惟須受投資選項手冊中投資選項一般資料第3部分「暫停及暫緩交易」的限制所規限。

3.2 自選一筆過增額保費

您亦可支付自選一筆過增額保費。該申請須經宏利批核及符合任何核保要求，宏利保留權利拒絕任何申請。

一筆過增額保費將會根據緊接保費存入日的下一個估值日之單位價格分配至所選擇投資選項單位，惟須受投資選項手冊中投資選項一般資料第3部分「暫停及暫緩交易」的限制所規限。如受保人超過75歲，將不允許繳付一筆過增額保費。

3.3 自選定期增額保費

您亦可選擇設立常行指示為保單作定期增額保費，保費支付頻率分為每月、每季、每半年或每年。該申請須經宏利批核及符合核保要求，宏利保留權利拒絕任何申請。

您可於保單生效期間，向宏利遞交申請及任何其他所需資料(須達至本公司滿意之程度)，以免費設立或更改定期增額保費繳付指示(包括更改保費支付頻率，定期增額保費金額及保費分配)。您亦可於任何時候提出中止或暫停任何定期增額保費的申請，我們將在5個營業日內處理相關申請。定期增額保費供款將於受保人或保單持有人其中任何一人超過70歲時自動結束。

當宏利收到定期增額保費供款，保費將會根據緊接保費存入日的下一個估值日之單位價格分配至所選擇投資選項單位，惟須受投資選項手冊中投資選項一般資料第3部分「暫停及暫緩交易」的限制所規限。

如您現有的定期增額保費分配指示涉及分配至即將停止接受認購的投資選項，您必須透過填妥由宏利提供的有關表格，按照保單合約的規定更改您的分配指示以剔除該投資選項。我們如在知會您該停止接受認購之事宜的通知書內所述的指定日期前仍未接獲有關指示，則我們可按照有關通知書內所述安排並按我們之決定作出定期增額保費分配。

宏利可事先給予不少於一個月的通知或符合相關監管規定的較短通知期，從而更改以上要求。

4. 投資選項

您可參閱投資選項手冊以了解保單提供的投資選項的詳情，和相應相關基金的銷售文件以了解詳情，宏利可應您要求免費提供該等文件。

宏利可於以下任何事件發生時，事先給予不少於一個月的書面通知或符合相關監管規定的較短通知期：

i. 終止任何投資選項；
ii. 停止接受任何投資選項之任何未來投資；及
iii. 合併任何投資選項。

您亦可參閱計劃的保單條款以了解有關之條款及條件。

每次繳款就每項投資選項的最少保費分配須符合以下要求：

保費類型	每次繳款就每項投資選項的最少保費分配
首次整付保費	150美元
一筆過增額保費	150美元
定期增額保費	150美元

宏利可事先給予不少於一個月的通知或符合相關監管規定的較短通知期，從而更改以上最低要求。

5. 長期客戶帳戶

長期客戶帳戶是一個名義帳戶，旨在讓您了解我們如何釐定您的戶口價值哪一部分 (i) 不再需要被徵收任何提早贖回費及 (ii) 享有長期客戶獎賞。為免存疑，歸屬於長期客戶帳戶的價值仍構成戶口價值的一部分，因此將被徵收列於本產品說明書第12部分「費用和收費」的其他費用和收費。

由首次整付保費、增額保費及其相關之迎新獎賞所衍生的投資選項單位，一旦相應保費存入日起計已達5年時將成為長期客戶帳戶之一部份。

有關長期客戶帳戶結餘的最新資訊，可於宏利網站（www.manulife.com.hk）查閱，亦可致電宏利客戶服務熱線2108 1110查詢。

任何長期客戶獎賞一旦存入保單後將立即成為長期客戶帳戶之一部份。

有關長期客戶獎賞的資格及計算詳情，您可參閱本產品說明書第8部分「長期客戶獎賞」。

6. 人壽保障

如受保人於保單生效期間不幸身故，我們將會支付身故賠償，金額相等於戶口價值的105%。

然而，若受保人因自殺而身亡，不論事發時精神是否健全，自殺賠償將以下列 (i) 及 (ii) 之總和計算：

i. 保費存入日距離自殺日多於1年的保費所衍生的相應價值的105%；及

ii. 保費存入日距離自殺日1年或更短的保費所衍生的相應價值的100%，扣除就該已繳保費所存入的迎新獎賞之原額。

有關迎新獎賞的詳情，請參閱本產品說明書第7部分「迎新獎賞」。您可致電宏利客戶服務熱線2108 1110查詢每一項投資選項的對應保費存入日。

請注意，鑒於身故賠償與戶口價值掛鈎，而戶口價值由宏利參照投資選項之相關基金的表現而計算或釐定，因此身故賠償會受投資風險及波動所影響。應付的身故賠償或會大幅低於您已付的保費，並可能不足以應付您的個別需要。

我們會於申索人向宏利提出身故賠償／自殺賠償申請(連同受保人的死亡證明)之接獲日起計的10個營業日內處理該身故索償。

身故賠償／自殺賠償將根據緊接身故索償之接獲日的下一個估值日的投資選項單位價格計算。

宏利會於身故索償接獲日的21個營業日內支付身故賠償／自殺賠償，惟須受投資選項手冊中投資選項一般資料第3部分「暫停及暫緩交易」的限制所規限，並在該情況結束後，在可行的情況下盡快付款。

於身故索償接獲日至支付身故賠償／自殺賠償當日期間，宏利不會就身故賠償／自殺賠償支付任何利息，亦不會由保單扣除費用及收費。

說明例子

以下假設例子僅供說明之用，以闡述如何計算身故賠償／自殺賠償：

假設保單於2023年9月1日簽發時，首次整付保費為90,000美元。隨後，保單持有人於2024年4月1日遞交了繳付一筆過增額保費20,000美元的申請。

未曾作出任何部分款項提取。

保費存入日	保費類型	已繳保費金額	已存入的迎新獎賞
2023年9月1日	首次整付保費	90,000美元	90美元(已繳保費之0.1%)
2024年4月1日	一筆過增額保費	20,000美元	20美元(已繳保費之0.1%)

若受保人於2024年11月21日不幸身故，而申索人提出的身故索償之接獲日為2024年11月28日：

保費存入日	保費類型	截至2024年11月29日為止由相關已繳保費所衍生之價值 (即緊接索償接獲日的下一個估值日)
2023年9月1日	首次整付保費	91,900美元
2024年4月1日	一筆過增額保費	20,100美元
總額 (戶口價值)		**112,000美元**

應付身故賠償為

=戶口價值的105%
= 105% x 112,000美元
= 117,600美元

但假若受保人於2024年11月21日自殺身亡，自殺賠償將會等於：

	保費存入日距離自殺日多於1年的保費所衍生的相應價值的105%		105% x 91,900美元		96,495美元		
=	+	=	+	=	+	=	116,575美元
	保費存入日距離自殺日1年或更短的保費所衍生的相應價值的100%，扣除就該已繳保費所存入的迎新獎賞之原額		(100% x 20,100美元 – 20美元)		20,080美元		

7. 迎新獎賞

保單就繳付的首次整付保費及每筆增額保費享有迎新獎賞。

迎新獎賞金額的計算方法如下：

迎新獎賞 = 首次整付保費或增額保費的金額 × 迎新獎賞率

迎新獎賞率目前 為0.1%

迎新獎賞將會根據對應保費繳付時的投資選項分配指示，作為額外單位分配。該等額外單位將連同有關繳付保費，以緊接保費存入日的下一個估值日之單位價格存入保單。

收回迎新獎賞

迎新獎賞將在發生以下事件時被收回：

事件	被收回金額
於冷靜期內取消保單	已存入的迎新獎賞原額
受保人因自殺而身亡，不論事發時精神是否健全	由自殺當日起計前1年內存入的迎新獎賞原額

為免存疑，收回的迎新獎賞為已存入的迎新獎賞原額，而並不會就該等分配至迎新獎賞之投資選項單位的投資收益或虧損或所收取的費用及收費作出任何調整。

重要事項：

- **迎新獎賞率並不代表保單持有人之投資的回報率或表現。**
- **迎新獎賞構成戶口價值的一部分，因此將被徵收列於本產品說明書第12部分「費用和收費」的費用和收費。**

8. 長期客戶獎賞

於保單生效期間，由第6個保單周年日開始及隨後的每個保單周年日，保單將可享有長期客戶獎賞，惟於緊接相關保單周年日前的過去12個保單月份，每個保單月份屆滿時的長期客戶帳戶價值之總和除以12後（「長期客戶帳戶平均結餘」)須超過20,000美元。例如：用以釐定於第6個保單周年日的長期客戶獎賞的長期客戶帳戶平均結餘，是由第61至第72個保單月份的每個保單月份屆滿時的長期客戶帳戶價值之總和再除以12。

長期客戶獎賞按層級計算，每個層級有其對應的獎賞率。應付的長期客戶獎賞金額的計算方法如下：

長期客戶獎賞 = [每層級的長期客戶帳戶平均結餘 × 適用的長期客戶獎賞率] 之總和

請參照下表以了解層級分類及對應的獎賞率。

長期客戶帳戶平均結餘	適用於該層級的長期客戶獎賞率
第一層級：由超過20,000美元至50,000美元	0.2%
第二層級：由超過50,000美元至100,000美元	0.3%
第三層級：超過100,000美元的任何金額	0.5%

長期客戶獎賞會在可行的情況下，儘早於相關保單周年日起計的一個月內存入保單。

長期客戶獎賞率並不代表保單持有人之投資的回報率或表現。

說明例子

以下假設例子僅供說明之用，以闡述如何計算長期客戶獎賞：

假設保單於2023年9月1日簽發時，首次整付保費為111,000美元，而迎新獎賞則為111美元。
於第六個保單週年日，長期客戶帳戶平均結餘為120,000美元，因此，此保單可享有長期客戶獎賞。

第六個保單週年日的應付長期客戶獎賞金額為：

適用的長期客戶獎賞率 (A)	長期客戶帳戶平均結餘 (B)	該層級的長期客戶獎賞 (A) x (B)
不適用	20,000美元	0美元
0.2% (第一層級)	30,000美元	60美元
0.3% (第二層級)	50,000美元	150美元
0.5% (第三層級)	20,000美元	100美元
總額	**120,000美元**	**310美元**

長期客戶獎賞將以相關獎賞存入當時的單位價格計算存入保單內。

長期客戶獎賞將按存入相關獎賞當日仍接受認購的所持有投資選項價值之比例，分配相應的投資選項單位。如保單內所持有的全部投資選項均不接受認購，長期客戶獎賞全額將分配至宏利可全權酌情下不時決定的投資選項，而該投資選項的對應相關基金投資於固定收益或貨幣市場，並為最低風險水平。

倘若保單於已符合資格享有的長期客戶獎賞存入保單前終止，該已符合資格享有的長期客戶獎賞仍會作為因該終止而支付之金額的一部份派發。

有關長期客戶帳戶平均結餘的資訊，可於宏利網站（www.manulife.com.hk）查閱，亦可致電宏利客戶服務熱線2108 1110查詢。

重要事項：

- **由於長期客戶獎賞率及長期客戶獎賞金額皆取決於長期客戶帳戶平均結餘，故任何提取部分款項將減少存入保單的長期客戶獎賞，當長期客戶帳戶平均結餘低至20,000美元或以下時，便可能立即失去享有長期客戶獎賞的權利。**

- **長期客戶獎賞構成戶口價值的一部分，故此，除提早贖回費外，需被徵收本產品說明書第12部分「費用和收費」所列明的費用和收費。**

9. 提取部分款項

保單持有人亦可透過指明贖回所選擇投資選項的單位提取部分款項，惟需支付任何適用的提早贖回費。提取部分款項須符合以下條件：

i. 每次申請的最低提取金額為1,000美元

ii. 緊接提取部分款項後每一項投資選項的最低價值為150美元，除非該項投資選項的所有單位已被贖回；及

iii. 緊接提取部分款項後的最低戶口價值為5,000美元。

如未能符合上述任何一項最低要求，提取部分款項指示將不予處理。

宏利可事先給予不少於一個月的通知或符合相關監管規定的較短通知期，從而更改每次申請最低提款金額、提取部分款項後每一項投資選項的最低價值或提取部分款項後的最低戶口價值的要求。

宏利會於提取部分款項申請的接獲日，就於指示中的投資選項單位進行贖回，而保單持有人須指明贖回的確實單位數目。提取部分款項金額會根據緊接該提取部分款項申請接獲日的下一個估值日相關投資選項的單位價格計算。**提取部分款項金額將被徵收不同費率的提早贖回費，上限為贖回金額的5%，而提早贖回費率取決於該提取部分款項所贖回單位的對應保費之保費存入日。提取部分款項的淨金額為扣除任何適用的提早贖回費後之贖回金額。提早贖回費詳情及其說明例子請參閱本產品說明書第12部分「費用及收費」。**您可致電宏利客戶服務熱線2108 1110查詢每一項投資選項對應的保費存入日。

當贖回程序完成後，我們會於提取部分款項申請接獲日後的21個營業日內向您支付提取部分款項的淨金額，但根據投資選項手冊中投資選項一般資料第3部分「暫停及暫緩交易」下交易暫停或暫緩的情況除外，並在該等情況結束後，在可行的情況下盡快付款。**我們不會接受提取部分款項淨金額的退還。**

宏利無需就提取部分款項申請接獲日至付款當日期間支付任何利息。

如保單下已繳付任何增額保費，所選定的投資選項之單位會按「先進先出」的原則進行贖回，即是當每次您提出提取部分款項申請時，我們會先從長期客戶帳戶贖回單位，然後贖回由保費存入日最早的已繳保費所衍生之單位(即最低的提早贖回費率)。在此情況下，請注意提取部分款項金額可能會被徵收不同費率的提早贖回費，而提早贖回費率會按對應保費的保費存入日而定。

有關每一項投資選項的結餘、保單戶口價值(包括長期客戶帳戶結餘)以及適用的提早贖回費率的最新資訊，可於宏利網站(www.manulife.com.hk)查閱，亦可致電宏利客戶服務熱線2108 1110查詢。

宏利可事先給予不少於一個月的通知或符合相關監管規定的較短通知期，從而更改提取部分款項的要求，包括但不限於每次申請的最低提取金額、緊接提取部分款項後每一項投資選項價值的最低要求及緊接提取部分款項後的最低戶口價值要求。

從戶口價值提取部分款項或會導致損失大筆本金及／或將派發的獎賞。如相關基金表現欠佳，或會進一步擴大投資虧損，而一切費用及收費仍可被扣除。提取部分款項還將減少戶口價值，因此應支付的身故賠償和獎賞亦將減少。若保單價值降至零時，保單便會終止。

10. 轉換

保單持有人可不時免費就各投資選項中作出轉換。

每次從一項投資選項轉換至另一項投資選項的最低轉換金額為150美元及在緊接每次轉出後該投資選項的最低剩餘價值為150美元， 除非該投資選項的所有單位會被轉出。

宏利可事先給予不少於一個月的通知或符合相關監管規定的較短通知期，從而更改最低轉換金額或轉出後投資選項最低剩餘價值的要求。

宏利會於轉換申請接獲日進行您的轉換申請，並根據緊接轉換申請接獲日的下一個估值日的單位價格就轉出所選擇的投資選項單位進行贖回。

我們將根據收到上述贖回之金額時緊接的下一個估值日的單位價格，將該贖回金額分配至轉入投資選項。宏利不會就轉換申請接獲日至轉入投資選項單位分配日期間支付任何利息。

整個轉換程序將於轉換申請接獲日起計的7個營業日內完成，惟轉換程序可能根據投資選項手冊中投資選項一般資料第3部分「暫停及暫緩交易」暫停或暫緩。

如保單下已繳付任何增額保費，所選定的投資選項之單位會按「先進先出」的原則轉出，即是當每次您提出轉換申請時，我們會先從長期客戶帳戶贖回單位，然後贖回由保費存入日最早的已繳保費所衍生之單位。您可致電宏利客戶服務熱線2108 1110查詢每一項投資選項對應的保費存入日。

有關每一項投資選項結餘、保單戶口價值(包括長期客戶帳戶結餘)以及適用的提早贖回費率的最新資訊，可於宏利網站（www.manulife.com.hk）查閱，亦可致電宏利客戶服務熱線2108 1110查詢。

宏利可隨時終止允許轉換至任何投資選項，並在合理及可行的情況下盡快通知保單持有人。

宏利可事先給予不少於一個月的通知或符合相關監管規定的較短通知期，從而更改轉換的要求，包括但不限於最低轉換金額或轉出後投資選項的最低剩餘價值。

說明例子

以下假設例子僅供說明之用，以闡述轉換如何運作：

假設Karen的保單於2023年8月1日簽發時，並隨後於2027年4月1日繳付了一筆過增額保費。Karen於2028年8月1日申請將40,000個投資選項A的單位轉換至投資選項B。

於2028年8月1日時Karen的保單所持單位之明細:

長期客戶帳戶下的所持單位

長期客戶帳戶下	單位數量
長期客戶帳戶*	
- 投資選項A	30,000

其餘由保費存入日為2028年8月1日起計過去5年內之保費所衍生之所持單位

保費存入日	單位數量
2027年4月1日	
- 投資選項A	40,000

由歸屬於長期客戶帳戶之投資選項A轉出的單位數量	= 30,000
由保費存入日為2027年4月1日之保費所衍生之投資選項A轉出的單位數量	= 40,000 – 30,000 = 10,000

假若投資選項A於轉出時的相關估值日之單位價格為2美元，而投資選項B於轉入時的相關估值日之單位價格為5美元。

轉入至歸屬於長期客戶帳戶之投資選項B的單位數量	= 30,000 x 2美元 / 5美元 = 12,000
轉入至保費存入日為2027年4月1日之保費所衍生之投資選項B的單位數量	= 10,000 x 2美元 / 5美元 = 4,000

轉換後的保單所持單位之明細:

長期客戶帳戶下的所持單位

長期客戶帳戶下*	單位數量
- 投資選項A	0
- 投資選項B	12,000

其餘由保費存入日為轉換完成當日起計過去5年內之保費所衍生之所持單位

保費存入日	單位數量
2027年4月1日	
- 投資選項A	30,000
- 投資選項B	4,000

* 在2028年4月1日時，由首次整付保費及其相應的迎新獎賞之保費存入日起計已達5年，因此全部有關的投資選項單位會成為長期客戶帳戶之一部份。

11. 保單退保

保單持有人可透過贖回保單所有投資選項單位進行退保，**贖回金額將被徵收不同費率的提早贖回費，上限為贖回金額的5%，而提早贖回費率取決於對應保費之保費存入日。保單退保的淨金額為扣除任何適用的提早贖回費後之贖回金額。提早贖回費的詳情及說明例子請參閱本產品說明書第12部分「費用及收費」。** 您可致電宏利客戶服務熱線2108 1110查詢每一項投資選項對應的保費存入日。

我們會於保單退保申請接獲日，就保單的所有投資選項單位進行贖回。戶口價值會根據緊接保單退保申請接獲日的下一個估值日投資選項的單位價格計算。

當贖回程序完成後，我們會於保單退保申請接獲日後的21個營業日內向您支付保單退保的淨金額 (即戶口價值扣除任何適用的提早贖回費)，但根據投資選項手冊中投資選項一般資料第3部分「暫停及暫緩交易」下交易暫停或暫緩的情況除外，並在該等情況結束後，在可行的情況下盡快付款。**我們不會接受保單退保淨金額的退還。**

宏利不會就保單退保申請接獲日至付款當日期間支付任何利息。

宏利可事先給予不少於一個月的通知或符合相關監管規定的較短通知期，從而更改保單退保要求。

有關每一項投資選項的結餘、保單戶口價值(包括長期客戶帳戶結餘)以及適用的提早贖回費率的最新資訊，可於宏利網站 (www.manulife.com.hk) 查閱，亦可致電宏利客戶服務熱線2108 1110查詢。

提早退保或會導致損失大筆本金及／或將派發的獎賞。如相關基金表現欠佳，或會進一步擴大投資虧損，而一切費用及收費仍可被扣除。若保單價值降至零時，保單便會終止。

12. 費用及收費

宏利保留權利可事先給予不少於一個月的通知或符合相關監管規定的較短通知期，更改下列費用及收費及／或施加新的費用及收費。

計劃層面上的費用及收費：

平台費

	按年計算收費	何時及如何扣除收費
保單管理費用	於保單年期內, 每年為戶口價值的1.5% (即1.5% ÷ 12 = 每月0.125%)。	• 每月以自動贖回投資選項單位方式於保單生效日及每個保單月結日從戶口價值中扣除。 • 以每項投資選項的價值按比例扣除。
提取部分款項及提早退保的收費		
提早贖回費	視乎每筆已繳保費的相關保費存入日起計之年數，按提取部分款項或保單退保之贖回金額，收取一定百分比的費用。 **由各個保費存入日起計之年數** / **提早贖回費率 (贖回金額之%)** 少於1 年 5% 少於2年 4% 少於3年 3% 少於4年 2% 少於5年 1% 5年或以上 0% 提早贖回費 = 贖回金額×適用的提早贖回費率 如已繳付任何增額保費，所選定的投資選項之單位會按「先進先出」的原則進行贖回，即是當每次提取部分款項申請時，我們會先從長期客戶帳戶贖回單位，然後贖回由保費存入日最早的保費所衍生之單位（即最低的提早贖回費率）。 為免存疑，歸屬於長期客戶帳戶贖回的金額（當中包括由相應保費存入日起計已達5年之投資選項的單位）並不會被徵收提早贖回費。	• 適用於每筆已繳保費的相關保費存入日起計首5年 。 • 於支付予保單持有人的贖回金額中扣除。

有關提取部分款項及保單退保的詳情，請分別參閱本產品說明書第9部分「提取部分款項」及第11部分「保單退保」。您可致電宏利客戶服務熱線2108 1110查詢每一項投資選項對應的保費存入日。

請參閱以下說明例子以了解提早贖回費的計算。

由於費用及收費根據保單的戶口價值計算，有關每一項投資選項的結餘、保單戶口價值(包括長期客戶帳戶結餘) 以及適用的提早贖回費率的最新資訊，您可於宏利網站（www.manulife.com.hk）查閱，亦可致電宏利客戶服務熱線2108 1110查詢。

說明例子1

以下假設例子僅供說明之用，以闡述如何計算提早贖回費：

- 當保單於2023年9月1日簽發時，繳付的首次整付保費(81,000美元)連同迎新獎賞(81美元) 全數分配至投資選項A。
- 於2026年10月12日，投資選項A的半數所持單位轉換至投資選項B。
- 於2027年12月1日，保單持有人申請提取投資選項B的全數所持單位。

假設於2027年12月2日(即緊接提取部分款項申請接獲日的下一個估值日)的戶口價值如下：

保費存入日	戶口價值 於2027年12月2日的假設結餘	提早贖回費 適用費率
2023年9月1日		
- 投資選項A	39,000美元	1%^
- 投資選項B	46,500美元	1%^
總額	**85,500美元**	-

^由於2023年9月1日與2027年12月2日之間相距不足5年，因此用以計算與保費存入日為2023年9月1日之首次整付保費有關的提早贖回費之適用費率為1%。

客戶可於宏利網站（www.manulife.com.hk）或致電宏利客戶服務熱線2108 1110查詢適用的提早贖回費率。

提取金額	= 投資選項B的價值 = 46,500美元
提早贖回費	=提取金額 x 適用的提早贖回費率 = 46,500美元 x 1% = 465美元
支付予保單持有人的金額	=提取金額–提早贖回費 = 46,500美元 – 465美元 = 46,035美元

說明例子2

以下假設例子僅供說明之用，以闡述如何計算提早贖回費：

- 當保單於2023年8月1日簽發時，繳付的首次整付保費(80,000美元)連同迎新獎賞(80美元)全數分配至投資選項A。
- 於2026年6月1日，投資選項A的半數所持單位轉換至投資選項B，並且，繳付的一筆過增額保費(30,000美元)連同迎新獎賞(30美元)全數分配至投資選項B。
- 於2027年4月1日，繳付的一筆過增額保費(10,000美元)連同迎新獎賞(10美元)全數分配至投資選項C。
- 於2028年8月1日，保單持有人申請提取投資選項B的全數所持單位。

假設於2028年8月2日(即緊接提取部分款項申請接獲日的下一個估值日)的戶口價值如下：

長期客戶帳戶下的所持單位

長期客戶帳戶下*	結餘 於2028年8月2日的假設結餘	提早贖回費 適用費率
- 投資選項A	41,300美元	0%
- 投資選項B	49,000美元	0%

其餘由保費存入日為2028年8月2日起計過去5年內之保費所衍生之所持單位

保費存入日	結餘 於2028年8月2日的假設結餘	提早贖回費 適用費率
2026年6月1日		
- 投資選項B	22,500美元	3%^
2027年4月1日		
- 投資選項C	10,400美元	4%#
總額 (戶口價值)	**123,200美元**	

* 在2028年8月1日，由首次整付保費及其相應的迎新獎賞之保費存入日起計已達5年，因此全部有關的投資選項單位會成為長期客戶帳戶之一部份。

^ 由於2026年6月1日與2028年8月2日之間相距不足3年，因此用以計算與保費存入日為2026年6月1日之增額保費有關的提早贖回費之適用費率為3%。

由於2027年4月1日與2028年8月2日之間相距不足2年，因此用以計算與保費存入日為2027年4月1日之增額保費有關的提早贖回費之適用費率為4%。

客戶可於宏利網站 (www.manulife.com.hk) 或致電宏利客戶服務熱線2108 1110查詢適用的提早贖回費率。

提取金額	= 投資選項B的結餘 = 49,000美元 + 22,500美元 = 71,500美元
提早贖回費	= 提取金額 x適用的提早贖回費率 = 49,000美元 x 0% + 22,500美元 x 3% = 675美元
支付予保單持有人的金額	= 提取金額 – 提早贖回費 = 71,500美元 – 675美元 = 70,825美元

另外，假若保單持有人於2028年8月1日決定退保

提取金額	= 投資選項A的結餘+投資選項B的結餘+投資選項C的結餘 = 41,300美元 + (49,000美元 + 22,500美元) + 10,400美元 = 123,200美元
提早贖回費	= 須被徵收提早贖回費的提取金額 x 適用的提早贖回費率 = 41,300美元 x 0% + 49,000美元 x 0% + 22,500美元 x 3% + 10,400美元 x 4% = 0美元 + 0美元 + 675美元 + 416美元 = 1,091美元
支付予保單持有人的金額	= 提取金額－提早贖回費 = 123,200美元 – 1,091美元 = 122,109美元

相關基金層面

投資選項的相關基金或會另行徵收費用及收費，如業績表現費、買賣差價、墊支費用及／或其他雜項費用及收費。保單持有人不需直接繳付這些費用及收費，此等費用及收費將會被扣減並反映於相關基金的單位價格中。詳情請參閱相關基金之銷售文件，宏利可應您的要求免費提供該等文件。

13. 終止

終止保單

如發生下述事件，本保單將即時終止(以最先發生者為準)：

i. 批核受保人身故索償申請當日(詳情請參閱本產品說明書第6部分「人壽保障」)；或

ii. 宏利批准保單持有人的退保書面申請當日(詳情請參閱本產品說明書第11部分「保單退保」)；或

iii. 於保單的戶口價值跌至零當日起計的六個月之寬限期屆滿時，而保單的戶口價值於整個寬限期內維持於零*。

一旦終止保單，保單持有人將會失去保單下所有利益(包括人壽保障)。

除上述第(i)及第(iii)項情況外，保單終止時可能會被徵收提早贖回費，換言之，保單因上述第(ii)項情況終止時有可能被徵收提早贖回費，保單退保的淨金額或會低於戶口價值。

計劃提供終生人壽保障，故保單並無期滿日。

*敬請不時於宏利網站（www.manulife.com.hk）及保單的定期報告，查閱最新的保單戶口價值(包括長期客戶帳戶結餘)，您亦可致電宏利客戶服務熱線2108 1110查詢有關資訊。為免因出現上述第(iii)項情況而導致終止保單，如戶口價值正下跌至接近零或已跌至零，您可考慮支付自選增額保費。

終止投資選項

宏利可事先給予不少於一個月的通知或符合相關監管規定的較短通知期，從而透過下述方式終止任何投資選項：

- 按照宏利於通知時所規定的方法，將被終止的投資選項的價值轉換至另一投資選項的價值。如本保單內將被轉換的投資選項存有價值，保單持有人可要求將該投資選項轉換至另一投資選項。宏利如在通知您該終止的通知書中所述的指定日期前仍未收到有關申請，宏利可按照通知書所述安排將相關投資選項轉換至另一投資選項；及／或

- 將投資選項的價值與另一投資選項合併，並令相關的投資選項終止。如本保單內將作合併或將被終止的投資選項存有價值，保單持有人可要求將該投資選項轉換至另一投資選項。宏利如在通知您該合併或終止的通知書中所述的指定日期前仍未收到有關申請，宏利可按照通知書所述安排作出合併或終止。

14. 一般資料

14.1 客戶通訊

- 宏利網站(www.manulife.com.hk)提供多項電子通訊服務。保單持有人可隨時查閱最新的戶口價值及其他保單資料。此外，網站亦會提供投資選項每日報價及簡介等的最新資料。保單持有人亦可致電宏利的客戶服務熱線2108 1110查詢價格。有關認購、提取部分款項、保單退保或轉換的通知書會於有關交易完成後發給保單持有人。

- 宏利會向保單持有人提供定期報告，概述保單內每項所選擇投資選項價值、戶口價值及報告期內曾進行的交易。

- 投資選項的單位價格可於宏利網站(www.manulife.com.hk) 查閱，保單持有人亦可致電宏利的客戶服務熱線2108 1110查詢價格。

- 如有任何查詢或欲索取計劃及／或投資選項之相關基金的銷售文件，保單持有人可聯絡宏利的專業保險顧問。保單持有人亦可致電宏利客戶服務熱線2108 1110查詢，或致電2510 3383／2510 3941以作出任何投訴。保單持有人亦可根據本產品說明書第14.15部分「相關各方」中宏利的通訊地址發出書面請求。

宏利可不時決定更改上述客戶通訊服務並通知保單持有人相關更改。

14.2 冷靜期

冷靜期指緊接

i. 保單；或

ii. 冷靜期通知書(該通知書是與保單分開並隨附於迎新信件發予您或您的指定代表的通知書，以告知您可在該 21個曆日的限期內取消保單的權利)

交付予閣下或閣下的指定代表之日起計的**21個曆日**期間，以較早者為準。為免生疑問，交付保單或冷靜期通知書當天並不包括在計算21個曆日的期間內。然而，若第21個曆日當天並非工作天，則冷靜期將包括隨後的工作天的一天在內。

保單持有人有權在冷靜期內以書面通知宏利要求取消保單並取回任何已繳保費。凡於冷靜期內取消或終止保單，就該次取消或終止保單前由支付派發投資選項向您派發的股息將被扣除，而退還予您的保費將按照下述方式計算((i) 已扣除提取款項(如有)及任何宏利於保單取消或終止前向您派發的任何股息的已繳總保費； 或 (ii) 已扣除任何市值調整後的已繳總保費，以較低者為準)及任何已繳保費徵費。市值調整的計算將只參照宏利於變現以保單的已繳保費所作之投資而獲取的資產時 ， 其所可能出現之虧損 ，與簽發保單有關的費用或佣金支出並不計算在市值調整之內。

14.3 借貸權

計劃並無借貸權。每一項投資選項可能間接地受其相關基金固有的額外借貸及投資限制所影響。詳情請參閱相關基金的銷售文件，宏利可應要求免費提供該等文件。

14.4 付款

保單終止後(適用於支付身故賠償、 自殺賠償及退保價值)，待宏利接獲受保人身故和年齡的充分證明或當保單退保以提取戶口價值時(以較先出現者為準)，宏利將按保單的條款支付款項。當收取有關款項時需出示保單並履行及依循由宏利釐定及不時修訂之身故索償／保單退保(適用者為準)程序。款項一經支付，宏利就保單的責任將完全解除。

14.5 進位調整

戶口價值將調整至小數點後兩位數，已發行及獲分配之單位將調整至小數點後四位數，調整後的任何結餘或差額將由宏利承擔或歸於本公司所有。

宏利可事先給予不少於一個月的通知或符合相關監管規定的較短通知期，從而不時更改上述進位調整規定。

14.6 特殊情況

特殊情況指包括但不限於颱風、風暴、惡劣天氣、通訊工具故障、軍事事件及任何其他超出宏利控制範圍而導致宏利正常業務中斷的情況。

14.7 稅項

因保單而可能享有稅務優惠與否，視乎適用於保單持有人個別情況的稅務法律。保單持有人應就其個別稅務情況尋求專業意見。

14.8 稅務合規

根據美國《海外帳戶稅收合規法案》(「海外帳戶稅收合規法案」)，外國金融機構(「海外金融機構」)須向美國國內稅收署(「美國稅務局」)報告關於在美國境外在該海外金融機構開設帳戶的美國人的某些資料，並取得該等美國人對該海外金融機構向美國稅務局轉交該等資料的同意。未就海外帳戶稅收合規法案與美國稅務局簽署協議(「海外金融機構協議」)、或不同意遵守海外金融機構協議要求和／或未因其他原因獲得上述行為豁免的海外金融機構(稱為「非參與海外金融機構」)源自於美國的所有「須預提款項」(定義見海外帳戶稅收合規法案，初期包括股息、利息和某些衍生付款)將面臨30%的預提稅(「海外帳戶稅收合規法案預提稅」)。

美國與香港已經達成一項跨政府協議(「跨政府協議」)，以便於香港的海外金融機構遵守海外帳戶稅收合規法案，該協議將為香港的海外金融機構創設一個框架，使其可依賴於一套簡化的盡職調查程序：(i) 查明美國身份，(ii) 尋求其美國保單持有人對披露的同意，和(iii)向美國稅務局報告該等保單持有人的相關稅務資料。

海外帳戶稅收合規法案適用於宏利和本計劃。宏利為參與海外金融機構。宏利承諾遵守海外帳戶稅收合規法案。為此，宏利要求保單持有人：

i. 向宏利提供某些資料，包括(如適用)保單持有人的美國身份識別詳情(如姓名、地址、美國聯邦納稅人識別號碼等)；和

ii. 同意宏利向美國稅務局報告該等資料及保單持有人的帳戶資料(如帳戶餘額、利息和股息所得及提取)。

如果保單持有人未遵守該等義務(即成為「不合規帳戶持有人」)，則宏利須向美國稅務局報告不同意的美國帳戶的帳戶餘額、付款金額和次數的「匯總資料」。

在某些情況下，宏利須對保單持有人的保單作出的收付款項實行海外帳戶稅收合規法案預提稅。目前，宏利僅在下述情形下須徵收海外帳戶稅收合規法案預提稅：

i. 如果香港稅務局未根據跨政府協議(和香港與美國訂立的相關稅務資料交換協定)與美國稅務局交換資料，在這種情況下，宏利可能須對向保單持有人的保單支付的須預提款項中扣減和預扣海外帳戶稅收合規法案預提稅並匯付給美國稅務局；和

ii. 如果保單持有人(或任何其他帳戶持有人)為非參與海外金融機構，在這種情況下，宏利可能須對向保單持有人的保單支付的須預扣款項中扣除和預提海外帳戶稅收合規法案預提稅並匯付給美國稅務局。

對於海外帳戶稅收合規法案對保單持有人及保單持有人的保單可能具有的影響，保單持有人應尋求獨立的專業諮詢意見。

14.9 自動交換財務帳戶資料(AEOI)

AEOI 是指以自動形式交換財務帳戶資料以提升稅務透明度及打擊跨境逃稅的一套國際標準。經濟合作與發展組織(OECD)於2014 年7 月頒佈了一套標準，要求全球各地政府向包括保險公司在內的財務機構(下稱「財務機構」)索取特財務帳戶的資料，並與其他海外稅務管轄區自動交換該等資料。「通用報告準則」(CRS)規定參與管轄區的財務機構必須：

i. 透過新帳戶的盡職審查程序及現有帳戶的盡職審查程序，識辨新客戶和現有客戶的稅務居民所在國家／司法管轄區。

ii. 向當地政府匯報客戶（包括個人、實體及個別實體帳戶的控權人）的特定財務資料，方便政府與有關客戶作為稅務居民的所屬海外國家／司法管轄區的政府交換該等財務資料。

香港特別行政區政府已承諾實施AEOI。在2016年6月30日正式生效的《2016年稅務(修訂)(第3號)條例》（下稱「稅務條例」）為香港於2017年1月1日實施AEOI/CRS訂下立法框架。香港將於2018年年底前與已與香港簽署AEOI協定的海外稅務管轄區（下稱「AEOI夥伴」）進行首次資料交換。

宏利作為稅務條例下的申報財務機構，必須遵守以下規定，以便稅務局與其他AEOI 夥伴自動交換特定財務帳戶資料：

i. 將特定帳戶識辨為「不獲豁除的財務帳戶」(NEFA)；

ii. 識辨NEFA持有人及特定NEFA持有實體就稅務目的而言所定居之司法管轄區；

iii. 斷定特定NEFA持有實體的身分為「被動非財務實體」，並識辨其「控權人」就稅務目的而言所定居之司法管轄區；

iv. 收集NEFA的特定資料（下稱「所需資料」）；及

v. 向稅務局提供特定所需資料。

由2017 年1 月1 日起，投保CRS 範圍以內產品的客戶必須填妥CRS 自我證明，並符合CRS 新帳戶的盡職審查規定方可獲發保單。客戶若未能向宏利提交已填妥的有效CRS 自我證明，將不符合CRS 範圍以內產品或保單的投保資格。

客戶於保單簽發後，倘宏利因資料不足而未能確定客戶是否為非申報對象，則客戶可能須要在某些特定情況下（例如：更改擁有權或更改個人資料）再次填妥類似的CRS 自我證明。假如客戶拒絕提供有效的CRS 自我證明或合理解釋和證明文件（如適用）以支持CRS 自我證明的合理性，該客戶一律被視為其所持有身分標記之所屬國家／司法管轄區的申報對象。

根據稅務條例，客戶向財務機構提供CRS 自我證明時，明知或罔顧所提交的資料在要項上具誤導性、虛假或不正確，便屬違法。罰則為第三級罰款（即10,000 港元）。此舉是為確保香港在有效實施方面能符合國際標準。

保單持有人及受益人的個人資料（例如：姓名、地址、稅務居民身分的所屬司法管轄區、稅務編號 (TIN)及出生日期和地點）和財務帳戶資料（例如：帳戶號碼、帳戶結餘或價值（於年度終結時）及所適用的財務資產於有關年度的相關利息、紅利和出售收益淨額），可由宏利向稅務局匯報，並由該局與保單持有人及受益人可能是其稅務居民的一個或多個國家／司法管轄區之稅務機關交換。保單持有人或受益人若未能提供任何所需資料，宏利保留權利採取任何適當行動務求能遵守適用法例及規定。

宏利不會向客戶提供任何稅務或法律建議。客戶如對稅務居民身分及／或AEOI/CRS 對其本人或其財務帳戶構成的影響存有任何疑問，應向獨立專業人士徵詢意見。

14.10 保單貨幣

保單以美元計值。若向宏利支付的金額或由宏利應付的金額的貨幣並非保單貨幣，該金額將由該其他貨幣兌換至保單貨幣或由保單貨幣兌換至該其他貨幣(視情況而定)，所使用的匯率是宏利可全權酌情下參考市場匯率及以真誠和商業上合理的方式不時釐定的現行匯率。有關每一項投資選項的基礎貨幣詳情，請參閱投資選項手冊。

14.11 第三者權利

《合約（第三者權利）條例》（第623章）(下稱「條例」) 不適用於閣下的保單。因此，除宏利及保單持有人外，任何不是保單某一方的人士(如第三者受益人)並不能根據「條例」強制執行保單的任何條款。

14.12 保費徵費

由2018 年1 月1 日起，凡在香港簽發的保單，保險業監管局將向保單持有人收取保費徵費。有關徵費及其收取安排之詳情，請瀏覽宏利網站www.manulife.com.hk/link/levy-zh。

14.13 管轄法律

計劃須受香港特別行政區的法律管轄，並根據該等法律加以詮釋。

14.14 宏利概覽

宏利人壽保險(國際) 有限公司(於百慕達註冊成立之有限責任公司) 是宏利金融有限公司的附屬公司。

14.15 相關各方

承保人

宏利人壽保險(國際) 有限公司
於百慕達註冊成立之有限責任公司
香港九龍觀塘偉業街223-231號
宏利金融中心22樓

通訊地址
香港郵政信箱201號

2023年5月印製

Manulife 宏利

MKTPP168C

Unless defined otherwise, capitalized terms shall have the same meanings ascribed to them in section 1 Definitions of this Product Brochure. Please refer to this section for definitions of various defined terms which are capitalized.

Important Notes

1. Manulife Investment Plus 2 (the "Plan"), being an investment-linked assurance scheme, is an insurance policy issued by Manulife (International) Limited (Incorporated in Bermuda with limited liability) ("Manulife" or "we" or "us"). Policyowner is referred to as "you" or "your" throughout the offering documents.
2. The premium you pay, after deduction of any fees and charges applicable to the Plan, will be invested by Manulife in the underlying funds corresponding to your selected Investment Choices. Your investments are therefore subject to the credit risks of Manulife.
3. The premiums you pay towards the insurance policy will become part of the assets of Manulife. You do not have any rights or ownership over any of those assets. Your recourse is against Manulife only.
4. The Investment Choices available under the Plan can have very different features and risk profiles. Some may be of high risk. Do not invest in the corresponding Investment Choices unless you fully understand and are willing to assume the risks associated with them. These instruments can be highly volatile and expose you to a high risk of loss. Please read the offering document of the Plan and offering documents of the underlying funds involved for details, including but not limited to their investment objectives and policies, risk factors and charges, which are made available by Manulife free of charge upon request.
5. Your potential return on investments is calculated or determined by Manulife with reference to the performance of the underlying funds corresponding to the Investment Choices you selected. Due to the various fees and charges levied by Manulife on the policy, the potential return on the policy as a whole may be lower than the return of the underlying fund corresponding to the Investment Choices you selected. You are subject to the investment risk.
6. The Account Value of the policy will be calculated by Manulife with reference to the performance of the underlying funds corresponding to the Investment Choices you select from time to time and the ongoing fees and charges which will continue to be deducted from the policy. The Units of each Investment Choices allocated to the policy are notional and solely for determining the Account Value and benefits under the policy.
7. Early surrender or partial withdrawal of the policy or policy termination may result in a significant loss of principal and/or bonuses awarded. Poor performance of underlying funds corresponding to the Investment Choices may further magnify your investment losses, while all fees and charges are still deductible.
8. The Plan is subject to an early redemption fee of up to 5% of the Account Value. It is only suitable for investors who are prepared to hold the investment for a long term period.
9. If you are not prepared to hold your policy for at least five years, the Plan is not suitable for you and it may be cheaper to purchase an insurance policy and make separate fund investments. You should seek independent professional advice.
10. Investment involves risks. You should not purchase this Plan unless you understand it and it has been explained to you how it is suitable for you. The final decision is yours.
11. The underlying funds of some of the Investment Choices annotated with "***" under the List of Investment Choices of the Investment Choice Brochure are derivative funds with net derivative exposure exceeding 50% of their net asset value. They may only be suitable for investors who understand the complicated structure of derivative product and the associated risks. You may incur significant loss if investing in such Investment Choices. You are strongly advised to exercise caution in relation to such Investment Choices. Please read the offering documents (including the product key facts statements) of the underlying funds for details of risks associated with the underlying funds.

12. Each of the Investment Choices denoted by their names ended with "(dist)" (collectively, the "Payout Distribution Investment Choices") under the List of Investment Choices of the Investment Choice Brochure is an investment choice with feature of aiming to distribute dividend on a regular basis. By choosing the Payout Distribution Investment Choices, you will receive the dividends if dividends are received by Manulife from the corresponding underlying funds. However, please note that:

- The corresponding underlying funds do not guarantee distribution of dividends, the frequency of distribution, and the amount or rate of dividends.
- Each of the underlying funds linked to the Payout Distribution Investment Choices may at its discretion pay dividend out of capital or gross income while charging / paying all or part of its fees and expenses to / out of its capital (i.e. effectively pay dividend out of capital). Such payment of dividends out of capital amounts to a return or withdrawal of part of the original investment or from any capital gains attributable to that original investment, and may result in an immediate reduction of the net asset value per share of the underlying funds after the distribution date, which may have negative impact on the prices of the respective Payout Distribution Investment Choices. Please also note that a positive distribution yield does not imply a positive return.
- The dividends from the Payout Distribution Investment Choices will reduce the Account Value and therefore the death benefit payable may be reduced as compared to the investment choices with dividend reinvestment.
- It may also lead to termination of the policy if the Account Value drops to zero.
- The amount of dividend paid by the Payout Distribution Investment Choices and the dividend composition information of the corresponding underlying fund for the last 12 months are made available by Manulife on request and also on the website of the Plan.
- Manulife may amend the distribution policy of the Plan (including its Investment Choices) subject to SFC's prior approval and by giving not less than one month's prior notice to you.
- You should not choose these Payout Distribution Investment Choices unless you understand them and they have been explained to you how they are suitable for you.

Notes

The offering documents of the Plan comprise the Principal Brochure and product key facts statement. The Principal Brochure of the Plan consists of Principal Brochure – Product Brochure (the "Product Brochure") and the Principal Brochure – Investment Choice Brochure (the "Investment Choice Brochure"). The Principal Brochure should be read in conjunction with the product key facts statement. The Product Brochure is published in May 2023.

This Principal Brochure is not a policy contract. You should refer to the policy provisions for the exact terms and conditions of the Plan. You will receive the policy provisions from Manulife when the policy is issued. A specimen copy of the policy provisions is also available from Manulife free of charge upon request (for example, by visiting in person at Manulife's office which address is stated in section 14.15 Parties Involved of this Product Brochure).

The Plan is issued by Manulife which accepts full responsibility for the accuracy of the information contained in the offering document at the date of publication and confirms, having made all reasonable enquiries, that to the best of its knowledge and belief there are no other facts the omission of which would make any statement misleading.

The Plan has been authorised by the Securities and Futures Commission in Hong Kong (the "SFC"). Such SFC authorisation is not a recommendation or endorsement of the Plan nor does it guarantee the commercial merits of the Plan or its performance. It does not mean the Plan is suitable for all investors nor is it an endorsement of its suitability for any particular investor or class of investors. The SFC does not take any responsibility for the contents of the offering document, makes no representation as to its accuracy or completeness, expressly disclaims any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of the offering document.

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1. Definitions

- "Account Value" is the total value of all Investment Choices under the policy. The value of each Investment Choice equals to the number of Units of the Investment Choice multiplied by the Unit Price of the Investment Choice of the relevant Valuation Day, after deduction of any fees and charges applicable to the Plan. For the avoidance of doubt, the balance of Loyalty Account forms part of the Account Value.

  The latest information of Account Value (including the balance of Loyalty Account) of the policy is available in Manulife's website – www.manulife.com.hk, the periodic statements of the policy and by contacting Manulife customer service hotline at 2108 1110.

- "Anniversary" means the same date of each subsequent year of the Policy Year Date. If there is no corresponding date in the year, then the Anniversary will be the last date of the month with the same month of Policy Year Date.

- "Business Day" means a day other than Saturdays, Sundays and public holidays on which Manulife normally opens for business except for any extraordinary circumstances pursuant to section 14.6 Extraordinary Circumstances in this Product Brochure.

- "Cut-Off Time" means the point in time (currently on or before 3:00 p.m. Hong Kong time provided that day is a Business Day) by which transaction requests must be received. Any transaction requests received by Manulife after the Cut-Off Time of a Business Day will be deemed as received before the Cut-Off Time of the next Business Day.

- "Day of Receipt" means the Business Day when Manulife has received a request together with any other required information to our satisfaction. If we received the said request before the Cut-Off Time, the Day of Receipt shall be the same Business Day when we receive the request. If we receive a request after Cut-Off Time, the Day of Receipt shall be deemed as received on the next Business Day.

- "Investment Choice" means investment choice made available by Manulife from time to time under the Plan.

- "Loyalty Account" is a notional account which consists of the Units of Investment Choice(s) that are (i) attributable to the premium(s) and welcome bonus(es) that have attained 5 years or above from the respective Premium Deposit Date, and (ii) allocated from loyalty bonus(es).

  The information of the balance of Loyalty Account is available in Manulife's website – www.manulife.com.hk and by contacting Manulife customer service hotline at 2108 1110.

- "Monthiversary" means the same date of each subsequent month of the Policy Year Date. If there is no corresponding date in the month, then the Monthiversary will be the last date of the month with the same month of Policy Year Date.

- "Payout Distribution Investment Choice(s)" means each of the Investment Choices denoted by their names ended with "(dist)" (collectively, the "Payout Distribution Investment Choices") under the List of Investment Choices of the Investment Choice Brochure with feature of aiming to distribute dividend on a regular basis.

- "Policy Month" is a one-month period starting on the Policy Year Date or the Monthiversary.

- "Policy Year" is the period of 12 Policy Months from the Policy Year Date and each subsequent and consecutive period of 12 Policy Months from each Anniversary.

- "Policy Year Date" means the first day of the first Policy Year as shown in the policy provision.

- "Premium Deposit Date"
  - For policy application and the request for optional lump-sum top-up premium payment means the respective Day of Receipt; and
  - For regular top-up premium payment means the date when we received the relevant premium.

- "Unit" means notional unit of the respective Investment Choice.

- "Unit Price" of an Investment Choice is equal to the net asset value per unit of that underlying fund on a Valuation Day. Please refer to section 2 Determination of Unit Price under General Information on Investment Choices of the Investment Choice Brochure for further details.

- "Valuation Day" means every Business Day on which a dealing request may be carried out, with the exception that dealing is suspended or deferred pursuant to section 3 Suspension and Deferment of Dealing under General Information on Investment Choices of the Investment Choice Brochure.

2. Introduction

Manulife Investment Plus 2 is a single premium investment-linked insurance policy denominated in United States Dollar (with optional lump-sum top-up premium or regular top-up premiums available) that offers life coverage for the whole life of the insured person, which is issued by Manulife under Class C linked long term business as defined under the Insurance Ordinance (Chapter 41, Laws of Hong Kong). Manulife is authorized to carry on Class C linked long term business in Hong Kong under the said Insurance Ordinance.

The application of the Plan and the request for optional top-up premiums are subject to age requirements as follows:

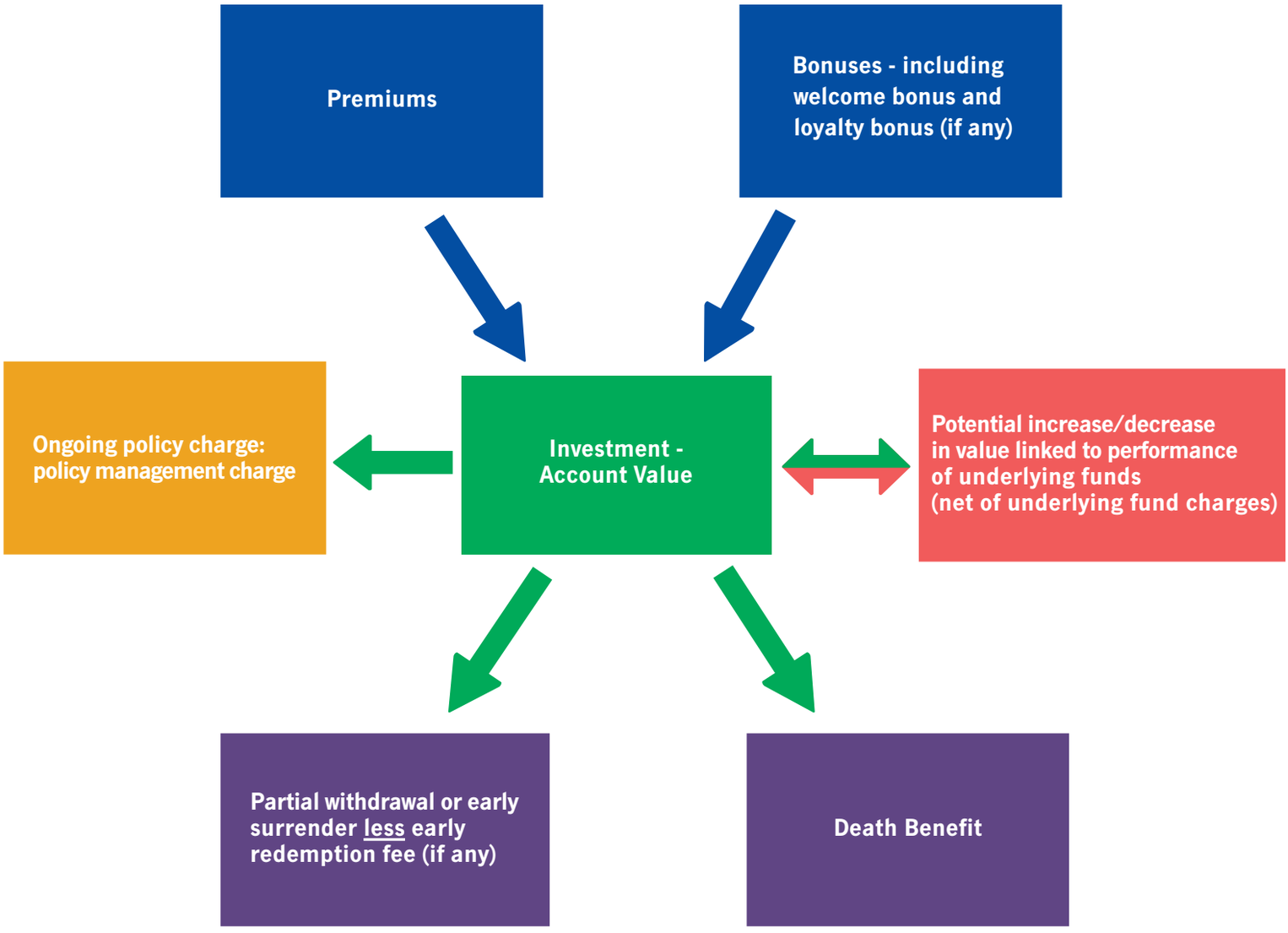
Types of premium	Age of the life insured	Age of the policyowner
Initial single premium	Age 0 to Age 75	Age 18 or above
Optional lump-sum top-up premiums	Age 0 to Age 75	Age 18 or above
Optional regular top-up premiums	Age 0 to Age 70	Age 18 to Age 70

"Age" represents the life insured / policyowner's age which is calculated based on the age at the nearest birthday. For example, if Ken, who was born on 1 October 1990, and Manulife received the policy application together with the initial single premium on 1 September 2023, then his age would be considered as age 33, due to his birthday in 2023 (1 October 2023) is closer to the date in concern (1 September 2023) than his birthday in 2022 (1 October 2022).

The Plan offers the policyowner a number of Investment Choices which are linked to the underlying funds authorized by the SFC pursuant to the Code on Unit Trusts and Mutual Funds. **The return of Investment Choices may go up or down. Each Investment Choice has its own investment objective and associated risks. You should read carefully the investment objectives and policies, fees and charges, risk factors and investment and borrowing restrictions as set out in the offering document(s) of the underlying funds, which are made available by Manulife free of charge upon request.**

In accordance with the policyowner's selected Investment Choices, Manulife will invest the premiums received from the policyowner in the corresponding underlying funds, for Manulife's asset and liability management and allocate Units of the selected Investment Choices to the policy. **The Investment Choice Units allocated to the policy are notional and are solely for the purpose of determining the Account Value. The underlying assets of each Investment Choice belong to Manulife. The policyowner does not have any ownership or rights over such underlying assets and the policyowner is therefore subject to the credit risk of Manulife.**

2.1 How does the Plan work?



3. Premiums

Apart from the initial single premium that you will pay at the time of the policy application, you may pay optional lump-sum top-up premium(s) and/ or regular top-up premiums that will be used to allocate to Units of the selected Investment Choice(s). The minimum premium for each payment is subject to the requirements below.

Type of premium	Minimum premium for each payment
Initial single premium	**USD 6,000**
Lump-sum top-up premium(s)	**USD 1,500**
Regular top-up premiums	**USD 150**

Manulife may change the above minimum requirements with not less than 1 month's prior notice or such shorter notice period in compliance with the relevant regulatory requirements.

If the Units to be allocated are of an Investment Choice denominated in a currency different from the policy currency, Manulife will convert the relevant premium into the denominated currency of that Investment Choice for allocation at the prevailing exchange rate determined by Manulife at its sole discretion acting in good faith and commercially reasonable manner with reference to the market rates.

Any bank charges in connection with currency conversion or any premium payment method shall be borne by you and will be deducted from the premium paid.

No interest on the premium amount will be paid to you in respect of the period between the Day of Receipt of premium and the date of Units allocation.

3.1 Initial Single Premium

Within 10 Business Days after the Day of Receipt of the policy application, we will issue the policy once we accepted the application. It is subject to Manulife's approval and any underwriting requirements. Manulife reserves the right to reject any application.

Initial single premium paid shall be used to allocate Units of selected Investment Choices to the policy at the Unit Price on the next Valuation Day immediately following the Premium Deposit Date, subject to limitation as set out in section 3 Suspension and Deferment of Dealing under General Information on Investment Choices of the Investment Choice Brochure.

3.2 Optional Lump-Sum Top-Up Premium(s)

You may pay optional lump-sum top-up premium(s). It is subject to Manulife's approval and any underwriting requirements. Manulife reserves the right to reject any application.

The lump-sum top-up premium(s) paid shall be used to allocate Units of selected Investment Choices to the policy at the Unit Price on the next Valuation Day immediately following the Premium Deposit Date, subject to limitation as set out in section 3 Suspension and Deferment of Dealing under General Information on Investment Choices of the Investment Choice Brochure. No lump-sum top-up premium payment is allowed if the life insured is over Age 75.

3.3 Optional Regular Top-Up Premiums

You also have the optional choice in setting up a recurring instruction to make regular top-up premium payments in the policy. The payment frequency can be monthly, quarterly, semi-annually or annually. It is subject to Manulife's approval and any underwriting requirements. Manulife reserves the right to reject any application.

Application in setting up / change in the regular top-up premium payment instruction (including change in the payment frequency, regular top-up premium amount and the premium allocation) can be made free of charge, by submitting a request and any other required information that is received by and to the satisfaction of Manulife as long as the policy is in force. You can also submit a request to cease / suspend any regular top-up premiums at any time, which will be processed within 5 Business Days. The regular top-up premiums payment shall automatically terminate if either the life insured or the policyowner is over Age 70.

Once Manulife has received the regular top-up premiums payment, the premiums paid shall be used to allocate Units of selected Investment Choice(s) to the policy at the Unit Price on the next Valuation Day immediately following the Premium Deposit Date, subject to limitation as set out in section 3 Suspension and Deferment of Dealing under General Information on Investment Choices of the Investment Choice Brochure.

If your existing instruction for the allocation of regular top-up premiums include any allocation to an Investment Choice to be closed for further subscriptions, you must change your instruction to exclude such Investment Choice in accordance with policy contract by completing the relevant forms supplied by us. If we do not receive such instruction before the date specified in our notice informing you of such closure, we may allocate the regular top-up premiums according to the arrangement prescribed in our notice at our determination.

Manulife may change the above requirements with not less than 1 month's prior notice or such shorter notice period in compliance with the relevant regulatory requirements.

4. Investment Choices

You can refer to the Investment Choice Brochure for details of the Investment Choices available under the policy, and the offering documents of the respective underlying funds for details, which are made available by Manulife free of charge upon request.

Manulife may, with not less than 1 month's prior notice or such shorter notice period in compliance with the relevant regulatory requirements for the occurrence of any events below:

i. Terminate any Investment Choice;

ii. Close any Investment Choice to any future investment; and

iii. Merge any Investment Choice.

You may also refer to the policy provisions of this Plan for the relevant terms and conditions. The minimum premium allocation per Investment Choice for each payment is subject to the requirements below:

Type of premium	Minimum premium allocation per Investment Choice for each payment
Initial single premium	USD 150
Lump-sum top-up premium(s)	USD 150
Regular top-up premiums	USD 150

Manulife may change the above minimum requirements with not less than 1 month's prior notice or such shorter notice period in compliance with the relevant regulatory requirements.

5. Loyalty Account

Loyalty Account is a notional account with the purpose to help you understand how we determine which part of your Account Value is (i) no longer subject to any early redemption fee, and (ii) eligible for loyalty bonus. For the avoidance of doubt, the value attributable to Loyalty Account is still part of the Account Value and thus, will be subject to other fees and charges outlined in section 12 Fees and Charges of this Product Brochure.

The Units of Investment Choice(s) that are attributable to initial single premium, top-up premium(s) and their corresponding welcome bonus(es) will form part of the Loyalty Account once they have attained 5 years from the respective Premium Deposit Date.

The latest information relating to the balance of Loyalty Account is available in Manulife's website – www.manulife.com.hk and by contacting Manulife customer service hotline at 2108 1110.

Any loyalty bonus(es) once credited to the policy will immediately form part of the Loyalty Account.

You may refer to the section 8 Loyalty Bonus of this Product Brochure for details on the eligibility and calculation of the loyalty bonus.

6. Life Coverage

If the life insured unfortunately passes away while the policy is in force, we will pay a death benefit equal to 105% of Account Value.

However, if the life insured passes away as a result of suicide, whether sane or insane, the suicide proceeds will be calculated as the sum of (i) and (ii) below:

i. 105% of the respective value attributable to the premiums with Premium Deposit Date of more than 1 year prior to the date of suicide; and

ii. 100% of the respective value attributable to the premiums with Premium Deposit Date of 1 year or less prior to the date of suicide, less the original amount of welcome bonus credited in relation to such premiums paid.

For the details of welcome bonus, please refer to section 7 Welcome Bonus of this Product Brochure. You may contact Manulife customer service hotline at 2108 1110 to enquire the corresponding Premium Deposit Date of each Investment Choice.

Please note that since the death benefit is linked to the Account Value which is calculated or determined by Manulife with reference to the performance of the underlying funds of the Investment Choice(s), the death benefit is subject to investment risks and fluctuations. The death benefit payable may be significantly less than the premiums paid and may not be sufficient for your individual needs.

We will process the death claim request within 10 Business Days from the Day of Receipt of the claimant's application to Manulife in requesting for death benefit/ suicide proceeds, together with the proof of the life insured's death.

The death benefit/ suicide proceeds will be valued based on the Unit Price of the Investment Choices on the next Valuation Day immediately following the Day of Receipt of the death claim request.

The death benefit / suicide proceeds will be paid within 21 Business Days from the Day of Receipt of the death claim request, subject to limitation as set out in section 3 Suspension and Deferment of Dealing under General Information on Investment Choices of the Investment Choice Brochure. The payment will be carried out as soon as practicable after cessation of such event.

No interest will be paid on the death benefit / suicide proceeds and no fees and charges will be deducted from the policy in respect of the period between the Day of Receipt of the death claim request and the date of payment.

Illustrative Example

The following is a hypothetical example and is for illustrative purposes only to demonstrate how to calculate the death benefit/ suicide proceeds:

Assuming the policy was issued on 1 September 2023 with an initial single premium of USD 90,000, and subsequently, the policyowner submitted a lump-sum top-up premium request of USD 20,000 on 1 April 2024.

No partial withdrawal was made.

Premium Deposit Date	Type of Premium	Premium Paid	Welcome Bonus credited
1 September 2023	Initial single premium	USD 90,000	USD 90 (0.1% of the premium paid)
1 April 2024	Lump-sum top-up premium	USD 20,000	USD 20 (0.1% of the premium paid)

If the life insured unfortunately passes away on 21 November 2024, and the claimant has made a death claim request with the Day of Receipt of such request on 28 November 2024:

Premium Deposit Date	Type of Premium	Value attributable to the relevant premium paid calculated as of 29 November 2024 (i.e. Valuation Day immediately following the Day of Receipt of the claim)
1 September 2023	Initial single premium	USD 91,900
1 April 2024	Lump-sum top-up premium	USD 20,100
Total (Account Value)		**USD 112,000**

The death benefit payable will be:

= 105% of Account Value

= 105% x USD 112,000

= USD 117,600

However, if the life insured commits suicide on 21 November 2024, the suicide proceeds will be:

	105% of the respective value for the premiums with Premium Deposit Date of more than 1 year prior to the date of suicide		105% x USD 91,900		USD 96,495		
=	+	=	+	=	+	=	USD 116,575
	100% of the respective value for the premiums with Premium Deposit Date of 1 year or less prior to the date of suicide less the original amount of welcome bonus credited in relation to such premiums paid		(100% x USD 20,100 – USD 20)		USD 20,080		

7. Welcome Bonus

The policy is eligible to a welcome bonus for initial single premium and each top-up premium made.

The amount of welcome bonus payable is determined as follows:

Welcome bonus = amount of initial single premium or top-up premiums x welcome bonus rate.

Currently, the welcome bonus rate is 0.1%

Welcome bonus will be allocated as additional Units based on the Investment Choice(s) allocation instruction of the corresponding premium payment. The additional Units from welcome bonus will be credited to the policy together with the respective premium payment at the Unit Price on the next Valuation Day immediately following the Premium Deposit Date.

Welcome bonus claw back

The welcome bonus will be clawed back for the occurrence of the events below:

Events	Amount to be clawed back
The policy is cancelled within the Cooling-off Period	Original amount of the welcome bonus credited
The life insured commits suicide, whether sane or insane	Original amount of the welcome bonus credited within 1 year from the date of suicide

For the avoidance of doubt, the welcome bonus claw back will be the original amount of the welcome bonus credited without any adjustment on the investment gain or loss of the Units of the Investment Choices allocated with regard to the welcome bonus or any fees and charges imposed on these Units.

Important Note:

- **The welcome bonus rate does not represent a rate of return or performance of the policyowner's investment.**
- **The welcome bonus forms part of the Account Value and will be subject to the fees and charges outlined in section 12 Fees and Charges of this Product Brochure.**

8. Loyalty Bonus

Starting from the 6th Anniversary and each Anniversary thereafter, the policy will be entitled to a loyalty bonus while the policy is in force, provided that the sum of the value of Loyalty Account as at the end of the past 12 Policy Months immediately preceding the relevant Anniversary divided by 12 ("Average Loyalty Account Balance") is over USD 20,000. For example, the Average Loyalty Account Balance to determine the loyalty bonus at the 6th Anniversary is the sum of the value of Loyalty Account as at the end of each Policy Month, from 61st to 72nd Policy Month, then divided by 12.

The loyalty bonus is calculated on a tiered basis, where each tier has its own corresponding bonus rate. The amount of loyalty bonus payable is determined as follows:

Loyalty bonus = Sum of [Average Loyalty Account Balance for each tier x applicable loyalty bonus rate]

Please refer to the table below for the tier classification and its corresponding bonus rate.

Average Loyalty Account Balance	Loyalty bonus rate to be applied to the respective tier
The 1st Tier: From over USD 20,000 to USD 50,000	0.2%
The 2nd Tier: From over USD 50,000 to USD 100,000	0.3%
The 3rd Tier: Any amount in excess of USD 100,000	0.5%

The loyalty bonus will be credited to the policy as soon as practicable within one month of the relevant Anniversary.

The loyalty bonus rate does not represent a rate of return or performance of the policyowner's investment.

Illustrative Example

The following is a hypothetical example and is for illustrative purposes only to demonstrate how to calculate the loyalty bonus.

Assuming the policy was issued on 1 September 2023 with an initial single premium of USD 111,000 and welcome bonus of USD 111, and the Average Loyalty Account Balance of policy is USD 120,000 at the 6th Anniversary, and thus, the policy is entitled to the loyalty bonus.

The amount of loyalty bonus payable at the 6th Anniversary will be:

Applicable loyalty bonus rate (A)	Average Loyalty Account Balance (B)	Loyalty bonus for the tier (A) x (B)
Not applicable	USD 20,000	USD 0
0.2% (the 1st tier)	USD 30,000	USD 60
0.3% (the 2nd tier)	USD 50,000	USD 150
0.5% (the 3rd tier)	USD 20,000	USD 100
Total	**USD 120,000**	**USD 310**

The loyalty bonus will be credited to the policy by using the Unit Price at the time of the loyalty bonus crediting.

The loyalty bonus will be used to allocate Units of Investment Choices in proportion to the value of Investment Choices held under the policy and are open for subscription as of the date of loyalty bonus crediting. If all Investment Choices held under the policy are not available for subscription, the full amount of loyalty bonus will be allocated to an Investment Choice as determined by Manulife from time to time at its sole discretion, which the underlying fund corresponding to such Investment Choice invests in fixed income or money market with lowest risk level.

If the policy is terminated before the entitled loyalty bonus is credited to the policy, such entitled loyalty bonus will still be payable as part of the payout for such termination.

The information of the Average Loyalty Account Balance is available in Manulife's website – www.manulife.com.hk and by contacting Manulife customer service hotline at 2108 1110.

Important Note:

- **Given the loyalty bonus rate and loyalty bonus amount are determined by the Average Loyalty Account Balance, any partial withdrawal will reduce any applicable loyalty bonus to be credited to the policy. The entitlement of loyalty bonus may be lost immediately once the Average Loyalty Account Balance drops to USD 20,000 or below.**
- **The loyalty bonus forms part of the Account Value and thus, will be subject to the fees and charges outlined in section 12 Fees and Charges of this Product Brochure, except for early redemption fee.**

9. Partial Withdrawal

Policyowner may also make partial withdrawal from selected Investment Choices by indicating the Units to be redeemed, subject to any applicable early redemption fee and the conditions as stated below:

i. the minimum withdrawal amount of each request is USD 1,000;

ii. the minimum value of each Investment Choice immediately after partial withdrawal is USD 150 unless all Units of an Investment Choice is redeemed; and

iii. the minimum Account Value immediately after partial withdrawal is USD 5,000.

The partial withdrawal instruction will not be processed if any one of the above-mentioned minimum requirements is not met.

Manulife may change the requirements of minimum withdrawal amount of each request, the minimum value of an Investment Choice after partial withdrawal or the minimum Account Value after partial withdrawal with not less than 1 month's prior notice or such shorter notice period in compliance with the relevant regulatory requirements.

At Day of Receipt of the partial withdrawal request, we will process the redemption of the Units of the Investment Choice(s), which the policyowner has to indicate in exact number of Units, to be redeemed in the instruction. The partial withdrawal amount will be calculated based on the Unit Price of the Investment Choice(s) on the next Valuation Day immediately following the Day of Receipt of the partial withdrawal request. **The partial withdrawal amount will be subject to different rate of redemption fee which is up to 5% of the redemption amount, depending on the Premium Deposit Date of the corresponding premium payment in respect of the Units to be redeemed under partial withdrawal. The partial withdrawal proceeds will be the redemption amount less any applicable early redemption fee. Please refer to section 12 Fees and Charges of this Product Brochure for details and an illustrative example of early redemption fee.** You may contact Manulife customer service hotline at 2108 1110 to enquire the corresponding Premium Deposit Date of each Investment Choice.

Once the redemption is completed, we will pay you the partial withdrawal proceeds within 21 Business Days after the Day of Receipt of partial withdrawal request with the exception that dealing is suspended or deferred pursuant to section 3 Suspension and Deferment of Dealing under General Information on Investment Choices of the Investment Choice Brochure. The payment will be carried out as soon as practicable after cessation of such event. **We do not accept repayment of the partial withdrawal proceeds.**

No interest shall be paid by Manulife in respect of the period between the Day of Receipt of the partial withdrawal request and the date of payment.

If any top-up premium has been made under the policy, the Units of the selected Investment Choice(s) will be redeemed on a first-in-first-out basis, this means that for each of your partial withdrawal request, we will redeem first from Units in the Loyalty Account, then from Units attributable to the premium(s) with the earliest Premium Deposit Date (i.e. lowest early redemption fee rate). In such case, please note that the partial withdrawal amount may subject to different early redemption fee rates, depending on the Premium Deposit Date of the corresponding premium payments.

The latest information relating to the balance of each Investment Choice, the Account Value (including the balance of Loyalty Account) of the policy and the applicable early redemption fee rates are available in Manulife's website – www.manulife.com.hk and by contacting Manulife customer service hotline at 2108 1110.

Manulife may change the partial withdrawal requirements, including but not limited to the minimum withdrawal amount of each request, the minimum value of an Investment Choice after partial withdrawal and the minimum Account Value after partial withdrawal, with not less than 1 month's prior notice or such shorter notice period in compliance with the relevant regulatory requirements.

Partial withdrawal from the Account Value may result in a significant loss of principal and/or bonuses awarded. Poor performance of the underlying funds may further magnify the investment losses, while all fees and charges are still deductible. Partial withdrawal will also lead to a reduction in the Account Value and therefore the death benefit payable and bonuses will also be reduced. It may also lead to termination of the policy if the Account Value drops to zero.

10. Switching

The policyowner can from time to time make switching among Investment Choices free of charge.

The minimum switching amount is USD 150 for each switching from one Investment Choice to another and the minimum remaining value for an Investment Choice is USD 150 immediately after switching out, unless the entire Unit under the Investment Choice is being switched out.

Manulife may change the requirements of minimum switching amount or the minimum remaining value for an Investment Choice after switching with not less than 1 month's prior notice or such shorter notice period in compliance with the relevant regulatory requirements.

At Day of Receipt of the switching request, we will process your switching request. The Units of selected Investment Choices to be switched out will be redeemed at the Unit Price on the next Valuation Day immediately following the Day of Receipt of the switching request.

We will allocate the above amount redeemed to the switching-in Investment Choice(s) at the Unit Price on the next Valuation Day immediately after we have received such redeemed amount. No interest shall be paid by Manulife in respect of the period between the Day of Receipt of the switching request and the date of Units allocated to the switching-in Investment Choice(s).

The entire switching process will be completed within 7 Business Days from the Day of Receipt of switching request. The switching process may be suspended or deferred pursuant to section 3 Suspension and Deferment of Dealing under General Information on Investment Choices of the Investment Choice Brochure.

If any top-up premium has been made under the policy, the Units of the selected Investment Choice will be switched out on a first-in-first-out basis. This means that for each of your switching request, we will redeem first from Units in the Loyalty Account, then from Units attributable to the premium(s) with the earliest Premium Deposit Date. You may contact Manulife customer service hotline at 2108 1110 to enquire the corresponding Premium Deposit Date of each Investment Choice.

The latest information relating to the balance of each Investment Choice, the Account Value (including the balance of Loyalty Account) of the policy and the applicable early redemption fee rates are available in Manulife's website – www.manulife.com.hk and by contacting Manulife customer service hotline at 2108 1110.

Manulife may at any time cease to allow any switching into any Investment Choice and notify the policyowners as soon as reasonably practicable.

Manulife may change the switching requirements, including but not limited to the minimum switching amount or the minimum remaining value for an Investment Choice after switching, with not less than 1 month's prior notice or such shorter notice period in compliance with the relevant regulatory requirements.

Illustrative Example

The following is a hypothetical example and is for illustrative purposes only to demonstrate how switching works:

Assuming Karen has a policy that was issued on 1 August 2023, and subsequently made a lump-sum top-up on 1 April 2027. Karen requested to switch out 40,000 units of Investment Choice A to Investment Choice B on 1 August 2028.

Breakdown of Unit holding under her policy on 1 August 2028 are:

Units holding under Loyalty Account

Under Loyalty Account	No. of Units
Loyalty Account* - Investment Choice A	30,000

Remaining Units holding attributable to premium with Premium Deposit Date within the last 5 years from 1 August 2028

Premium Deposit Date	No. of Units
1 April 2027 - Investment Choice A	40,000

No. of Units of Investment Choice A to be switched out attributable to the Loyalty Account	= 30,000
No. of Units of Investment Choice A to be switched out attributable to the premium with Premium Deposit Date of 1 April 2027	= 40,000 – 30,000 = 10,000

If the Unit Price on the respective Valuation Day of switching out of Investment Choice A is USD 2, and the Unit Price on the respective Valuation Day of the switching in of Investment Choice B is USD 5.

No. of Units of Investment Choice B to be switched in attributable to the Loyalty Account	= 30,000 x USD 2 / USD 5 = 12,000
No. of Units of Investment Choice B to be switched in attributable to the premium With Premium Deposit Date of 1 April 2027	= 10,000 x USD 2 / USD 5 = 4,000

Breakdown of Units holding of the policy after the switching are:

Units holding under Loyalty Account

Under Loyalty Account*	No. of Units
- Investment Choice A - Investment Choice B	0 12,000

Remaining Units holding attributable to premium with Premium Deposit Date within the last 5 years from the date the switching is completed

Premium Deposit Date	No. of Units
1 April 2027 - Investment Choice A - Investment Choice B	 30,000 4,000

* On 1 August 2028, as it is 5 years from the Premium Deposit Date of the initial single premium and the corresponding welcome bonus, all associated Units of Investment Choices will form part of the Loyalty Account.

11. Policy Surrender

The policyowner may surrender the policy by redeeming all Units of the Investment Choices under the policy, **subject to different rate of early redemption fee which is up to 5% of the redemption amount, depending on the Premium Deposit Date of the corresponding premium payment. The policy surrender proceeds will be the redemption amount less any applicable early redemption fee. Please refer to section 12 Fees and Charges of this Product Brochure for details and an illustrative example of early redemption fee.** You may contact Manulife customer service hotline at 2108 1110 to enquire the corresponding Premium Deposit Date of each Investment Choice.

At Day of Receipt of the policy surrender request, we will process the redemption of all the Units of the Investment Choice(s) under the policy. The Account Value will be calculated based on the Unit Price of the Investment Choices on the next Valuation Day immediately following the Day of Receipt of the surrender request.

Once the redemption is completed, we will pay you the policy surrender proceeds (i.e. Account Value less any applicable early redemption fee) within 21 Business Days after the Day of Receipt of surrender request with the exception that dealing is suspended or deferred pursuant to section 3 Suspension and Deferment of Dealing under General Information on Investment Choices of the Investment Choice Brochure. The payment will be carried out as soon as practicable after cessation of such event. **We do not accept repayment of the policy surrender proceeds.**

No interest shall be paid by Manulife in respect of the period between the Day of Receipt of the surrender request and the date of payment.

Manulife may change the policy surrender requirements with not less than 1 month's prior notice or such shorter notice period in compliance with the relevant regulatory requirements.

The latest information relating to the balance of each Investment Choice, the Account Value (including the balance of Loyalty Account) of the policy, and the applicable early redemption fee rates are available in Manulife's website – www.manulife.com.hk and by contacting Manulife customer service hotline at 2108 1110.

Early surrender of the policy may result in a significant loss of principal and/or bonuses awarded. Poor performance of the underlying funds may further magnify the investment losses, while all fees and charges are still deductible. It may also lead to termination of the policy if the Account Value drops to zero.

12. Fees and Charges

Manulife reserves the right to vary the below fees and charges and/or impose new fees and charges with not less than 1 month's prior notice or such shorter notice period in compliance with the relevant regulatory requirements.

Fees and charges at the Plan level:

Platform fee

	Annualized rate	When and how the charges are deducted?
Policy management charge	1.5% per annum (i.e. 1.5% ÷ 12 = 0.125% per month) of the Account Value throughout the policy term	• Deduct from the Account Value monthly on the Policy Year Date and each Monthiversary by automatically redeeming the Units of the Investment Choice. • To be deducted proportionally from the value of each Investment Choice on pro-rata basis.
Charge on partial withdrawal and early surrender		
Early redemption fee	Charge as a percentage of the redemption amount as a result of partial withdrawal or surrender of the policy, depending on the number of years from the respective Premium Deposit Date of each premium payment. **Number of years from each Premium Deposit Date** / **Early redemption fee rate (% of the redemption amount)** Less than 1 year: 5% Less than 2 years: 4% Less than 3 years: 3% Less than 4 years: 2% Less than 5 years: 1% 5 years or above: 0% Early redemption fee = redemption amount x applicable early redemption fee rate If any top-up premium has been made under the policy, the Units of the selected Investment Choice(s) will be redeemed on a first-in-first-out basis. This means that for each of your partial withdrawal request, we will redeem first from Units in the Loyalty Account, then from Units attributable to the premium(s) with the earliest Premium Deposit Date (i.e. lowest early redemption fee rate). For the avoidance of doubt, any redemption amount attributable to Loyalty Account, which includes Units of Investment Choice(s) that have attained 5 years from the respective Premium Deposit Date, is not subject to early redemption fee.	• Applicable in the first 5 years from the respective Premium Deposit Date of each premium payment. • To be deducted from the redemption amount before the amount is paid to the policyowner.

You may refer to section 9 Partial Withdrawal and section 11 Policy Surrender of this Product Brochure for details on partial withdrawal and policy surrender respectively. You may contact Manulife customer service hotline at 2108 1110 to enquire the corresponding Premium Deposit Date of each Investment Choice.

Please refer to the below illustrative examples for calculation of the early redemption fee.

Since the calculation of fees and charges is based on the Account Value of the policy, you can obtain the latest information relating to the balance of each Investment Choice, the Account Value (including the balance of Loyalty Account) of the policy and the applicable early redemption fee rates in Manulife's website – www.manulife.com.hk and by contacting Manulife customer service hotline at 2108 1110.

Illustrative Example 1

The following is a hypothetical example and is for illustrative purposes only to demonstrate how to calculate the early redemption fee:

- When the policy was issued on 1 September 2023, an initial single premium of USD 81,000 together with welcome bonus of USD 81 were made to Investment Choice A.
- On 12 October 2026, half of the holding of Investment Choice A was switched to Investment Choice B.
- On 1 December 2027, the policyowner requests to withdraw all holdings under Investment Choice B.

Assuming the Account Value as of 2 December 2027 (i.e. next Valuation Day immediately following the Day of Receipt of the partial withdrawal request) is as below.

Premium Deposit Date	**Account Value**	**Early redemption fee**
	Assumed balance as of 2 December 2027	**Applicable Rates**
1 September 2023 - Investment Choice A - Investment Choice B	 USD 39,000 USD 46,500	 1%^ 1%^
Total	**USD 85,500**	-

^ Since the period between 1 September 2023 and 2 December 2027 is less than 5 years, the applicable rate for early redemption fee in respect to the initial single premium with Premium Deposit Date of 1 September 2023 is 1%.

The customer can check on the applicable early redemption fee rates in Manulife's website - www.manulife.com.hk or contact Manulife customer service hotline at 2108 1110.

Withdrawal amount	= balance of Investment Choice B = USD 46,500
Early redemption fee	= withdrawal amount x applicable early redemption fee rates = USD 46,500 x 1% = USD 465
Proceed to policyowner	= withdrawal amount – early redemption fee = USD 46,500 – USD 465 = USD 46,035

Illustrative Example 2

The following is a hypothetical example and is for illustrative purposes only to demonstrate how to calculate the early redemption fee:

- When the policy was issued on 1 August 2023, an initial single premium of USD 80,000 together with welcome bonus of USD 80 were made to Investment Choice A.
- On 1 June 2026, half of the holding of Investment Choice A was switched to Investment Choice B and a lump sum top-up premium of USD 30,000 together with welcome bonus of USD 30 were made to Investment Choice B.
- On 1 April 2027, a lump sum top-up premium of USD 10,000 together with welcome bonus of USD 10 were made to Investment Choice C.
- On 1 August 2028, the policyowner requests to withdraw all holdings under Investment Choice B.

Assuming the Account Value as of 2 August 2028 (i.e. next Valuation Day immediately following the Day of Receipt of the partial withdrawal request) is as below.

Units holding under Loyalty Account		
	Balance	**Early redemption fee**
Under Loyalty Account*	**Assumed balance as of 2 August 2028**	**Applicable Rates**
- Investment Choice A	USD 41,300	0%
- Investment Choice B	USD 49,000	0%
As of 2 August 2028, remaining Units holding attributable to premium with Premium Deposit Date within the last 5 years		
	Balance	**Early redemption fee**
Premium Deposit Date	**Assumed balance as of 2 August 2028**	**Applicable Rates**
1 June 2026		
- Investment Choice B	USD 22,500	3%^
1 April 2027		
- Investment Choice C	USD 10,400	4%#
Total (Account Value)	**USD 123,200**	

* On 1 August 2028, as it is 5 years from the Premium Deposit Date of the initial single premium and the corresponding welcome bonus, all associated Units of Investment Choices will form part of the Loyalty Account.

^ Since the period between 1 June 2026 and 2 August 2028 is less than 3 years, the applicable rate for early redemption fee in respect to the top-up premium with Premium Deposit Date of 1 June 2026 is 3%.

Since the period between 1 April 2027 and 2 August 2028 is less than 2 years, the applicable rate for early redemption fee in respect to the top-up premium with Premium Deposit Date of 1 April 2027 is 4%.

The customer can check on the applicable early redemption fee rates in Manulife's website - www.manulife.com.hk or contact Manulife customer service hotline at 2108 1110.

Withdrawal amount	= balance of Investment Choice B = USD 49,000 + USD 22,500 = USD 71,500
Early redemption fee	= withdrawal amount x applicable early redemption fee rates = USD 49,000 x 0% + USD 22,500 x 3% = USD 675
Proceed to policyowner	= withdrawal amount – early redemption fee = USD 71,500 – USD 675 = USD 70,825

Alternatively, if the policyowner decides to surrender the policy on 1 August 2028.

Withdrawal amount	= Balance of Investment Choice A + Balance of Investment Choice B + Balance of Investment Choice C = USD 41,300 + (USD 49,000 + USD 22,500) + USD 10,400 = USD 123,200
Early redemption fee	= withdrawal amount that is subject to early redemption fee x applicable early redemption fee rates = USD 41,300 x 0% + USD 49,000 x 0% + USD 22,500 x 3% + USD 10,400 x 4% = USD 0 + USD 0 + USD 675 + USD 416 = USD 1,091
Proceed to policyowner	= withdrawal amount – early redemption fee = USD 123,200 – USD 1,091 = USD 122,109

Underlying fund level

The underlying funds of the Investment Choices may have separate fees and charges on performance fee, bid-offer spread, out-of-pocket expenses, and/or other miscellaneous fees and charges. Policyowner does not pay these fees and charges directly. The fees and charges will be deducted and reflected in the unit price of the underlying funds. For details, please refer to the offering documents of the underlying funds, which are available by Manulife free of charge upon request.

13. Termination

Termination of Policy

The policy will be terminated on the earliest of the following events:

i. The date of approval for death claim of the life insured (please refer to section 6 Life Coverage of this Product Brochure for details); or

ii. The date Manulife approves the policyowner's written request for surrender of the policy (please refer to section 11 Policy Surrender of this Product Brochure for details); or

iii. Upon the expiry of a grace period of 6 months from the day the Account Value of the policy drops to zero and provided that the Account Value of the policy remains at zero throughout the grace period*.

If the policy is terminated, the policyowner will lose all benefits under the policy (including life insurance coverage).

Except for event (i) and event (iii) mentioned above, an early redemption fee may be applied upon termination. In other words, upon the termination of the policy as a result of (ii) above, an early redemption fee may be applied, and the policy surrender proceeds maybe lower than the Account Value.

This Plan offers whole of life protection thus there is no maturity date under the policy.

* You are reminded to check the latest Account Value (including the balance of Loyalty Account) of your policy from time to time, which is available in Manulife's website – www.manulife.com.hk and the periodic statements of your policy. You can also contact Manulife customer service hotline at 2108 1110 to enquire such information. To avoid policy termination due to event (iii) mentioned above, you may consider making optional top-up premium in case the Account Value is approaching or drops to zero.

Termination of Investment Choice

Manulife may, with not less than 1 month's prior notice or such shorter notice period in compliance with the relevant regulatory requirements, terminate any Investment Choice by:

- Switching the value of the terminating Investment Choice to the value of another Investment Choice in such manner as prescribed by Manulife at the time of notice. If, under the policy, there is value in the Investment Choice to be switched, the policyowner may request a switching from such Investment Choice to another Investment Choice. If Manulife does not receive such request before the date specified in our notice informing you of such termination, Manulife may make a switching of the Investment Choice concerned to another Investment Choice of Manulife's arrangement prescribed in our notice; and / or
- Merging the value of an Investment Choice to another Investment Choice which leads to termination of the Investment Choice concerned. If, under the policy, there is value in the Investment Choice to be merged or terminated, the policyowner may request a switching from such Investment Choice to another Investment Choice. If Manulife does not receive such request before the date specified in our notice informing you of such merger or termination, Manulife may make the merger or termination according to Manulife's arrangement prescribed in our notice.

14. General Information

14.1 Customer Communication

- Various e-communication services are available at Manulife website: www.manulife.com.hk. The policyowner can access the latest Account Value and other policy information at any time. Updated Investment Choice information such as daily prices and fact sheets can be easily retrieved. The policyowner can also contact Manulife customer service hotline at 2108 1110 for price enquiry. Notice of subscription, partial withdrawal, policy surrender or switching will be issued to the policyowner upon the completion of the transaction.
- Periodic statement that summarizes the Account Value of each selected Investment Choice, the Account Value and the transaction between statements under the policy will be provided to the policyowner.
- Unit Price of the Investment Choice is available at Manulife website - www.manulife.com.hk. The policyowner can also contact Manulife customer service hotline at 2108 1110 for price enquiry.
- For enquiry or receipt of the offering documents of the Plan and / or the underlying funds of the Investment Choices, the policyowner can contact Manulife professional insurance advisor. The policyowner may also call Manulife customer service hotline at 2108 1110 for any enquiry and 2510 3383 / 2510 3941 for any complaint. The policyowner may also send a written request to our correspondence address provided in section 14.15 Parties Involved of this Product Brochure.

Manulife may determine from time to time to change the above customer communication services and inform policyowner for the corresponding change.

14.2 Cooling-off Period

"Cooling-off Period" means the period of **21 calendar days** immediately following the day of the delivery to the policyowner or the nominated representative of the policyowner of

i. the policy; or

ii. the cooling-off notice, which is the notice embedded in the welcome letter sent to you or your nominated representative (separate from the policy) notifying you of your right to cancel within the stated 21 calendar day period,

whichever is earlier. For the avoidance of doubt, the day of delivery of the policy or the cooling-off notice is not included for the calculation of the 21 calendar day period. However, if the last day of the 21 calendar day period is not a working day the period shall include the next working day.

The policyowner has the right to cancel the policy within the Cooling-off Period for a refund of any premium made by giving written notice to Manulife. Upon cancellation or termination of a policy during the Cooling-off Period, the dividend amount paid to you from Payout Distribution Investment Choice(s) prior to such cancellation or termination will be deducted and your refund of premium will be calculated in accordance with this formula (the lower of (i) total premium made less the amount of withdrawal (if any) and any dividend amount made by Manulife to you prior to such cancellation or termination or (ii) total premium made less any market value adjustment ("MVA")) and any levy paid. MVA is calculated solely with reference to Manulife's loss in realizing the value of any assets acquired through investment of the premium made under the policy. It shall not include any allowance for expenses or commissions in connection with the issuance of the contract.

14.3 Borrowing Power

The Plan has no borrowing power. Each Investment Choice may be subject to additional borrowing and investment restrictions indirectly inherent in its underlying fund. Please refer to the latest offering documents of the underlying funds for details, which are made available by Manulife free of charge upon request.

14.4 Settlement

After termination (applicable to the payment of death benefit, suicide proceeds and surrender value), the policy will be settled in accordance with its terms upon Manulife's receipt of due proof of the life insured's death and age or upon the policy surrender for its Account Value of this policy, whichever is the earlier event. Presentation of the policy with a discharge and adherence to Manulife's procedures on death claims / policy surrender (whichever is applicable), which Manulife will determine from time to time, will be required when such settlement is made. Upon settlement, Manulife's liability under the policy shall be fully discharged.

14.5 Rounding

The Account Value will be rounded to the nearest 2 decimal places. The Unit issued and allocated will be rounded to nearest 4 decimal places. Any remaining balance or shortfall after such rounding will be absorbed or borne by Manulife.

Manulife may from time to time change the above rounding rules with not less than 1 month's prior notice or such shorter notice period in compliance with the relevant regulatory requirements.

14.6 Extraordinary Circumstances

Extraordinary circumstances mean events including but not limited to typhoon, storms, inclement weather, breakdown of means of communication, military events and any other circumstances beyond the control of Manulife which cause an interruption to Manulife's normal business.

14.7 Taxation

Tax benefits may be derived from the policy arrangement depending on the tax law applicable to the policyowner's particular situation. The policyowner should seek professional advice regarding their specific tax circumstances.

14.8 Tax Compliance

Under the U.S. Foreign Account Tax Compliance Act ("FATCA"), a foreign financial institution ("FFI") is required to report to the U.S. Internal Revenue Service ("IRS") certain information on U.S. persons that hold accounts with that FFI outside the U.S. and to obtain their consent to the FFI passing that information to the IRS. An FFI which does not sign or agree to comply with the requirements of an agreement with the IRS ("FFI Agreement") in respect of FATCA and/or who is not otherwise exempt from doing so (referred to as a "nonparticipating FFI") will face a 30% withholding tax ("FATCA Withholding Tax") on all "withholdable payments" (as defined under FATCA) derived from U.S. sources (initially including dividends, interest and certain derivative payments).

The U.S. and Hong Kong have signed an inter-governmental agreement ("IGA") to facilitate compliance by FFIs in Hong Kong with FATCA and which creates a framework for Hong Kong FFIs to rely on streamlined due diligence procedures to (i) identify U.S. indicia, (ii) seek consent for disclosure from its U.S. policyowners and (iii) report relevant tax information of those policyowners to the IRS.

FATCA applies to Manulife and this Plan. Manulife is a participating FFI. Manulife is committed to complying with FATCA. To do so, Manulife requires the policyowner to:

i. provide to Manulife certain information including, as applicable, the policyowner's U.S. identification details (e.g. name, address, the US federal taxpayer identifying numbers, etc); and

ii. consent to Manulife reporting this information and the policyowner's account information (such as account balances, interest and dividend income and withdrawals) to the IRS.

If the policyowner fails to comply with these obligations (being a "Non-Compliant Accountholder"), Manulife is required to report "aggregate information" of account balances, payment amounts and number of non-consenting US accounts to IRS.

Manulife could, in certain circumstances, be required to impose FATCA Withholding Tax on payments made to, or which it makes from, the policyowner's policy. Currently the only circumstances in which Manulife may be required to do so are:

i. if the Inland Revenue Department of Hong Kong fails to exchange information with the IRS under IGA (and the relevant tax information exchange agreement between Hong Kong and the U.S.), in which case Manulife may be required to deduct and withhold FATCA. Withholding Tax on withholdable payments made to the policyowner's policy and remit this to the IRS; and

ii. if the policyowner is (or any other account holder is) a nonparticipating FFI, in which case Manulife may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to the policyowner's policy and remit this to the IRS.

The policyowner should seek independent professional advice on the impact FATCA may have on the policyowner or the policyowner's policy.

14.9 Automatic Exchange of Financial Account Information (AEOI)

AEOI is an international standard that involves exchanging financial account information on an automatic basis to enhance tax transparency and combat cross-border tax evasion. In July 2014, the Organization for Economic Cooperation and Development ("OECD") released a standard, asking governments globally to obtain certain financial account information from their financial institutions including insurance companies ("FIs"), and exchange that information automatically with overseas tax jurisdictions. Known as the Common Reporting Standard ("CRS"), it requires FIs in participating jurisdictions to:

i. identify the country/jurisdiction or countries/jurisdictions of tax residency of their new and existing customers through performing on-boarding due diligence procedures and pre-existing accounts due diligence procedures; and

ii. report certain financial information of their customers (including individuals, entities and controlling persons of certain entity accounts) to local government, which may exchange the financial information with overseas governments of countries/jurisdictions where the customers are tax residents.

The Government of HKSAR has committed to the implementation of AEOI. The Inland Revenue (Amendment) (No.3) Ordinance 2016 ("Inland Revenue Ordinance"), which commenced operation on 30 June 2016, put in place a legislative framework for Hong Kong to implement AEOI/CRS beginning 1 January 2017. To deliver the commitment, Hong Kong will commence the first information exchanges by the end of 2018 with overseas tax jurisdictions with which Hong Kong has entered into an AEOI agreement ("AEOI partners").

Manulife, as a reporting financial institution under the Inland Revenue Ordinance, must comply with the following requirements to facilitate the Inland Revenue Department ("IRD") in automatically exchanging certain financial account information with AEOI partners as provided for thereunder:

i. to identify certain accounts as "non-excluded financial accounts" ("NEFAs");

ii. to identify the jurisdiction(s) in which NEFA-holding individuals and certain NEFA-holding entities reside for tax purposes;

iii. to determine the status of certain NEFA-holding entities as "passive NFEs" and identify the jurisdiction(s) in which their "controlling persons" reside for tax purposes;

iv. to collect certain information on NEFAs ("Required Information"); and

v. to furnish certain Required Information to the IRD.

With effect from 1 January 2017, customers purchasing CRS in-scope product are required to complete CRS self-certification and meet the CRS on-boarding due diligence requirements before a policy can be issued. Customers who do not provide Manulife with a completed and valid CRS self-certification are not eligible to subscribe to any CRS in-scope product or policy.

Customers will also be required to complete a similar CRS self-certification in certain circumstances (e.g. ownership change or change in personal particulars) at a later stage where Manulife has insufficient information to establish whether a customer is a non-reporting person. If a customer refuses to provide a valid CRS self-certification or a reasonable explanation and documentation (as appropriate) supporting the reasonableness of the CRS self-certification, the customer will be deemed as a reportable person of the country/jurisdiction for which he or she holds any indicia.

Under the Inland Revenue Ordinance, it is an offence for customers to provide, knowingly or in a reckless manner, misleading, false or incorrect information in a material particular, in making CRS self-certification to financial institutions. The penalty is a fine at level 3 (i.e. HK$10,000). This is to ensure that Hong Kong abides by the international standard concerning effective implementation.

Policyowners' and beneficiaries' personal data (such as name, address, jurisdiction of tax residency, taxpayer identification number (TIN), and the date and place of birth) and financial account data (such as account number, account balance or value (year-end), and the gross amount of interests, dividends and sale proceeds of financial assets as appropriate for the year concerned) may be reported by Manulife to the IRD and exchanged with the tax authorities of another country/countries and jurisdiction/jurisdictions in which the policyowners and beneficiaries may be tax residents. Where a policyowner or beneficiary fails to provide any Required Information, Manulife reserves the right to take any action as it thinks appropriate in order for it to comply with the applicable law and regulation.

Manulife does not give tax or legal advice. Customers should seek independent professional advice where they have questions surrounding their tax residency and/or on the impact AEOI/CRS may have on the customers or their financial accounts.

14.10 Policy Currency

The policy is denominated in United States Dollars. Where any amounts paid to or payable by Manulife are in a currency other than the policy currency, such amounts will be converted from such other currency into the policy currency or from the policy currency into such other currency (as the case may be) at the prevailing exchange rate as determined by Manulife at sole discretion in good faith and a commercially reasonable manner from time to time with reference to prevailing market rate. For details of the base currency of each Investment Choice, please refer to the Investment Choice Brochure.

14.11 Third Party Rights

The policy is excluded from the application of The Contracts (Rights of Third Parties) Ordinance (Chapter 623) ("the Ordinance"). Accordingly, other than Manulife and the policyowner, a person who is not a party to the policy (e.g. a third party beneficiary) shall have no right under the Ordinance to enforce any of the terms of the policy.

14.12 Levy for Insurance Premium

From January 1, 2018, the Insurance Authority starts collecting levy on insurance premiums from policyowners for policies issued in Hong Kong. For details of the levy and its collection arrangement, please visit our website at www.manulife.com.hk/link/levy-en.

14.13 Governing Law

The Plan shall be governed by and construed according to the laws of Hong Kong Special Administrative Region.

14.14 About Manulife

Manulife (International) Limited (incorporated in Bermuda with limited liability) is a subsidiary of Manulife Financial Corporation.

14.15 Parties Involved

Insurer

Manulife (International) Limited
Incorporated in Bermuda with limited liability
22/F, Manulife Financial Centre,
223-231 Wai Yip Street,
Kwun Tong, Kowloon, Hong Kong

Correspondence Address
G.P.O. Box 201,
Hong Kong

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Manulife 宏利

MKTPP168E

Manulife 宏利

宏利投資計劃 2

產品銷售說明書 — 投資選項手冊

除非另有定義，否則定義詞具有與本產品說明書第1節定義賦予的相同涵義。關於各定義詞的定義，請參閱該節。

重要事項：

1. 宏利投資計劃 2（「計劃」）作為與投資相連的人壽保險計劃，是一份由宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）（「宏利」或「我們」）簽發的人壽保險保單。於有關銷售文件內，保單持有人簡稱為「您」。
2. 您繳付的保費扣除計劃任何適用的費用及收費後，將由宏利投資於您選取的投資選項的對應相關基金，因此，您的投資受宏利的信貸風險所影響。
3. 您就保單繳付的所有保費，均成為宏利資產的一部分，您對任何該等資產均沒有任何權利或擁有權。您只對宏利有追索權。
4. 計劃所提供的各個投資選項的特點及風險概況或會有很大差異，部分可能涉及高風險。除非您已完全明白及願意承受有關風險，否則不應投資於對應的投資選項。此等投資工具可能高度波動，為您帶來高虧損風險。您應閱讀計劃的銷售文件和相關基金的銷售文件以了解有關詳情，包括但不限於其投資目標及政策、風險因素及收費，宏利可應您要求免費提供該等銷售文件。
5. 您的潛在投資回報是由宏利參照您選取的投資選項對應的相關基金的表現計算或釐定。由於您須繳付宏利對保單徵收的各項費用及收費，保單的整體潛在回報可能低於您選取的投資選項對應的相關基金的回報。您須承受投資風險。
6. 宏利不時參照您選取的投資選項對應的相關基金的表現，以及持續由保單中扣除的費用及收費，以計算保單的戶口價值。分配至保單的每項投資選項的單位僅屬名義性質，純粹為釐定保單戶口價值及有關保障金額而設。
7. 提早退保或於保單提取部分款項或終止保單，可能會導致損失大筆本金及/或獎賞。假如投資選項對應的相關基金表現欠佳，或會進一步擴大您的投資虧損，而一切費用及收費仍被扣除。
8. 您須就計劃繳付最高可達戶口價值5%的提早贖回費，計劃僅適合準備長期持有投資的投資者。
9. 如您不準備持有保單至少5年，計劃並不適合您，而購買一份人壽保險保單再另行投資於基金可能會更為化算。您應諮詢獨立的專業意見。
10. 投資涉及風險，您必須了解本計劃，並已獲清楚解釋，計劃對您是否合適，否則不應購買本計劃。您擁有最終決定權。
11. 於投資選項手冊內「投資選項一覽」下，部分投資選項〔其名稱後註有「***」〕的相關基金乃衍生工具風險承擔淨額超逾其資產淨值的50%的衍生產品基金。它們可能只適合了解衍生產品複雜結構和相關風險的投資者。如果投資這些投資選項，您可能會蒙受重大損失。我們強烈建議您謹慎選擇此等投資選項。您應閱讀相關基金的銷售文件（包括產品資料概要）以了解相關基金所涉及之風險詳情。
12. 於投資選項手冊內「投資選項一覽」下，名稱後載有「(支付派發)」的每一項投資選項〔統稱為「支付派發投資選項」〕乃是旨在以定期分派股息作特點的投資選項。透過選擇支付派發投資選項，您將收到由宏利從對應的相關基金收到的股息。惟請注意：
    - 對應的相關基金並不保證股息的分派，分派的頻率及股息的金額或息率。
    - 每一項與支付派發投資選項連繫的相關基金或可酌情從資本或總收益撥付股息並同時從其資本中收取/支付全部或部分的費用和支出（即實際上從資本中撥付股息）。該等從資本中撥付的股息等於歸還或提取原本投資額的一部分或該原本投資額應佔的任何資本收益，可能導致相關基金於股息分發日後的每股資產淨值即時減少，並可能對相應的支付派發投資選項的價格造成負面影響。請注意，正派息率並不代表正回報。

- 支付派發投資選項所派發之股息將減少戶口價值。因此，相比一般安排股息作再投資的投資選項，應支付的身故賠償或會減少。
- 若戶口價值降至零時亦可導致保單的終止。
- 就過往12個月支付派發投資選項派發的股息金額及與其對應的相關基金的股息組成，可要求宏利提供及在計劃的網頁查閱。
- 在獲得證監會事先批准並向您發出不少於一個月的事先通知下，宏利可修改計劃（包括其投資選項）之分派政策。
- 除非您對支付派發投資選項有充份了解，並已就該等投資選項如何適合您的需要得到詳細說明，否則您不應選擇該等投資選項。

計劃的銷售文件由計劃的產品銷售說明書和產品資料概要組成。計劃的產品銷售說明書由「產品銷售說明書 — 產品說明書」（「產品說明書」）及「產品銷售說明書 — 投資選項手冊」（「投資選項手冊」）組成。產品銷售說明書和產品資料概要應一併閱讀。本投資選項手冊於二零二三年五月刊印。

有關產品詳情與費用及收費，請參閱本計劃的「產品說明書」。

投資選項一覽

您應參閱相關基金的銷售文件(包括產品資料概覽)，以獲取相關基金的詳細資料(包括但不限於其投資目標及政策、風險因素及收費)。您可致電宏利客戶熱線免費索閱。

投資選項名稱 (投資選項代號)	對應的相關基金名稱	相關基金的 股份類別	相關基金管理公司或 管理人名稱	投資選項 貨幣	相關基金的 股份類別貨幣
股票類別					
東方匯理系列基金 — 新興市場內需股票基金 (DDD01)	東方匯理系列基金 — 新興市場內需股票基金	A2類股份美元(累積)	Amundi Luxembourg S.A.	美元	美元
霸菱大東協基金 (DBA01)	霸菱國際傘子基金 — 霸菱大東協基金	A類別美元累積	Baring International Fund Managers (Ireland) Limited	美元	美元
霸菱歐洲精選基金 (DBE01)	霸菱歐洲精選基金	A類別美元累積	Baring Fund Managers Limited	美元	美元
貝萊德歐洲股票入息基金 (DEF01)	貝萊德全球基金 — 歐洲股票入息基金	A2類股份(美元對沖)	BlackRock (Luxembourg) S.A.	美元	美元
貝萊德歐洲股票入息基金(支付派發) (DUI88)+	貝萊德全球基金 — 歐洲股票入息基金	A6類股份(美元對沖)	BlackRock (Luxembourg) S.A	美元	美元
貝萊德系統分析環球股票高息基金 (DSY01)	貝萊德全球基金 — 系統分析環球股票高息基金	A2類股份(美元)	BlackRock (Luxembourg) S.A.	美元	美元
貝萊德系統分析環球股票高息基金(支付派發) (DBB88)+	貝萊德全球基金 — 系統分析環球股票高息基金	A6類股份(美元)	BlackRock (Luxembourg) S.A.	美元	美元
貝萊德系統分析環球小型企業基金 (DBS01)	貝萊德全球基金 — 系統分析環球小型企業基金	A2類股份(美元)	BlackRock (Luxembourg) S.A.	美元	美元
貝萊德世界健康科學基金 (DBH01)	貝萊德全球基金 — 世界健康科學基金	A2類股份(美元)	BlackRock (Luxembourg) S.A.	美元	美元
貝萊德世界科技基金 (DBW01)	貝萊德全球基金 — 世界科技基金	A2類股份(美元)	BlackRock (Luxembourg) S.A.	美元	美元
富達基金 — 中國消費動力基金 (DFC01)	富達基金 — 中國消費動力基金	A類股份(累積)(美元)	FIL Investment Management (Luxembourg) S.A.	美元	美元
富蘭克林生物科技新領域基金 (DFB01)	富蘭克林鄧普頓投資基金 — 富蘭克林生物科技新領域基金	A類股份(累算)美元	Franklin Templeton International Services S.à r.l.	美元	美元
富蘭克林美國機會基金 (DFU01)	富蘭克林鄧普頓投資基金 — 富蘭克林美國機會基金	美元A(累算)股份	Franklin Templeton International Services S.à r.l.	美元	美元
首域盈信亞洲股本優點基金 (DAH01)	首源投資環球傘子基金有限公司 — 首域盈信亞洲股本優點基金	類別 I	首源投資(香港)有限公司	美元	美元
景順日本股票探索價值社會責任基金 (DIJ01)	景順盧森堡基金系列 — 景順日本股票探索價值社會責任基金	A(美元對沖) — 累積	Invesco Management S.A.	美元	美元
駿利亨德森環球科技領先基金 (DHT01)	駿利亨德森遠見基金 — 環球科技領先基金	A2類(美元)	Janus Henderson Investors Europe S.A.	美元	美元
駿利亨德森日本小型公司基金 (DHS01)	駿利亨德森遠見基金 — 日本小型公司基金	A2類(美元)	Janus Henderson Investors Europe S.A.	美元	美元
摩根東協基金 (DJA01)	摩根東協基金	美元(累計)股份	摩根基金(亞洲)有限公司	美元	美元

投資選項名稱 (投資選項代號)	對應的相關基金名稱	相關基金的 股份類別	相關基金管理公司或 管理人名稱	投資選項 貨幣	相關基金的 股份類別貨幣
股票類別					
摩根中國先驅A股基金 (DAE01)	摩根中國先驅A股基金	美元(累計)股份	摩根基金(亞洲)有限公司	美元	美元
摩根環球新興市場機會基金 (DJO01)	摩根基金 — 環球新興市場機會基金	A類股份(累計)(美元)	JPMorgan Asset Management (Europe) S.à r.l.	美元	美元
摩根南韓基金 (DMK01)	摩根南韓基金	美元(累計)股份	摩根基金(亞洲)有限公司	美元	美元
宏利亞太房地產投資信託產業基金 (DAP01)	宏利環球基金 — 亞太房地產投資信託產業基金	AA累積類別	Manulife Investment Management (Ireland) Limited	美元	美元
宏利亞太房地產投資信託產業基金(支付派發) (DPR88)+	宏利環球基金 — 亞太房地產投資信託產業基金	AA(美元)每月派息(G)類別	Manulife Investment Management (Ireland) Limited	美元	美元
宏利亞洲小型公司基金 (DAS01)	宏利環球基金 — 亞洲小型公司基金	AA累積類別	Manulife Investment Management (Ireland) Limited	美元	美元
宏利中華威力基金 (DCV01)	宏利環球基金 — 中華威力基金	AA累積類別	Manulife Investment Management (Ireland) Limited	美元	美元
宏利巨龍增長基金 (DHE01)	宏利環球基金 — 巨龍增長基金	AA累積類別	Manulife Investment Management (Ireland) Limited	美元	美元
宏利歐洲增長基金 (DEE01)	宏利環球基金 — 歐洲增長基金	AA累積類別	Manulife Investment Management (Ireland) Limited	美元	美元
宏利環球股票基金 (DIE01)	宏利環球基金 — 環球股票基金	AA累積類別	Manulife Investment Management (Ireland) Limited	美元	美元
宏利環球房地產投資信託產業基金 (DGT01)	宏利環球基金 — 環球房地產投資信託產業基金	AA累積類別	Manulife Investment Management (Ireland) Limited	美元	美元
宏利環球房地產投資信託產業基金(支付派發) (DGR88) +	宏利環球基金 — 環球房地產投資信託產業基金	AA(美元)每月派息(G)類別	Manulife Investment Management (Ireland) Limited	美元	美元
宏利環球資源基金 (DRF01)	宏利環球基金 — 環球資源基金	AA累積類別	Manulife Investment Management (Ireland) Limited	美元	美元
宏利康健護理基金 (DHC01)	宏利環球基金 — 康健護理基金	AA累積類別	Manulife Investment Management (Ireland) Limited	美元	美元
宏利印度股票基金 (DEQ01)	宏利環球基金 — 印度股票基金	AA累積類別	Manulife Investment Management (Ireland) Limited	美元	美元
宏利日本股票基金 (DJE01)	宏利環球基金 — 日本股票基金	AA累積類別	Manulife Investment Management (Ireland) Limited	美元	美元
宏利可持續亞洲股票基金 (DPA01)	宏利環球基金 — 可持續亞洲股票基金	AA累積類別	Manulife Investment Management (Ireland) Limited	美元	美元
宏利台灣股票基金 (DTW01)	宏利環球基金 — 台灣股票基金	AA累積類別	Manulife Investment Management (Ireland) Limited	美元	美元
宏利美國股票基金 (DNA01)	宏利環球基金 — 美國股票基金	AA累積類別	Manulife Investment Management (Ireland) Limited	美元	美元

投資選項名稱 (投資選項代號)	對應的相關基金名稱	相關基金的 股份類別	相關基金管理公司或 管理人名稱	投資選項 貨幣	相關基金的 股份類別貨幣
股票類別					
宏利美國小型公司基金 (DUS01)	宏利環球基金 — 美國小型公司基金	AA累積類別	Manulife Investment Management (Ireland) Limited	美元	美元
晉達環球環境基金 (DGE01)	晉達環球策略基金 — 環球環境基金	A累積股份類別	Ninety One Luxembourg S.A.	美元	美元
晉達環球黃金基金 (DGG01)	晉達環球策略基金 — 環球黃金基金	A累積股份類別	Ninety One Luxembourg S.A.	美元	美元
晉達環球天然資源基金 (DDR01)	晉達環球策略基金 — 環球天然資源基金	A累積股份類別	Ninety One Luxembourg S.A.	美元	美元
百達 — 環保能源 (DPN01)	百達 – 環保能源	P美元股份類別	Pictet Asset Management (Europe) S.A.	美元	美元
百達 — 主題精選 (DPG01)	百達 – 主題精選	P美元股份類別	Pictet Asset Management (Europe) S.A.	美元	美元
施羅德新興市場 (DSM01)	施羅德環球基金系列 — 新興市場	A1累積股份類別	Schroder Investment Management (Europe) S.A.	美元	美元
施羅德香港股票 (DHK01)	施羅德環球基金系列 — 香港股票	A1累積股份類別	Schroder Investment Management (Europe) S.A.	美元	美元
鄧普頓前緣市場基金 (DFM01)	富蘭克林鄧普頓投資基金 — 鄧普頓前緣市場基金	A類股份 (累算)	Franklin Templeton International Services S.à r.l.	美元	美元
瑞銀新興市場可持續領先股票基金 (DUE01)	瑞銀新興市場可持續領先股票基金	P- acc類股份	UBS Fund Management (Luxembourg) S.A.	美元	美元
行健宏揚中國基金 (DVY01)	行健宏揚中國基金	美元單位	行健資產管理有限公司	美元	美元
固定收益類別					
聯博美元收益基金 (支付派發) (DBI88)+	聯博美元收益基金	AA類股份	AllianceBernstein (Luxembourg) S.à r.l.	美元	美元
霸菱成熟及新興市場高收益債券基金 (支付派發) (DBD88)+	霸菱傘子基金公眾有限公司 — 霸菱成熟及新興市場高收益債券基金	G類別美元分派 (每月)	Baring International Fund Managers (Ireland) Limited	美元	美元
霸菱環球高級抵押債券基金 (DGS01)	霸菱傘子基金公眾有限公司 — 霸菱環球高級抵押債券基金	G類別美元累積	Baring International Fund Managers (Ireland) Limited	美元	美元
霸菱環球高級抵押債券基金 (支付派發) (DSS88)+	霸菱傘子基金公眾有限公司 — 霸菱環球高級抵押債券基金	G類別美元分派 (每月)	Baring International Fund Managers (Ireland) Limited	美元	美元
貝萊德環球企業債券基金 (DBG01)***	貝萊德全球基金 — 環球企業債券基金	A2類股份 (美元)	BlackRock (Luxembourg) S.A.	美元	美元
富達基金 — 亞洲高收益基金 (DHY01)	富達基金 — 亞洲高收益基金	A類股份 (累積) (美元)	FIL Investment Management (Luxembourg) S.A.	美元	美元
富達基金 — 中國高收益基金 (支付派發) (DFH88)+	富達基金 — 中國高收益基金	A類別股份 — 每月特色派息 (G)— 美元 (對沖)	FIL Investment Management (Luxembourg) S.A.	美元	美元
景順新興市場債券基金 (支付派發) (DMD88)+	景順盧森堡基金系列 — 景順新興市場債券基金	A (每月派息—固定派息—美元) 類別	Invesco Management S.A.	美元	美元
景順永續性環球高收益債券基金 (支付派發) (DGI88)+	景順盧森堡基金系列 — 景順永續性環球高收益債券基金	A (每月派息—固定派息—美元) 類別	Invesco Management S.A.	美元	美元

投資選項名稱 (投資選項代號)	對應的相關基金名稱	相關基金的 股份類別	相關基金管理公司或 管理人名稱	投資選項 貨幣	相關基金的 股份類別貨幣
固定收益類別					
木星全球可換股證券基金 (DJC01)	木星全球基金 — 木星全球可換股證券基金	類別L美元累積HSC	Jupiter Asset Management International S.A.	美元	美元
摩根環球債券收益基金 (支付派發) (DMO88)+	摩根基金 — 環球債券收益基金	A類股份(每月派息)(美元)	JPMorgan Asset Management (Europe) S.à r.l	美元	美元
宏利亞洲總回報基金(支付派發) (DAR88)+	宏利環球基金 — 亞洲總回報基金	AA收益類股份	Manulife Investment Management (Ireland) Limited	美元	美元
宏利亞洲高收益基金(支付派發) (DAY88)+	宏利環球基金 — 亞洲高收益基金	AA(美元)每月派息(G)類別	Manulife Investment Management (Ireland) Limited	美元	美元
宏利可持續亞洲債券基金 (支付派發) (DST88)+	宏利環球基金 — 可持續亞洲債券基金	AA(美元)每月派息(G)類別	Manulife Investment Management (Ireland) Limited	美元	美元
宏利美國債券基金 (DUB01)	宏利環球基金 — 美國債券基金	AA累積類別	Manulife Investment Management (Ireland) Limited	美元	美元
宏利美國特別機會基金 (DSU01)	宏利環球基金 — 美國特別機會基金	AA累積類別	Manulife Investment Management (Ireland) Limited	美元	美元
PIMCO GIS新興市場債券基金 (支付派發) (DPE88)+***	PIMCO基金:環球投資者系列 — 新興市場債券基金	M類零售收息II	PIMCO Global Advisors (Ireland) Limited	美元	美元
PIMCO GIS環球高孳息債券基金 (支付派發) (DPY88)+	PIMCO基金:環球投資者系列 — 環球高孳息債券基金	M類零售收息II	PIMCO Global Advisors (Ireland) Limited	美元	美元
PIMCO GIS收益基金(支付派發) (DPI88)+ ***	PIMCO基金:環球投資者系列 — 收益基金	E類別收息	PIMCO Global Advisors (Ireland) Limited	美元	美元
鄧普頓環球債券基金 (DIB01)	富蘭克林鄧普頓投資基金 — 鄧普頓環球債券基金	A類股份(累算)美元	Franklin Templeton International Services S.à r.l.	美元	美元
鄧普頓環球總收益基金(支付派發) (DTG88)+ ***	富蘭克林鄧普頓投資基金 — 鄧普頓環球總收益基金	A類股份(每月派息)美元	Franklin Templeton International Services S.à r.l.	美元	美元
瑞銀歐元高收益債券基金 (DEY01)***	瑞銀歐元高收益債券基金	(美元對沖)P-acc類股份	UBS Fund Management (Luxembourg) S.A	美元	美元
多元資產類別					
安聯亞洲多元入息基金 (DAA01)	安聯環球投資基金 — 安聯亞洲多元入息基金	AT類股份	Allianz Global Investors GmbH	美元	美元
安聯收益及增長基金 (DIG01)	安聯環球投資基金 — 安聯收益及增長基金	AT類股份	Allianz Global Investors GmbH	美元	美元
安聯收益及增長基金(支付派發) (DAI88)+	安聯環球投資基金 — 安聯收益及增長基金	AM類股份	Allianz Global Investors GmbH	美元	美元
東方匯理系列基金 — 有型資產目標收益基金 (支付派發) (DRA88)+	東方匯理系列基金 — 有型資產目標收益基金	A2美元MTI (D)	Amundi Luxembourg S.A.	美元	美元
貝萊德環球資產配置基金 (DGA01)	貝萊德全球基金 — 環球資產配置基金	A2類股份(美元)	BlackRock (Luxembourg) S.A.	美元	美元

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多元資產類別					
富達基金 — 環球多元收益基金(支付派發) (DAG88)+	富達基金 — 環球多元收益基金	A類股份(每月特色派息)(G) — 美元	FIL Investment Management (Luxembourg) S.A.	美元	美元
首源亞洲鐵橋基金(支付派發) (DFS88)+	首源投資傘子基金 — 首源亞洲鐵橋基金	類別I	首源投資(香港)有限公司	美元	美元
富蘭克林入息基金(支付派發) (DFK88)+	富蘭克林鄧普頓投資基金 – 富蘭克林入息基金	A類股份(每月派息)美元	Franklin Templeton International Services S.à r.l.	美元	美元
景順亞洲資產配置基金 (DAB01)	景順盧森堡基金系列 — 景順亞洲資產配置基金	A類累積股份(美元)	Invesco Management S.A.	美元	美元
摩根亞太入息基金 (支付派發) (DJX88)+	摩根基金 — 亞太入息基金	A類股份(每月派息)美元	JPMorgan Asset Management (Europe) S.à r.l.	美元	美元
摩根中國入息基金(支付派發) (DJP88)+	摩根中國入息基金	美元(每月派息)股份	摩根基金(亞洲)有限公司	美元	美元
摩根全方位入息基金(支付派發) (DJM88)+	摩根全方位入息基金	美元(每月派息)股份	摩根基金(亞洲)有限公司	美元	美元
宏利資本穩健基金(支付派發) (DCP88)+	宏利香港系列 — 宏利資本穩健基金	AA(美元)收益類別	宏利投資管理(香港)有限公司	美元	美元
宏利環球動態資產配置基金(支付派發) (DDA88)+	宏利香港系列 — 宏利環球動態資產配置基金	AA(美元)收益類別	宏利投資管理(香港)有限公司	美元	美元
宏利環球多元資產入息基金 (DMA01)	宏利環球基金 — 環球多元資產入息基金	AA累積類別	Manulife Investment Management (Ireland) Limited	美元	美元
宏利環球多元資產入息基金(支付派發) (DAM88)+	宏利環球基金 — 環球多元資產入息基金	AA(美元)每月派息(G)類別	Manulife Investment Management (Ireland) Limited	美元	美元
宏利大灣區增長及收益獨立資產組合(支付派發) (DGB88)+	宏利盈進基金SPC — 大灣區增長及收益獨立資產組合	AA類(美元)Inc股份	宏利投資管理(香港)有限公司	美元	美元
宏利優先證券收益基金 (支付派發)(DPS88)+	宏利環球基金 — 優先證券收益基金	AA(美元)每月派息(G)類別	Manulife Investment Management (Ireland) Limited	美元	美元
宏利STARS收益及增長基金(支付派發) (DSG88)+ @	宏利香港系列 — 宏利STARS收益及增長基金	AA(美元)收益類別	宏利投資管理(香港)有限公司	美元	美元
施羅德新興市場股債 (支付派發) (DSA88)+	施羅德環球基金系列 — 新興市場股債	A1類股份(美元收息)MF	Schroder Investment Management (Europe) S.A	美元	美元
施羅德環球股債收息 (DGM01)	施羅德環球基金系列 — 環球股債收息	A1累積股份類別	Schroder Investment Management (Europe) S.A.	美元	美元

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流動類別					
東方匯理系列基金 — 美元貨幣市場基金 (DCA01)#	東方匯理系列基金 — 美元貨幣市場基金	A2類股份美元 (累積)	Amundi Luxembourg S.A.	美元	美元

*****注意：此投資選項的相關基金是衍生工具風險承擔淨額超逾其資產淨值的50%的衍生產品基金。它可能只適合了解衍生產品複雜結構和相關風險的投資者。如果投資這投資選項，您可能會蒙受重大損失。我們強烈建議您謹慎選擇此投資選項。您應閱讀相關基金的銷售文件（包括產品資料概要）以了解相關基金所涉及之風險詳情。**

+ 注意：有關支付派發投資選項具體運作詳情，請參閱投資選項手冊內投資選項一般資料下第四節「股息派發的具體運作」。

注意：此投資選項的相關基金是歐洲貨幣市場基金規例(EU) 2017/1131 之下的標準可變資產淨值貨幣市場基金，但在香港並不是貨幣市場基金。

@ 注意：此投資選項的相關基金為基金中之基金，主要投資於相關集體投資計劃（「集體投資計劃」）的投資組合。若相關基金投資於相關集體投資計劃，須涉及額外費用，包括此等相關集體投資計劃的服務機構所收取的費用及開支，以及相關基金於其贖回此等相關集體投資計劃時應付的費用。

投資選項一般資料

1. 最低投資要求

請注意刋載於對應的相關基金之有關銷售文件的最低投資要求（包括但不限於投資金額、轉換金額及持有餘額）並不適用。有關計劃的最低投資要求詳情，請參閱產品說明書。

2. 釐定單位價格

投資選項之單位價格相等於估值日相關基金的每單位資產淨值。投資選項之單位價格將調整至小數點後四位數，此調整後的任何結餘或差額將由宏利承擔或歸於宏利所有。

各自相關基金的計價及交易頻率應參閱各自相關基金的銷售文件，宏利可應您的要求免費提供該等文件。宏利可事先給予不少於1個月或符合相關監管規定的較短通知期，從而更改任何投資選項的估值方法及頻率。

3. 暫停及暫緩交易

在下列情況／預期之外事件下，宏利可在考慮保單持有人的利益後暫停或暫緩任何投資選項單位的交易以及釐定任何投資選項單位價格或其單位：

3.1 相關基金的計價及交易暫停或暫緩;
3.2 宏利認購或贖回相關基金單位並非合理地切實可行;
3.3 就相關基金贖回或支付款項或認購或贖回任何投資選項單位所涉及的資金匯款或調出受到延誤，或宏利認為不能按合理價格或合理匯率進行; 或
3.4 產品說明書內第14.6節「特殊情況」所列的任何其他特殊情況。

對於因該等特殊情況導致的任何延遲支付款項，宏利將不支付任何利息。

如決定暫停交易，宏利將在切實可行的情況下盡快在本公司網頁www.manulife.com.hk公佈有關決定。

暫停或暫緩交易期結束後將恢復正常交易。任何於暫停或暫緩交易期間提交或原定於暫停或暫緩交易期間進行但尚未處理的交易（包括但不限於費用扣減、單位分配、贖回及轉換）將於恢復正常交易當日處理。

4. 股息派發的具體運作

股息派發僅適用於支付派發投資選項，該安排並不適用於支付派發投資選項以外的投資選項。

於相關基金管理公司／投資管理人公佈股息派發的當日（「記錄日」），持有支付派發投資選項單位的保單持有人會按照此公式（支付派發投資選項所連繫至的相關基金公佈的股息率 x 保單持有人於記錄日所持有之支付派發投資選項單位的總數）獲發從支付派發投資選項的相關基金所收取的股息。**股息分派並不保證、擔保及／或確定未來將分派任何股息。當有派發股息，股息金額亦不構成任何對未來股息金額的預測、指示或推算。更多詳情請參閱投資選項手冊重要事項第12點。**

4.1 股息派發的頻率

支付派發投資選項股息之派發頻率乃跟從支付派發投資選項所連繫至的相關基金派發股息的頻率，其派發頻率並非保證，由每月至每年或其他頻率不等。

就有關最近及過往股息記錄詳情，請參閱本公司網頁www.manulife.com.hk內投資選項價格／基金價格部份。

4.2 獲得股息的權利

於記錄日持有支付派發投資選項單位的保單持有人有權獲派發由就對該支付派發投資選項相關基金管理公司／投資管理人所公佈之相應股息金額。保單持有人有權在冷靜期內以書面通知宏利要求取消保單並取回任何已繳保費。凡於冷靜期內取消或終止保單，就該次取消或終止保單前由支付派發投資選項向您派發的股息將被扣除，而退還予你的保費將按照下述方式計算（(i) 已扣除提取款項（如有）及任何宏利於保單取消或終止前向您所派發的任何股息的已繳總保費；或 (ii) 已扣除任何市值調整後的已繳總保費，以較低者為準）及任何已繳保費徵費。市值調整的計算將只參照宏利於變現以保單的已繳保費所作之投資而獲取的資產時, 其所可能出現之虧損，與簽發保單有關的費用或佣金支出並不計算在市值調整之內。 請參閱產品說明書一般資料內第14.2節冷靜期。

為免生疑問，於記錄日後任何保單終止或因轉換或部分提取而導致贖回的有關支付派發投資選項單位，將不會影響您獲得股息的資格。

4.3 股息的派發

提早贖回費並不適用於宏利向保單持有人所派發的股息金額。股息金額的派發一般於宏利收到從支付派發投資選項所連繫至的相關基金派發股息後的14個營業日內，透過支票、自動轉帳或其他於股息派發時可供選擇的付款方式，派發予於記錄日持有該支付派發投資選項的保單持有人。在宏利無法控制的特別情況下，宏利可將付款期延長，並在該等情況結束後在實際可行的情況下盡快付款。宏利不會就有關記錄日至支付股息當日期間為保單持有人支付任何利息。

保單持有人可選擇以美元、港元或當時宏利可全權酌情下不時提供的任何其他貨幣，以自動轉帳方式或當時宏利提供的其他支付方式收取股息。宏利將按照宏利可全權酌情下參考市場匯率而以商業上合理的方式及誠信釐定現行匯率計算股息金額相關貨幣的等值。由貨幣兌換或以自動轉帳或任何支付方式支付現金股息所引起的任何費用，須由您承擔並將從股息金額中扣除。

5. 相關基金的回扣披露

相關基金的經理在各項條款和條件下，最多可將其年度管理費的100%支付給宏利作為回扣。

6. 責任

計劃由宏利發行，宏利會就銷售文件截至刊發日期為止所載資料的準確性負上全部責任，並確認在作出一切合理查詢後，盡其所知所信，銷售文件內並無遺漏足以令此文件內的任何聲明具誤導成分的其他事實。

承保人

宏利人壽保險（國際）有限公司

於百慕達註冊成立之有限責任公司

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MKTPP169C

2023年5月印製

Manulife 宏利

Manulife Investment Plus 2

Principal Brochure - Investment Choice Brochure

Unless defined otherwise, capitalized terms shall have the same meanings ascribed to them in section 1 Definitions of the Product Brochure. Please refer to this section for definitions of various defined terms which are capitalized.

Important Notes:

1. **Manulife Investment Plus 2 (the "Plan"), is an investment-linked assurance scheme, which is an insurance policy issued by Manulife (International) Limited (Incorporated in Bermuda with limited liability) ("Manulife" or "we" or "us"). Policyowner is referred as "you" or "your" throughout the offering documents.**
2. **The premium you pay, after deduction of any fees and charges applicable to the Plan, will be invested by Manulife in the underlying funds corresponding to your selected Investment Choices. Your investments are therefore subject to the credit risks of Manulife.**
3. **The premiums you pay towards the insurance policy will become part of the assets of Manulife. You do not have any rights or ownership over any of those assets. Your recourse is against Manulife only.**
4. **The Investment Choices available under the Plan can have very different features and risk profiles. Some may be of high risk. Do not invest in the corresponding Investment Choices unless you fully understand and are willing to assume the risks associated with them. These instruments can be highly volatile and expose you to a high risk of loss. Please read the offering document of the Plan and offering documents of the underlying funds involved for details, including but not limited to their investment objectives and policies, risk factors and charges, which are made available by Manulife free of charge upon request.**
5. **Your potential return on investments is calculated or determined by Manulife with reference to the performance of the underlying funds corresponding to the Investment Choices you selected. Due to the various fees and charges levied by Manulife on the policy, the potential return on the policy as a whole may be lower than the return of the underlying fund corresponding to the Investment Choices you selected. You are subject to the investment risk.**
6. **The Account Value of the policy will be calculated by Manulife with reference to the performance of the underlying funds corresponding to the Investment Choices you select from time to time and the ongoing fees and charges which will continue to be deducted from the policy. The Units of each Investment Choices allocated to the policy are notional and solely for determining the Account Value and benefits under the policy.**
7. **Early surrender or partial withdrawal of the policy or policy termination may result in a significant loss of principal and/or bonuses awarded. Poor performance of underlying funds corresponding to the Investment Choices may further magnify your investment losses, while fees and charges are still deductible.**
8. **The Plan is subject to an early redemption fee of up to 5% of the Account Value. It is only suitable for investors who are prepared to hold the investment for a long term period.**
9. **If you are not prepared to hold your policy for at least five years, the Plan is not suitable for you and it may be cheaper to purchase an insurance policy and make separate fund investments. You should seek independent professional advice.**

10. **Investment involves risks. You should not purchase this Plan unless you understand it and it has been explained to you how is it suitable for you. The final decision is yours.**

11. **The underlying funds of some of the Investment Choices annotated with "***" under the List of Investment Choices of the Investment Choice Brochure are derivative funds with net derivative exposure exceeding 50% of their net asset value. They may only be suitable for investors who understand the complicated structure of derivative product and the associated risks. You may incur significant loss if investing in such Investment Choices. You are strongly advised to exercise caution in relation to such Investment Choices. Please read the offering documents (including the product key facts statements) of the underlying funds for details of risks associated with the underlying funds.**

12. **Each of the Investment Choices denoted by their names ended with "(dist)" (collectively, the "Payout Distribution Investment Choices") under the List of Investment Choices of the Investment Choice Brochure is an investment choice with feature of aiming to distribute dividend on a regular basis. By choosing the Payout Distribution Investment Choices, you will receive the dividends if dividends are received by Manulife from the corresponding underlying funds. However, please note that:**

    - **The corresponding underlying funds do not guarantee distribution of dividends, the frequency of distribution, and the amount or rate of dividends.**
    - **Each of the underlying funds linked to the Payout Distribution Investment Choices may at its discretion pay dividend out of capital or gross income while charging / paying all or part of its fees and expenses to / out of its capital (i.e. effectively pay dividend out of capital). Such payment of dividends out of capital amounts to a return or withdrawal of part of the original investment or from any capital gains attributable to that original investment, and may result in an immediate reduction of the net asset value per share of the underlying funds after the distribution date, which may have negative impact on the prices of the respective Payout Distribution Investment Choices. Please also note that a positive distribution yield does not imply a positive return.**
    - **The dividends from the Payout Distribution Investment Choices will reduce the Account Value and therefore the death benefit payable may be reduced as compared to the investment choices with dividend reinvestment.**
    - **It may also lead to termination of the policy if the Account Value drops to zero.**
    - **The amount of dividend paid by the Payout Distribution Investment Choices and the dividend composition information of the corresponding underlying fund for the last 12 months are made available by Manulife on request and also on the website of the Plan.**
    - **Manulife may amend the distribution policy of the Plan (including its Investment Choices) subject to SFC's prior approval and by giving not less than one month's prior notice to you.**
    - **You should not choose these Payout Distribution Investment Choices unless you understand them and they have been explained to you how they are suitable for you.**

The offering documents of the Plan comprise the Principal Brochure and product key facts statement. The Principal Brochure of the Plan consists of Principal Brochure - Product Brochure (the "Product Brochure") and this Principal Brochure – Investment Choice Brochure (the "Investment Choice Brochure"). The Principal Brochure should be read in conjunction with the product key facts statement. The Investment Choice Brochure is published in May 2023.

For details about the product features, fees and charges, please refer to the Product Brochure of the Plan.

List of Investment Choices

You should read the offering documents (including the product key facts statements) of the underlying funds, which are made available free of charge from Manulife upon request by contacting Manulife Customer Hotline, for details of the underlying funds (including, without limitation, their investment objectives and policies, risk factors and charges).

Name of Investment Choice (Code of Investment Choice)	Name of Corresponding Underlying Fund	Share Class of Underlying Fund	Name of Management Company / Manager of Underlying Fund	Currency of Investment Choice	Currency of Share Class of Underlying Fund
Equity Focused					
Amundi Funds - Emerging Markets Equity Focus (DDD01)	Amundi Funds – Emerging Markets Equity Focus	Class A2 USD (C)	Amundi Luxembourg S.A.	USD	USD
Barings ASEAN Frontiers Fund (DBA01)	Barings International Umbrella Fund – Barings ASEAN Frontiers Fund	Class A USD Acc	Baring International Fund Managers (Ireland) Limited	USD	USD
Barings Europe Select Trust (DBE01)	Barings Europe Select Trust	Class A USD Acc	Baring Fund Managers Limited	USD	USD
BlackRock European Equity Income Fund (DEF01)	BlackRock Global Funds – European Equity Income Fund	Class A2 USD Hedged	BlackRock (Luxembourg) S.A.	USD	USD
BlackRock European Equity Income Fund (dist) (DUI88)+	BlackRock Global Funds – European Equity Income Fund	Class A6 USD Hedged	BlackRock (Luxembourg) S.A	USD	USD
BlackRock Systematic Global Equity High Income Fund (DSY01)	BlackRock Global Funds – Systematic Global Equity High Income Fund	Class A2 USD	BlackRock (Luxembourg) S.A.	USD	USD
BlackRock Systematic Global Equity High Income Fund (dist) (DBB88)+	BlackRock Global Funds – Systematic Global Equity High Income Fund	Class A6 USD	BlackRock (Luxembourg) S.A.	USD	USD
BlackRock Systematic Sustainable Global SmallCap Fund (DBS01)	BlackRock Global Funds – Systematic Sustainable Global SmallCap Fund	Class A2 USD	BlackRock (Luxembourg) S.A.	USD	USD
BlackRock World Healthscience Fund (DBH01)	BlackRock Global Funds – World Healthscience Fund	Class A2 USD	BlackRock (Luxembourg) S.A.	USD	USD
BlackRock World Technology Fund (DBW01)	BlackRock Global Funds – World Technology Fund	Class A2 USD	BlackRock (Luxembourg) S.A.	USD	USD
Fidelity Funds – China Consumer Fund (DFC01)	Fidelity Funds – China Consumer Fund	Class A-ACC-USD	FIL Investment Management (Luxembourg) S.A.	USD	USD
Franklin Biotechnology Discovery Fund (DFB01)	Franklin Templeton Investment Funds – Franklin Biotechnology Discovery Fund	Class A Acc (USD)	Franklin Templeton International Services S.à r.l.	USD	USD
Franklin U.S. Opportunities Fund (DFU01)	Franklin Templeton Investment Funds – Franklin U.S. Opportunities Fund	Class A Acc USD	Franklin Templeton International Services S.à r.l.	USD	USD
FSSA Asian Equity Plus Fund (DAH01)	First Sentier Investors Global Umbrella Fund plc – FSSA Asian Equity Plus Fund	Class I	First Sentier Investors (Hong Kong) Limited	USD	USD
Invesco Responsible Japanese Equity Value Discovery Fund (DIJ01)	Invesco Funds – Invesco Responsible Japanese Equity Value Discovery Fund	Class A (USD Hedged) – accumulation	Invesco Management S.A.	USD	USD

Name of Investment Choice (Code of Investment Choice)	Name of Corresponding Underlying Fund	Share Class of Underlying Fund	Name of Management Company / Manager of Underlying Fund	Currency of Investment Choice	Currency of Share Class of Underlying Fund
Equity Focused					
Janus Henderson Global Technology Leaders Fund (DHT01)	Janus Henderson Horizon Fund – Global Technology Leaders Fund	Class A2 (USD)	Janus Henderson Investors Europe S.A.	USD	USD
Janus Henderson Japanese Smaller Companies Fund (DHS01)	Janus Henderson Horizon Fund – Japanese Smaller Companies Fund	Class A2 (USD)	Janus Henderson Investors Europe S.A.	USD	USD
JPMorgan ASEAN Fund (DJA01)	JPMorgan ASEAN Fund	Class (acc) USD	JPMorgan Funds (Asia) Ltd.	USD	USD
JPMorgan China Pioneer A – Share Fund (DAE01)	JPMorgan China Pioneer A – Share Fund	Class (acc) USD	JPMorgan Funds (Asia) Ltd.	USD	USD
JPMorgan Emerging Markets Opportunities Fund (DJO01)	JPMorgan Funds – Emerging Markets Opportunities Fund	Class A (acc) USD	JPMorgan Asset Management (Europe) S.à r.l.	USD	USD
JPMorgan Korea Fund (DMK01)	JPMorgan Korea Fund	Class (acc) USD	JPMorgan Funds (Asia) Ltd.	USD	USD
Manulife Asia Pacific REIT Fund (DAP01)	Manulife Global Fund – Asia Pacific REIT Fund	Class AA Acc	Manulife Investment Management (Ireland) Limited	USD	USD
Manulife Asia Pacific REIT Fund (dist) (DPR88)+	Manulife Global Fund – Asia Pacific REIT Fund	Class AA (USD) MDIST (G)	Manulife Investment Management (Ireland) Limited	USD	USD
Manulife Asian Small Cap Equity Fund (DAS01)	Manulife Global Fund – Asian Small Cap Equity Fund	Class AA Acc	Manulife Investment Management (Ireland) Limited	USD	USD
Manulife China Value Fund (DCV01)	Manulife Global Fund – China Value Fund	Class AA Acc	Manulife Investment Management (Ireland) Limited	USD	USD
Manulife Dragon Growth Fund (DHE01)	Manulife Global Fund – Dragon Growth Fund	Class AA Acc	Manulife Investment Management (Ireland) Limited	USD	USD
Manulife European Growth Fund (DEE01)	Manulife Global Fund – European Growth Fund	Class AA Acc	Manulife Investment Management (Ireland) Limited	USD	USD
Manulife Global Equity Fund (DIE01)	Manulife Global Fund – Global Equity Fund	Class AA Acc	Manulife Investment Management (Ireland) Limited	USD	USD
Manulife Global REIT Fund (DGT01)	Manulife Global Fund – Global REIT Fund	Class AA Acc	Manulife Investment Management (Ireland) Limited	USD	USD
Manulife Global REIT Fund (dist) (DGR88) +	Manulife Global Fund – Global REIT Fund	Class AA (USD) MDIST (G)	Manulife Investment Management (Ireland) Limited	USD	USD
Manulife Global Resources Fund (DRF01)	Manulife Global Fund – Global Resources Fund	Class AA Acc	Manulife Investment Management (Ireland) Limited	USD	USD
Manulife Healthcare Fund (DHC01)	Manulife Global Fund – Healthcare Fund	Class AA Acc	Manulife Investment Management (Ireland) Limited	USD	USD
Manulife India Equity Fund (DEQ01)	Manulife Global Fund – India Equity Fund	Class AA Acc	Manulife Investment Management (Ireland) Limited	USD	USD
Manulife Japan Equity Fund (DJE01)	Manulife Global Fund – Japan Equity Fund	Class AA Acc	Manulife Investment Management (Ireland) Limited	USD	USD

Name of Investment Choice (Code of Investment Choice)	Name of Corresponding Underlying Fund	Share Class of Underlying Fund	Name of Management Company / Manager of Underlying Fund	Currency of Investment Choice	Currency of Share Class of Underlying Fund
Equity Focused					
Manulife Sustainable Asia Equity Fund (DPA01)	Manulife Global Fund – Sustainable Asia Equity Fund	Class AA Acc	Manulife Investment Management (Ireland) Limited	USD	USD
Manulife Taiwan Equity Fund (DTW01)	Manulife Global Fund – Taiwan Equity Fund	Class AA Acc	Manulife Investment Management (Ireland) Limited	USD	USD
Manulife U.S. Equity Fund (DNA01)	Manulife Global Fund – U.S. Equity Fund	Class AA Acc	Manulife Investment Management (Ireland) Limited	USD	USD
Manulife U.S. Small Cap Equity Fund (DUS01)	Manulife Global Fund – U.S. Small Cap Equity Fund	Class AA Acc	Manulife Investment Management (Ireland) Limited	USD	USD
Ninety One Global Environment Fund (DGE01)	Ninety One Global Strategy Fund – Global Environment Fund	Class A Acc	Ninety One Luxembourg S.A.	USD	USD
Ninety One Global Gold Fund (DGG01)	Ninety One Global Strategy Fund – Global Gold Fund	Class A Acc	Ninety One Luxembourg S.A.	USD	USD
Ninety One Global Natural Resources Fund (DDR01)	Ninety One Global Strategy Fund – Global Natural Resources Fund	Class A Acc	Ninety One Luxembourg S.A.	USD	USD
Pictet – Clean Energy Transition (DPN01)	Pictet – Clean Energy Transition	Class P USD	Pictet Asset Management (Europe) S.A.	USD	USD
Pictet – Global Thematic Opportunities (DPG01)	Pictet – Global Thematic Opportunities	Class P USD	Pictet Asset Management (Europe) S.A.	USD	USD
Schroder Emerging Markets (DSM01)	Schroder International Selection Fund – Emerging Markets	Class A1 Acc	Schroder Investment Management (Europe) S.A.	USD	USD
Schroder Hong Kong Equity (DHK01)	Schroder International Selection Fund – Hong Kong Equity	Class A1 Acc	Schroder Investment Management (Europe) S.A.	USD	USD
Templeton Frontier Markets Fund (DFM01)	Franklin Templeton Investment Funds – Templeton Frontier Markets Fund	Class A (acc)	Franklin Templeton International Services S.à r.l.	USD	USD
UBS Emerging Markets Sustainable Leaders (DUE01)	UBS (Lux) Equity Fund – Emerging Markets Sustainable Leaders (USD)	Class P-acc	UBS Fund Management (Luxembourg) S.A.	USD	USD
Zeal Voyage China Fund (DVY01)	ZEAL Voyage China Fund	USD Units	Zeal Asset Management Limited	USD	USD
Fixed Income Focused					
AB FCP I – American Income Portfolio (dist) (DBI88)+	AB FCP I – American Income Portfolio	Class AA	AllianceBernstein (Luxembourg) S.à r.l.	USD	USD
Barings Developed and Emerging Markets High Yield Bond Fund (dist) (DBD88)+	Barings Umbrella Fund plc – Barings Developed and Emerging Markets High Yield Bond Fund	Tranche G USD Dist Monthly	Baring International Fund Managers (Ireland) Limited	USD	USD
Barings Global Senior Secured Bond Fund (DGS01)	Barings Umbrella Fund plc – Barings Global Senior Secured Bond Fund	Tranche G USD Acc	Baring International Fund Managers (Ireland) Limited	USD	USD

Name of Investment Choice (Code of Investment Choice)	Name of Corresponding Underlying Fund	Share Class of Underlying Fund	Name of Management Company / Manager of Underlying Fund	Currency of Investment Choice	Currency of Share Class of Underlying Fund
Fixed Income Focused					
Barings Global Senior Secured Bond Fund (dist) (DSS88)+	Barings Umbrella Fund plc – Barings Global Senior Secured Bond Fund	Tranche G USD Dist Monthly	Baring International Fund Managers (Ireland) Limited	USD	USD
BlackRock Global Corporate Bond Fund (DBG01)***	BlackRock Global Funds – Global Corporate Bond Fund	Class A2 USD	BlackRock (Luxembourg) S.A.	USD	USD
Fidelity Funds – Asian High Yield Fund (DHY01)	Fidelity Funds – Asian High Yield Fund	Class A-ACC-USD	FIL Investment Management (Luxembourg) S.A.	USD	USD
Fidelity Funds – China High Yield Fund (dist) (DFH88)+	Fidelity Funds – China High Yield Fund	Class A-MINCOME (G)-USD (hedged)	FIL Investment Management (Luxembourg) S.A.	USD	USD
Invesco Emerging Markets Bond Fund (dist) (DMD88)+	Invesco Funds – Invesco Emerging Markets Bond Fund	Class A fixed monthly distribution - USD	Invesco Management S.A.	USD	USD
Invesco Sustainable Global High Income Fund (dist) (DGI88)+	Invesco Funds – Invesco Sustainable Global High Income Fund	Class A fixed monthly distribution - USD	Invesco Management S.A.	USD	USD
Jupiter Global Convertibles (DJC01)	The Jupiter Global Fund – Jupiter Global Convertibles	Class L USD Acc HSC	Jupiter Asset Management International S.A.	USD	USD
JPMorgan Income Fund (dist) (DMO88)+	JPMorgan Funds – Income Fund	Class A (mth) – USD	JPMorgan Asset Management (Europe) S.à r.l	USD	USD
Manulife Asia Total Return Fund (dist) (DAR88)+	Manulife Global Fund – Asia Total Return Fund	Class AA Inc	Manulife Investment Management (Ireland) Limited	USD	USD
Manulife Asian High Yield Fund (dist) (DAY88)+	Manulife Global Fund – Asian High Yield Fund	Class AA (USD) MDIST (G)	Manulife Investment Management (Ireland) Limited	USD	USD
Manulife Sustainable Asia Bond Fund (dist) (DST88)+	Manulife Global Fund – Sustainable Asia Bond Fund	Class AA (USD) MDIST (G)	Manulife Investment Management (Ireland) Limited	USD	USD
Manulife U.S. Bond Fund (DUB01)	Manulife Global Fund – U.S. Bond Fund	Class AA Acc	Manulife Investment Management (Ireland) Limited	USD	USD
Manulife U.S. Special Opportunities Fund (DSU01)	Manulife Global Fund – U.S. Special Opportunities Fund	Class AA Acc	Manulife Investment Management (Ireland) Limited	USD	USD
PIMCO GIS Emerging Markets Bond Fund (dist) (DPE88)+***	PIMCO Funds: Global Investors Series plc – Emerging Markets Bond Fund	M Retail Class Income II	PIMCO Global Advisors (Ireland) Limited	USD	USD
PIMCO GIS Global High Yield Bond Fund (dist) (DPY88)+	PIMCO Funds: Global Investors Series plc – Global High Yield Bond Fund	M Retail Class Income II	PIMCO Global Advisors (Ireland) Limited	USD	USD
PIMCO GIS Income Fund (dist) (DPI88)+ ***	PIMCO Funds: Global Investors Series plc – Income Fund	E Class Income	PIMCO Global Advisors (Ireland) Limited	USD	USD
Templeton Global Bond Fund (DIB01)	Franklin Templeton Investment Funds – Templeton Global Bond Fund	Class A (acc) USD	Franklin Templeton International Services S.à r.l.	USD	USD

Name of Investment Choice (Code of Investment Choice)	Name of Corresponding Underlying Fund	Share Class of Underlying Fund	Name of Management Company / Manager of Underlying Fund	Currency of Investment Choice	Currency of Share Class of Underlying Fund
Fixed Income Focused					
Templeton Global Total Return Fund (dist) (DTG88)+ ***	Franklin Templeton Investment Funds – Templeton Global Total Return Fund	Class A (Mdis) USD	Franklin Templeton International Services S.à r.l.	USD	USD
UBS Euro High Yield (DEY01)***	UBS (Lux) Bond Fund – Euro High Yield (EUR)	Class (USD hedged) P-acc	UBS Fund Management (Luxembourg) S.A	USD	USD
Multi-assets Focused					
Allianz Asian Multi Income Plus (DAA01)	Allianz Global Investors Fund – Allianz Asian Multi Income Plus	Class AT	Allianz Global Investors GmbH	USD	USD
Allianz Income and Growth (DIG01)	Allianz Global Investors Fund – Allianz Income and Growth	Class AT	Allianz Global Investors GmbH	USD	USD
Allianz Income and Growth (dist) (DAI88)+	Allianz Global Investors Fund – Allianz Income and Growth	Class AM	Allianz Global Investors GmbH	USD	USD
Amundi Funds - Real Assets Target Income (dist) (DRA88)+	Amundi Funds – Real Assets Target Income	Class A2 USD MTI (D)	Amundi Luxembourg S.A.	USD	USD
BlackRock Global Allocation Fund (DGA01)	BlackRock Global Funds – Global Allocation Fund	Class A2 USD	BlackRock (Luxembourg) S.A.	USD	USD
Fidelity Funds – Global Multi Asset Income Fund (dist) (DAG88)+	Fidelity Funds – Global Multi Asset Income Fund	Class A-MINCOME (G) – USD	FIL Investment Management (Luxembourg) S.A.	USD	USD
First Sentier Asian Bridge Fund (dist) (DFS88)+	First Sentier Investors Umbrella Funds – First Sentier Asian Bridge Fund	Class I	First Sentier Investors (Hong Kong) Limited	USD	USD
Franklin Income Fund (dist) (DFK88)+	Franklin Templeton Investment Funds – Franklin Income Fund	Class A (Mdis) USD	Franklin Templeton International Services S.à r.l.	USD	USD
Invesco Asia Asset Allocation Fund (DAB01)	Invesco Funds – Invesco Asia Asset Allocation Fund	Class A Acc USD	Invesco Management S.A.	USD	USD
JPMorgan Asia Pacific Income Fund (dist) (DJX88)+	JPMorgan Funds – Asia Pacific Income Fund	Class A (mth) – USD	JPMorgan Asset Management (Europe) S.à r.l.	USD	USD
JPMorgan China Income Fund (dist) (DJP88)+	JPMorgan China Income Fund	Class (mth) – USD	JPMorgan Funds (Asia) Ltd.	USD	USD
JPMorgan Multi Income Fund (dist) (DJM88)+	JPMorgan Multi Income Fund	Class (mth) USD	JPMorgan Funds (Asia) Ltd.	USD	USD
Manulife Capital Conservative Fund (dist) (DCP88)+	Manulife Hong Kong Series – Manulife Capital Conservative Fund	Class AA (USD) Inc	Manulife Investment Management (Hong Kong) Limited	USD	USD
Manulife Global Dynamic Asset Allocation Fund (dist) (DDA88)+	Manulife Hong Kong Series – Manulife Global Dynamic Asset Allocation Fund	Class AA (USD) Inc	Manulife Investment Management (Hong Kong) Limited	USD	USD
Manulife Global Multi – Asset Diversified Income Fund (DMA01)	Manulife Global Fund – Global Multi – Asset Diversified Income Fund	Class AA Acc	Manulife Investment Management (Ireland) Limited	USD	USD
Manulife Global Multi – Asset Diversified Income Fund (dist) (DAM88)+	Manulife Global Fund – Global Multi – Asset Diversified Income Fund	Class AA (USD) MDIST (G)	Manulife Investment Management (Ireland) Limited	USD	USD

Name of Investment Choice (Code of Investment Choice)	Name of Corresponding Underlying Fund	Share Class of Underlying Fund	Name of Management Company / Manager of Underlying Fund	Currency of Investment Choice	Currency of Share Class of Underlying Fund
Multi-assets Focused					
Manulife Greater Bay Area Growth and Income Segregated Portfolio (dist) (DGB88)+	Manulife Advanced Fund SPC – Greater Bay Area Growth and Income Segregated Portfolio	Class AA (USD) Inc	Manulife Investment Management (Hong Kong) Limited	USD	USD
Manulife Preferred Securities Income Fund (dist) (DPS88)+	Manulife Global Fund – Preferred Securities Income Fund	Class AA (USD) MDIST (G)	Manulife Investment Management (Ireland) Limited	USD	USD
Manulife STARS Income and Growth Fund (dist) (DSG88)+ @	Manulife Hong Kong Series – Manulife STARS Income and Growth Fund	Class AA (USD) Inc	Manulife Investment Management (Hong Kong) Limited	USD	USD
Schroder Emerging Markets Multi-Asset (dist) (DSA88)+	Schroder International Selection Fund – Emerging Markets Multi – Asset	Class A1 USD Dis MF	Schroder Investment Management (Europe) S.A	USD	USD
Schroder Global Multi – Asset Income (DGM01)	Schroder International Selection Fund – Global Multi – Asset Income	Class A1 USD Acc	Schroder Investment Management (Europe) S.A.	USD	USD
Liquidity Focused					
Amundi Funds – Cash USD (DCA01)#	Amundi Funds – Cash USD	Class A2 USD (C)	Amundi Luxembourg S.A.	USD	USD

***** Note: The underlying fund of this Investment Choice is a derivative fund with net derivative exposure exceeding 50% of its net asset value. It may only be suitable for investors who understand the complicated structure of derivative product and the associated risks. You may incur significant loss if investing in this Investment Choice. You are strongly advised to exercise caution in relation to such Investment Choice. Please read the offering documents (including the product key facts statements) of the underlying fund for details of risks associated with the underlying fund.**

+ Note: Please refer to the section 4 Operations Specific to the Distribution of Dividends under General Information on Investment Choices of this Investment Choice Brochure for details on the operations specific to the Payout Distribution Investment Choices.

Note: The underlying fund corresponding to the Investment Choice is a standard variable net asset value money market fund under European Money Market Fund Regulation (EU) 2017/1131 but not a money market fund in Hong Kong.

@ Note: The underlying fund of the Investment Choice is a fund of funds, investing primarily in a portfolio of underlying collective investment schemes ("CIS"). There are additional fees involved when the underlying fund invests into the underlying CIS, including fees and expenses charged by service providers of these underlying CIS as well as fees payable by the underlying fund during its redemption from these underlying CIS.

General Information on Investment Choices

1. **Minimum investment requirements**
   Please note that the minimum investment requirements including but not limited to investment amount, switching amount and holding balance as stated in the relevant offering documents of the corresponding underlying funds is not applicable. For detailed information of minimum investment requirements for the Plan, please refer to the Product Brochure.

2. **Determination of Unit Price**
   The Unit Price of an Investment Choice is equal to the net asset value per unit of that underlying fund on a Valuation Day. The Unit Price of the Investment Choice will be rounded to the nearest 4 decimal places. Any remaining balance or shortfall after such rounding will be absorbed or borne by Manulife.

   Valuation and dealing frequency of respective underlying funds should be referred to the offering documents of the respective underlying funds, which are made available by Manulife free of charge upon request. Manulife may change the valuation methodology and frequency with respect to any Investment Choice with not less than 1 month's prior notice or such shorter notice period in compliance with the relevant regulatory requirements.

3. **Suspension and Deferment of Dealing**
   Manulife may, having regard to the interests of the policyowner, suspend or defer the dealing of the Units of any Investment Choice and the determination of the Unit Price of any Investment Choice or its Units in / due to the following circumstances / unexpected events:

   3.1 Valuation and dealings in the underlying fund are deferred or suspended;
   3.2 It is not reasonably practicable for Manulife to subscribe for or redeem units in the underlying fund;
   3.3 The remittance or repatriation of funds which may be involved in the redemption of / the payment for the underlying fund, or the subscription for / redemption of any Units of the Investment Choice is delayed or cannot, in the opinion of Manulife, be effected at reasonable prices or reasonable rates of exchange; or
   3.4 Any other extraordinary circumstances exist under section 14.6 Extraordiary Circumstances of the Product Brochure.

   No interest shall be paid by us in respect of any delays in payments due to such circumstances.

   The fact that dealing is suspended will be published as soon as practicable following such decision in Manulife's website – www.manulife.com.hk.

   Normal dealing will be resumed after the end of the suspension or deferment period. Any outstanding transactions submitted or scheduled during the suspension or deferment (including but not limited to fee deduction, Unit allocation, redemption and switching) will be carried out on the day normal trading is resumed.

4. **Operations Specific to the Distribution of Dividends**
   Distribution of dividends is only applicable to the Payout Distribution Investment Choices. Such arrangement is not applicable to Investment Choices other than Payout Distribution Investment Choices.

   Dividends received from the underlying fund linked to a Payout Distribution Investment Choice are paid to the policyowner holding Units of that Payout Distribution Investment Choice on the day the management company / manager of the underlying fund declares the dividend ("Record Date") in accordance with this formula (dividend rate declared by the underlying fund linked to the Payout Distribution Investment Choice x total number of Units of the Payout Distribution Investment Choice held by the policyowner on the Record Date). **Distribution of dividend is no guarantee, assurance and/or certainty that any future dividend distribution will be made. When a dividend is made, the dividend amount is not in any way a forecast, indication or projection of any of the future dividend amounts. Please refer to point 12 of Important Notes of the Investment Choices Brochure for further information.**

   4.1 Dividend Distribution Frequency
   The frequency of dividend distribution of a Payout Distribution Investment Choice follows the frequency of dividend distribution of the underlying fund linked to the Payout Distribution Investment Choice, which is not guaranteed and could vary from monthly to annually or otherwise.

   For current and historical dividend details, please refer to the section of Investment Choice Price / Fund Price in our website at www.manulife.com.hk.

4.2 Entitlement of Dividend

The policyowner holding Units of a Payout Distribution Investment Choice on the Record Date are entitled to their respective amounts of dividend as declared by the management company / manager of the underlying fund in respect of that Payout Distribution Investment Choice. The policyowner has the right to cancel the policy within the cooling off period for a refund of any premium made by giving written notice to Manulife. Upon cancellation or termination of a policy during the cooling-off period, the dividend amount paid to you from Payout Distribution Investment Choice(s) prior to such cancellation or termination will be deducted and your refund of premium will be calculated in accordance with this formula (the lower of (i) total premium made less the amount of withdrawal (if any) and any dividend amount made by Manulife to you prior to such cancellation or termination or (ii) total premium made less any market value adjustment ("MVA")) and any levy paid. MVA is calculated solely with reference to Manulife's loss in realizing the value of any assets acquired through investment of the premium made under the policy. It shall not include any allowance for expenses or commissions in connection with the issuance of the contract. For information on the cooling-off arrangement, please refer to the section 14.2 Cooling-off Period under General Information of the Product Brochure.

For the avoidance of doubt, any termination of your policy or redemption of the relevant Units of a Payout Distribution Investment Choice as a result of switching or partial withdrawal, subsequent to the Record Date, will not affect the entitlement to the dividend.

4.3 Distribution of Dividend

Early redemption fee does not apply to dividend amounts paid by Manulife to the policyowner. Payment of a dividend amount shall normally be made within 14 Business Days by way of cheque, autopay or other payment methods available at the time of dividend distribution after Manulife has received the dividend payment from the underlying fund linked to the Payout Distribution Investment Choice on the Record Date. Manulife may extend the payment period due to any exceptional event which is beyond control of Manulife, and payment will be carried out as soon as practicable after cessation of such event. No interest on the dividend distribution amount will be paid to the policyowner by Manulife in respect of the period between the Record Date and the date of payment.

Dividends paid can be made in the currency selected by the policyowner, including United States Dollar, Hong Kong Dollar, or any other currencies made available by Manulife from time to time at its sole discretion, by autopay or other payment methods offered by Manulife at the time of payment. Manulife will calculate the equivalent amount in the respective currency of the dividend amount at a prevailing exchange rate determined by Manulife at its sole discretion acting in good faith and commercially reasonable manner with reference to the market rates. Any charges incurred in connection with currency conversion or payment of cash dividends by autopay or any payment method shall be borne by you and will be deducted from the proceeds of dividends.

5. Disclosure on rebates of underlying funds

The managers of the underlying funds may pay up to 100% of their annual management fees as a rebate to Manulife subject to various terms and conditions.

6. Responsibility

The Plan is issued by Manulife which accepts full responsibility for the accuracy of the information contained in the offering document at the date of publication and confirms, having made all reasonable enquiries, that to the best of its knowledge and belief there are no other facts the omission of which would make any statement misleading.

Insurer:

Manulife (International) Limited

Incorporated in Bermuda with limited liability

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