

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 / 宏利智富錦囊 / 宏利睿富錦囊 / 傲富投資理財計劃 / 傲峰定期投資計劃 / 邁駿投資理財計劃 / 宏利精選投資保 / 靈活投資寶（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，據我們收到東方匯理系列基金於二零二四年二月十五日發出的通知書（「股東通知書」），各計劃下述投資選項（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」）（各相關基金為東方匯理系列基金之子基金）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、 宏利智富錦囊及 宏利睿富錦囊	宏利智富東方匯理亞洲智選股票基金	東方匯理系列基金 – 亞洲智選股票基金	I2類股份美元（累積）
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東方匯理亞洲智選股票基金		
宏利精選投資保	宏利精選東方匯理亞洲智選股票基金		
靈活投資寶	亞洲智選股票投資基金		
宏利投資計劃、 宏利智富錦囊及 宏利睿富錦囊	宏利智富東方匯理現金基金	東方匯理系列基金 – 美元貨幣市場基金	A2類股份美元（累積）
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東方匯理現金基金		
宏利精選投資保及 靈活投資寶	現金基金		
宏利投資計劃及 宏利智富錦囊	宏利智富東方匯理新興市場內需股票基金		
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東方匯理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）
宏利投資計劃、 宏利智富錦囊及 宏利睿富錦囊	宏利智富中東及北非股票基金	東方匯理系列基金 – 中東北非基金	A2類股份美元（累積）
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中東及北非基金		
宏利投資計劃及 宏利智富錦囊	宏利智富東方匯理美元短期債券基金（支付派發）	東方匯理系列基金 – 美元短期債券基金	A2美元MTD3 (D)
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東方匯理美元短期債券基金		A2美元 (C)
宏利投資計劃及 宏利智富錦囊	宏利智富東方匯理有型資產目標收益基金（支付派發）	東方匯理系列基金 – 有型資產目標收益基金	A2美元MTI (D)
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東方匯理有型資產目標收益基金		A2美元 (C)

1. 變更東方匯理系列基金 – 亞洲智選股票基金及東方匯理系列基金 – 美元短期債券基金的英文名稱

自二零二四年三月十五日（「生效日」）起，東方匯理系列基金 – 亞洲智選股票基金及東方匯理系列基金 – 美元短期債券基金的英文名稱將變更如下。基於以上情況，由生效日開始，各相關基金及其相應的各投資選項的英文

名稱將會變更，詳情如下)：

相關基金		投資選項	
現時名稱	新名稱	現時名稱	新名稱
Amundi Funds - Pioneer US Short Term Bond	Amundi Funds - US Short Term Bond	Manulife Inv Amundi Pioneer US Short Term Bond Fund (dist)	Manulife Inv Amundi US Short Term Bond Fund (dist)
		MIL Amundi Pioneer US Short Term Bond Fund	MIL Amundi US Short Term Bond Fund
Amundi Funds - Asia Equity Concentrated	Amundi Funds - Asia Equity Focus	Manulife Inv Amundi Asia Equity Concentrated Fund	Manulife Inv Amundi Asia Equity Focus Fund
		MIL Amundi Asia Equity Concentrated Fund	MIL Amundi Asia Equity Focus Fund
		ManuSelect Amundi Asia Equity Concentrated Fund	ManuSelect Amundi Asia Equity Focus Fund
		Asia Equity Concentrated Fund	Asia Equity Focus Fund

敬請注意，上述名稱變更(i)將不會影響各相關基金的任何其他特點，包括費用水平，亦(ii)不會對各相關基金的投資組合產生任何影響。

2. 上調東方匯理系列基金 – 美元貨幣市場基金（此基金在香港並非貨幣市場基金）*的當前及最高管理費

*此乃規例(EU) 2017/1131《歐洲貨幣市場基金規例》之下的標準可變資產淨值貨幣市場基金。

根據相關基金的管理公司（「管理公司」）為妥善符合市場利率而作出的商業決策，自生效日起，相關基金股份類別的當前及最高管理費將會上調。

相關基金股份類別的當前最高管理費及新最高管理費如下表所示。相關基金股份類別的當前管理費最高為生效日前的對應當前最高管理費，而自生效日起，最高將為對應的新最高管理費。

相關基金股份類別的最新經常性開支比率（如適用）以及由於上調當前及最高管理費而估計的各資產類別的經常性開支比率（如適用）同樣載列於下表。

相關基金名稱	相關基金的股份類別	當前最高管理費（每年，以資產淨值百分比表示）	新最高管理費（每年，以資產淨值百分比表示）	股份類別的最新經常性開支比率	由於上調當前和最高管理費而估計該股份類別經常性開支比率
東方匯理系列基金 – 美元貨幣市場基金	A2 類股份美元（累積）	0.30%	0.75%	0.23%^	0.46%#

^ 由於當前和最高行政費自二零二三年四月十四日起上調，經常性開支比率是以相關基金股份類別於 12 個月期間承擔的估計開支除以同期的估計平均資產淨值計算。主要包括管理費、行政費和盧森堡稅項 (Taxe d' Abonnement)。實際數字可能與此數字不同，並可能按年變動。

由於(1)當前及最高行政費自二零二三年四月十四日起上調，而(2)當前及最高管理費將自生效日起上調，經常性開支比率是以相關基金股份類別於 12 個月期間承擔的估計開支除以同期的估計平均資產淨值計算。主要包括管理費、行政費和盧森堡稅項 (Taxe d' Abonnement)。實際數字可能與此數字不同，並可能按年變動。

與上述變更相關的成本及費用將由管理公司承擔。

基於以上情況，相應各投資選項每年管理費/ 投資管理費佔該投資選項資產淨值之最高百分比將會變更如下，並於二零二四年六月九日生效：

計劃名稱	現時	更新
宏利投資計劃、宏利智富錦囊、宏利睿富錦囊、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	0.80%~	1.00%~
宏利精選投資保及靈活投資寶	0.30%~	0.75%~

~ 注意：此乃宏利智富東方匯理現金基金、MIL 東方匯理現金基金及現金基金每年管理費/ 投資管理費佔該投資選項資產淨值之最高百分比。實際費用可能不時更改。

3. 重新草擬東方匯理系列基金 - 美元短期債券基金及東方匯理系列基金 — 有型資產目標收益基金的投資目標、投資政策及管理程序

東方匯理系列基金董事會（「董事會」）告知一個項目，內容涉及重新草擬及調整整個傘子基金的投資政策，其目標是對以下各相關基金採納統一的政策草擬及架構、確保語言風格簡潔及符合盧森堡當局有關披露及透明度的最新標準：

在補充披露中，敬請注意下表載列的資產類別的投資金額：

相關基金名稱	新興市場最高%	低於投資級別的債券最高%	次級／永續債券最高%	大宗商品 ¹ ／房地產 ² 最高%
東方匯理系列基金 - 美元短期債券基金	30%	25%	10%/10%	-/-
東方匯理系列基金 - 有型資產目標收益基金	100%	100%	20%/10%	30%/30%

就東方匯理系列基金 - 美元短期債券基金而言，敬請閣下注意對香港境外發行的保險掛鈎證券（「**保險掛鈎證券**」）（定義見東方匯理系列基金說明書（「**基金說明書**」））的投資。相關基金最多可將 5% 的資產淨值投資於此資產類別。

如欲完整閱讀經優化的政策，請閱覽各相關基金香港發售文件所披露各相關基金的投資目標、投資政策及管理程序等章節將作出的更新。

敬請注意，重新草擬(i)將不會影響各相關基金的任何其他特點，包括費用水平，亦(ii)不會對各相關基金的投資組合產生任何影響。

4. 優化各相關基金適用的一般投資政策披露

說明書將予以更新，以反映各相關基金適用的投資政策一般規則之以下優化披露：

(1) 以下原則將適用於各相關基金：

- 小市值指資本最高為 20 億歐元或以其他貨幣計值的等值金額；
- 使用存款（不包括活期存款）及貨幣市場工具：各相關基金多可將 20% 的資產淨值用於持有貨幣市場工具及存款，以滿足財資需求及應對異常市況；

¹ 透過交易所買賣商品(ETC)或合資格商品指數的衍生產品投資於大宗商品。

² 透過封閉式房地產投資信託投資於房地產。

(2) 當在各相關基金的投資政策中提及以下各項時：

- 凡提述某一證券的地域或國籍，均指相關公司或發行人總部所在或進行大部分業務所在的地理區域或國家；
- 中國證券：指受中國的投資計劃及／或制度（中國銀行間債券市場(CIBM)、債券通、合資格境外投資者及互聯互通機制）規限的證券；
- 債券：可包括附帶認股權證的合資格債券、貸款參與票據及伊斯蘭債券；
- 困境證券：指各相關基金可主動投資的困境證券；
- 股票：可包括普通股及優先股；
- 政府債券：可包括超國家債券；
- 商品掛鈎工具：透過交易所買賣商品(ETC)或合資格商品指數的衍生產品而獲得的持倉；
- 房地產投資信託：透過封閉式房地產投資信託(REIT)獲得的持倉。

5. 其他更新

香港發售文件亦將作出下列變更：

- (1) 進行更新以反映章程細則於二零二三年五月十七日作出最後修訂並於二零二三年六月一日在 Recueil Electronique des Sociétés et Associations 刊發；
- (2) 重新草擬各相關基金適用的投資權限（金東方匯理系列基金 – 美元貨幣市場基金除外），相關內容披露於說明書「XX.其他資訊」一節下「A.投資權限」（將更名為「A.一般投資政策」）及「B.附加投資限制」分節，以反映盧森堡的監管要求；
- (3) 優化披露以反映可能用於借貸的證券及工具，包括說明書「XX.其他資訊」一節下「B.附加投資限制」分節下的股票、債券、貨幣市場工具及交易所買賣基金；
- (4) 優化各相關基金估值規則及政策的披露，相關內容披露於說明書「XX.其他資訊」一節下「D.資產值之計算」分節；
- (5) 簡化長期暫停計算資產淨值以及發行、轉換及贖回股份情況下的通知安排，相關內容披露於說明書「XX.其他資訊」一節下「D.資產值之計算」分節；
- (6) 優化有關股份類別的披露，相關內容披露於說明書「附錄 I：股份類別」；
- (7) 更新東方匯理系列基金及管理公司的董事會及執行人員名單；
- (8) 變更各相關基金的行政代理人的地址；及
- (9) 其他澄清及更新。

本通知中所述對各相關基金作出的變更（「變更」）不會對適用於各相關基金的特點和風險造成任何影響。除本通知第 2 及第 5 節另有說明者外，變更不會導致各相關基金的營運及／或管理方式出現任何變動，或對各相關基金現有投資者造成任何其他影響。除本通知第 2 節另有說明者外，實施變更後，各相關基金的收費結構和收費水平以及各相關基金的管理成本不會改變。各相關基金現有投資者的權利和利益不會因變更而遭受重大損害。

請參閱股東通知書及各相關基金的最新銷售文件，以獲取有關於上述變更的詳情。

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、宏利智富錦囊及宏利睿富錦囊）及 (852) 2510 3941（有關於傲峰定期投資計劃、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）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
二零二四年三月九日

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 / 宏利智富錦囊 / 宏利睿富錦囊 / 傲富投資理財計劃 / 傲峰定期投資計劃 /
邁駿投資理財計劃 / 宏利精選投資保 / 靈活投資寶 / 宏利優裕錦囊
(各稱「計劃」及合稱「各計劃」) 保單持有人

各計劃若干行政上的變更

我們感謝 閣下一直支持並謹此通知各計劃將於二零二一年一月十一日（「生效日」）作出下列變更。

1. 變更刊登單位價格的渠道

現時各計劃下各投資選項的單位價格(i)於名為信報、香港經濟日報及南華早報之香港報章、(ii)於我們的網頁(www.manulife.com.hk)及(iii)通過我們的客戶服務熱線提供。

由生效日起，各計劃下各投資選項的單位價格將不再於上述報章刊登。然而 閣下仍可繼續於我們的網頁及聯絡我們的客戶服務熱線查詢各投資選項的單位價格。

2. 有關繳費方法之行政變更

我們致力為客戶提供更佳的服務。由生效日起，除支票、銀行匯票及銀行自動轉帳外，閣下將可通過我們當時提供的其他繳費方法繳付保單保費。閣下可參閱我們上述的網頁以了解可供選擇的繳費方法。

請參閱隨函附奉之保單資料批註（僅適用於宏利投資計劃、傲峰定期投資計劃及宏利優裕錦囊）及相關計劃的最新銷售文件，以獲取有關於上述變更的詳情。

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、宏利智富錦囊、宏利睿富錦囊及宏利優裕錦囊）及(852) 2510 3941（有關於傲峰定期投資計劃、傲富投資理財計劃、邁駿投資理財計劃、靈活投資寶及宏利精選投資保）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
二零二零年十二月十日

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

March 9, 2024

**To Policyowners of Manulife Investment Plus (“MI Plus”) / Manulife Investment Solutions (“MISo”) /
Manulife Wealth Creator (“MWC”) / Alpha / Alpha Regular Investor (“ARI”) / Matrix /
ManuSelect Investment Protector (“MIP”) / Flexible Investment Protector (“FIP”)
(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 notice from Amundi Funds (the Underlying Funds being sub-funds of which) dated February 15, 2024 (the “**Shareholder Notice**”).

Name of Plan	Name of Investment Choice	Name of Underlying Fund	Share Class of Underlying Fund
MI Plus, MISo and MWC	Manulife Inv Amundi Asia Equity Concentrated Fund	Amundi Funds - Asia Equity Concentrated	Class I2 USD (C)
Alpha, ARI and Matrix	MIL Amundi Asia Equity Concentrated Fund		
MIP	ManuSelect Amundi Asia Equity Concentrated Fund		
FIP	Asia Equity Concentrated Fund		
MI Plus, MISo and MWC	Manulife Inv Amundi Cash Fund	Amundi Funds – Cash USD	Class A2 USD (C)
Alpha, ARI and Matrix	MIL Amundi Cash Fund		
MIP and FIP	Cash Fund		
MI Plus and MISo	Manulife Inv Amundi Emerging Markets Equity Focus Fund	Amundi Funds – Emerging Markets Equity Focus	Class A2 USD (C)
Alpha, ARI and Matrix	MIL Amundi Emerging Markets Equity Focus Fund		
MI Plus, MISo and MWC	Manulife Inv Middle East and North Africa Equity Fund	Amundi Funds – Equity MENA	Class A2 USD (C)
Alpha, ARI and Matrix	MIL Middle East and North Africa Fund		
MI Plus and MISo	Manulife Inv Amundi Pioneer US Short Term Bond Fund (dist)	Amundi Funds - Pioneer US Short Term Bond	Class A2 USD MTD3 (D)
Alpha, ARI and Matrix	MIL Amundi Pioneer US Short Term Bond Fund		Class A2 USD (C)
MI Plus and MISo	Manulife Inv Amundi Real Assets Target Income Fund (dist)	Amundi Funds - Real Assets Target Income	Class A2 USD MTI (D)
Alpha, ARI and Matrix	MIL Amundi Real Assets Target Income Fund		Class A2 USD (C)

1. Change of names of Amundi Funds - Asia Equity Concentrated and Amundi Funds - Pioneer US Short Term Bond

With effect from March 15, 2024 (the “**Effective Date**”), Amundi Funds - Asia Equity Concentrated and Amundi Funds - Pioneer US Short Term Bond will change their names as follows. In view of such, the names of the investment choices corresponding to the Underlying Funds will be changed as follows:

Underlying Fund		Investment Choice	
Current	New	Current	New
Amundi Funds - Pioneer US Short Term Bond	Amundi Funds - US Short Term Bond	Manulife Inv Amundi Pioneer US Short Term Bond Fund (dist)	Manulife Inv Amundi US Short Term Bond Fund (dist)
		MIL Amundi Pioneer US Short Term Bond Fund	MIL Amundi US Short Term Bond Fund
Amundi Funds - Asia Equity Concentrated	Amundi Funds - Asia Equity Focus	Manulife Inv Amundi Asia Equity Concentrated Fund	Manulife Inv Amundi Asia Equity Focus Fund
		MIL Amundi Asia Equity Concentrated Fund	MIL Amundi Asia Equity Focus Fund
		ManuSelect Amundi Asia Equity Concentrated Fund	ManuSelect Amundi Asia Equity Focus Fund
		Asia Equity Concentrated Fund	Asia Equity Focus Fund

Please, kindly note that the above name changes (i) will not affect any other characteristics of the Underlying Funds, including the level of fees and (ii) will not have any impact on the portfolio of the Underlying Funds.

2. **Increase in the current and maximum management fees of Amundi Funds – Cash USD (This is not a money market fund in Hong Kong)***

* This is a standard variable net asset value money market fund under European Money Market Fund Regulation (EU) 2017/1131.

As a commercial decision of the management company of the Underlying Fund (the “**Management Company**”) to better align with market rates, with effect from the Effective Date, the current and maximum management fees of the share classes of the Underlying Fund will increase.

The current maximum management fees and the new maximum management fees of the share class of the Underlying Fund is shown in the table below. The current management fee of the share class of the Underlying Fund is up to the corresponding current maximum management fees before the Effective Date, and will be up to the corresponding new maximum management fees with effect from the Effective Date.

The latest ongoing charges figures of the share class of the Underlying Fund (where applicable) and the estimated ongoing charges figures of the share class of the Underlying Fund as a result of the increase in the current and maximum management fees (where applicable) are also shown in the table below.

Name of Underlying Fund	Share Class of Underlying Fund	Current maximum management fee (p.a. in percentage of net asset value)	New maximum management fee (p.a. in percentage of net asset value)	Latest ongoing charges figure of the share class	Estimated ongoing charges figure of the share class as a result of the increase in the current and maximum management fees
Amundi Funds–Cash USD	Class A2 USD (C)	0.30%	0.75%	0.23%^	0.46%#

^ As the current and maximum administration fees were increased with effect from April 14, 2023, the ongoing charges figure is based on estimated expenses borne by the share class of the Underlying Fund over a 12-month period divided by the estimate average net asset value over the same period. It mainly includes the management fee, the administrative fees and the Luxembourg tax (Taxe d’Abonnement). The actual figure may be different from this figure and may change from year to year.

As (1) the current and maximum administration fees were increased with effect from April 14, 2023 and (2) the current and maximum management fee will be increased with effect from the Effective Date, the ongoing charges figure is based on estimated expenses borne by the share class over a 12-month period divided by the estimate average net asset value over the same period. It mainly includes the management fee, the administrative fees and the Luxembourg tax (Taxe d'Abonnement). The actual figure may be different from this figure and may change from year to year.

The costs and expenses associated with the changes above will be borne by the Management Company.

In view of the above, the maximum management fee/investment management fee per annum of the net asset value of the investment choices corresponding to the Underlying Funds will be changed as follows with effect from June 9, 2024:

Name of Plan	Current	New
MI Plus, MISO, MWC, Alpha, ARI and Matrix	0.80%~	1.00%~
MIP and FIP	0.30%~	0.75%~

~ Note: This is the maximum management fee/investment management fee per annum of the net asset value of Manulife Inv Amundi Cash Fund, MIL Amundi Cash Fund, and Cash Fund. The actual fee may vary from time to time.

3. Investment Objective, Investment Policy and Management Process redrafting for Amundi Funds - Pioneer US Short Term Bond and Amundi Funds - Real Assets Target Income

The board of directors of Amundi Funds (the “**Board**”) would like to advise about a project consisting on redrafting and realigning investment policies across the umbrella. The objective is to adopt a uniformed drafting and structuring of policies, ensure a plain language style and meet latest standards of Luxembourg authorities in terms of disclosure and transparency for the Underlying Funds.

Among the complementary disclosures, please pay attention to the investment in the asset types laid out in the table right below:

Name of Underlying Fund	Emerging Markets Max %	Below Investment Grade bonds Max %	Subordinated /Perpetual bonds Max %	Commodities ¹ /real estate ² Max %
Amundi Funds - Pioneer US Short Term Bond	30%	25%	10%/10%	-/-
Amundi Funds - Real Assets Target Income	100%	100%	20%/10%	30%/30%

With respect to Amundi Funds – Pioneer US Short Term Bond, please pay attention to the investment in insurance-linked securities (“**ILS**”), as defined under the prospectus of Amundi Funds (the “**Prospectus**”), issued outside Hong Kong. The Underlying Fund may invest in such asset type up to 5% of net assets.

For a complete reading of enhanced policies, please review the updates which will be made to the investment objective, investment policy and management process sections of the Underlying Funds as disclosed in the Hong Kong offering document of the Underlying Funds.

Please, kindly note that this redrafting (i) will not affect any other characteristics of the Underlying Funds, including the level of fees and (ii) will not have any impact on the portfolio of the Underlying Funds.

¹ Exposure to commodities is achieved through Exchange-Traded Commodities (ETCs) or derivatives on eligible commodity indices.

² Exposure to real estate is achieved through closed-ended real estate investment trusts (REITs).

4. Enhancement of disclosures on general investment policies applicable to the Underlying Funds

The Prospectus will be updated to reflect the following enhanced disclosures on general rules on investment policies applicable to the Underlying Funds:

(1) The following principles will apply to the Underlying Funds:

- Small capitalisation is defined as representing a capital of maximum 2 billion EUR or the equivalent amount in another currency;
- Use of deposits (excluding deposits at sight) and money market instruments: the Underlying Funds may hold up to 20% of net assets in money market instruments and deposits for treasury needs and for coping with unusual markets conditions;

(2) When referred to in investment policy of the Underlying Funds:

- Any reference to a geographic area or the nationality of a security refers to the geographic zone or the country where the company or issuer is headquartered or do most of its business;
- Chinese securities: refers to securities that are subject to an investment program and/or regime (China Interbank Bond Market (CIBM), Bond Connect, QFI and Stock Connect) in the People's Republic of China ("PRC");
- Bonds: may include eligible bonds with attached warrants, loan participation notes (LPNs), and sukuk;
- Distressed securities: means that the Underlying Fund is allowed to actively invest in distressed securities;
- Equities: may include common equities and preferred equities
- Government bonds: may include supranational bonds;
- Commodity-linked instruments: exposure achieved through Exchange-Traded Commodities (ETCs) or derivatives on eligible commodity indices;
- Real Estate Investment Trusts: exposure achieved through closed-ended real estate investment trusts (REITs).

5. Miscellaneous updates

The following changes will also be made to the Hong Kong offering document:

- (1) Update to reflect that the Articles of Incorporation were last modified on May 17, 2023 and published in the Recueil Electronique des Sociétés et Associations, on June 1, 2023;
- (2) Redrafting of the investment powers and limitations applicable to the Underlying Funds (except for Amundi Funds – Cash USD), as disclosed in the sub-sections headed "A. INVESTMENT POWERS AND LIMITATIONS" (to be renamed as "A. GENERAL INVESTMENT POLICIES") and "B. ADDITIONAL INVESTMENT RESTRICTIONS" under the section headed "XX. FURTHER INFORMATION" of the Prospectus to reflect the regulatory requirements in Luxembourg;
- (3) Enhancement of disclosures to reflect that securities and instruments that may be subject to lending include equities, bonds, money market instruments and exchange-traded funds in the sub-section headed "B. ADDITIONAL INVESTMENT RESTRICTIONS" under the section headed "XX. FURTHER INFORMATION" of the Prospectus;
- (4) Enhancement of disclosures on the valuation rules and policies of the Underlying Funds as disclosed in the sub-section headed "D. VALUATIONS" under the section headed "XX. FURTHER INFORMATION" of the Prospectus;
- (5) Streamlining the notification arrangements in the case of a prolonged suspension of the calculation of the net asset value and issue, conversion and redemption of shares of the Underlying Funds as disclosed in the sub-section headed "D. VALUATIONS" under the section headed "XX. FURTHER INFORMATION" of the Prospectus.
- (6) Enhancement of disclosures in relation to the Share, as disclosed in "Appendix I: Classes of Shares" of the Prospectus;
- (7) Update to the lists of board of directors and conducting officers of the Amundi Funds and the Management Company;
- (8) Change in the address of the administrative agent of the Underlying Funds; and

(9) Other miscellaneous clarifications and updates.

The changes to the Underlying Funds as mentioned in this notice (the “**Changes**”) will not have any impact on the features and risks applicable to the Underlying Funds. Except as otherwise provided in sections 2 and 5 of this notice, the Changes will not lead to any changes in the operation and/or manner in which the Underlying Funds are being managed or any other effects on existing investors of the Underlying Funds. Except as otherwise provided in section 2 of this notice, there will be no change in the fee structure and fee level of the Underlying Funds and cost in managing the Underlying Funds following the implementation of the Changes. The rights and interests of the existing investors of the Underlying Funds will not be materially prejudiced as a result of the Changes.

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

If you have any enquiry, please do not hesitate to contact your Manulife Insurance Advisor or call our Customer Service Hotline at (852) 2108 1110 (in relation to MI Plus, MISo and MWC) and (852) 2510 3941 (in relation to ARI, Alpha, Matrix, MIP and FIP) 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

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

December 10, 2020

**To Policyowners of Manulife Investment Plus (“MI Plus”) / Manulife Investment Solutions (“MISo”) /
Manulife Wealth Creator (“MWC”) / Alpha / Alpha Regular Investor (“ARI”) / Matrix /
ManuSelect Investment Protector (“MIP”) / Flexible Investment Protector (“FIP”) /
Manulife Secure IncomePlus (“MSIP”)
(each a “Plan” and collectively, the “Plans”)**

Various Administrative Changes of the Plans

We appreciate your continuous support and would like to notify you of the following changes of the Plans, which will take effect from January 11, 2021 (the “**Effective Date**”).

1. Changes in Publication Channel of Unit Prices

Currently, the unit prices of the investment choices under the Plans are available (i) in newspapers of Hong Kong, namely, the Hong Kong Economic Journal, Hong Kong Economic Times and South China Morning Post; (ii) in our public website at www.manulife.com.hk; and (iii) via our Customer Service Hotlines.

With effect from the Effective Date, the unit prices of investment choices under the Plans will no longer be published in the above newspapers. However, you may continue to visit our website and contact our Customer Service Hotlines for the unit prices of the investment choices.

2. Administrative Updates on premium payment channels

We are striving to serve our customers better. With effect from the Effective Date, on top of cheques, bank drafts and bank autopay, policy premium may in the future be accepted through other payment method(s) made available at the time. Please refer to our public website above for payment methods available.

Please refer to the enclosed policy endorsement (applicable for MI Plus, ARI and MSIP only) and the latest offering documents of the relevant Plans for further information in relation to the above-mentioned updates.

If you have any enquiry, please do not hesitate to contact your Manulife Insurance Advisor or call our Customer Service Hotline at (852) 2108 1110 (in relation to MI Plus, MISo, MWC and MSIP) and (852) 2510 3941 (in relation ARI, Alpha, Matrix, FIP and MIP) in Hong Kong or (853) 8398 0383 in Macau during office hours: 9:00am - 6:00pm, Monday to Friday.

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傲峰定期投資計劃 傲富投資理財計劃 邁駿投資理財計劃 產品銷售說明書 — 投資選項手冊

重要事項：

1. 「傲峰定期投資計劃」由二零二三年七月一日起不接受保單申請。「傲富投資理財計劃」及「邁駿投資理財計劃」分別於二零一四年十二月三十一日及二零一四年十一月七日後不接受保單申請，及不可繼續向香港的公眾人士推廣。所有本產品銷售說明書 — 投資選項手冊所載關於「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」的資料只供「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」的現有保單持有人參考。
2. 「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」(各稱「計劃」及合稱「各計劃」)作為與投資相連的人壽保險計劃，是由宏利人壽保險(國際)有限公司(於百慕達註冊成立之有限責任公司)(「宏利」)所發出的保險保單。因此，閣下於各計劃中的投資需承受宏利的信貸風險。
3. 各計劃所提供的各個投資選項的特點及風險狀況或會有很大差異，部份可能涉及高風險。詳情請參閱各計劃的銷售文件及所涉相關基金的銷售文件。
4. 閣下的投資回報是由宏利參照相關基金/資產的表現而計算或釐定。
5. 閣下於各計劃的投資回報或會因為各計劃收取的費用及收費而遜於相應的證監會認可基金的回報。
6. 閣下就保單支付的保費將成為宏利資產的一部份。閣下對任何該等資產均沒有任何權利或擁有權。閣下只對宏利有追索權。
7. 提早退保、從保單價值提取部份款項、行使保費假期/暫停繳付保費或沒有足額繳付保費，或會導致損失大筆本金及/或將獲派的獎賞。如相關基金/資產表現欠佳，或會進一步擴大投資虧損，而一切費用及收費仍將被扣除。
8. 部份投資選項是參照宏利酌情決定的內部管理資產組合的表現計算，而該等資產組合並非為由證券及期貨事務監察委員會(下稱「證監會」)依據《單位信託及互惠基金守則》所認可的基金。
9. 更重要的是，閣下應留意以下有關人壽保障、任何所選擇的自選附加保障/額外保障及保險費用的事宜：
 - 宏利會從閣下的保單的價值中扣除閣下支付的部份費用及收費，以抵銷閣下所選擇的人壽保障及任何自選附加保障/額外保障的保險費用。
 - 扣除保險費用後，可用作投資於所選的投資選項的款額會因而減少。
 - 基於年齡及投資虧損等因素，保險費用或會在閣下的保單之保單年期內大幅增加，結果閣下可能會損失大部份甚至全部所付的保費。
 - 閣下應向中介人查詢有關詳情，例如相關費用及收費在甚麼情況下會有所增加，以及對閣下的保單價值有何影響。

有關「傲峰定期投資計劃」：

- 在下列情況下，倘宏利在31天寬限期後仍未收到足夠的保費以支付到期未付的保單月費，包括保險費用，則保單將會被終止，而閣下或會喪失所有已繳保費、身故賠償及任何其他附加保障。
 - (i) 於最初供款期內，初期帳戶價值不足以支付到期保單月費，包括保險費用；或
 - (ii) 於最初供款期後，累積帳戶價值不足以支付到期保單月費，包括保險費用；

有關「傲富投資理財計劃」及「邁駿投資理財計劃」：

- 如閣下的保單價值不足以抵銷所有持續收取的費用及收費(包括保險費用)，閣下的保單可能會被提早終止，而閣下可能會失去全部供款及利益。

10. 投資涉及風險。除非閣下對各計劃有充分了解，並已就各計劃如何適合閣下需要得到詳細說明，否則閣下不應作出認購。最終決定由閣下自行作出。
11. 部分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，閣下可能會蒙受重大損失。懇請閣下謹慎選擇此等投資選項。閣下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. 本公司建議閣下細閱各計劃的銷售文件及相關基金的銷售文件，以了解相關基金的特點及其附帶風險，宏利可應閣下要求提供該等銷售文件。

注意事項：

各計劃為投資相連壽險計劃，屬於《保險業條例》所規定的類別C相連長期業務。每一計劃的銷售文件由其產品銷售說明書和產品資料概要組成，該等文件應一併發出和閱讀。每一計劃的產品銷售說明書包括其「產品銷售說明書 — 產品說明書」(「產品說明書」)及本「產品銷售說明書 — 投資選項手冊」(「投資選項手冊」)。本投資選項手冊於2024年3月刊印。

本產品銷售說明書並非保單合約。有關各計劃之確切的保單條款及條件，請參閱保單條款。當簽發保單後，保單持有人會收到宏利發出的保單條款。宏利亦會按要求於申請前免費提供保單條款樣本(例如可親臨宏利辦事處索閱，地址請參見產品說明書)。

各計劃由宏利發行，宏利會就銷售文件截至印製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，銷售文件並無遺漏足以令此文件的任何聲明具誤導成分的其他事實。

各計劃已獲證監會認可，惟此認可並不等如對各計劃作出推介或認許，亦不是對其商業價值或表現作出保證，更不意味着各計劃適合所有投資者，或認許各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，因銷售文件的全部或部份內容而產生或因依賴這些內容而引致的損失，證監會概不承擔任何責任。

除另有界定外，在產品銷售說明書中大寫詞彙(英文版本)的定義應與產品說明書所列的相同。有關各定義詞的含義，請參閱產品說明書。

前言

投資相連人壽保險計劃為一項保單，其保單價值乃宏利參考保單持有人所選投資選項相連之相關基金及/或資產的表現而計算或釐定。保單持有人可選擇多個投資選項。各投資選項的相關投資可以是個別的證監會認可基金或由多隻證監會認可基金組成並由內部管理的投資組合。宏利可全權酌情更改投資選項的投資目標及政策，並於不少於一個月(適用於「傲峰定期投資計劃」及「傲富投資理財計劃」)/三個月(適用於「邁駿投資理財計劃」)或符合有關監管要求的其他通知期限前書面通知保單持有人。

根據保單持有人所挑選的投資選項，宏利將保單持有人所支付的保費，在扣除任何適用銀行費用及兌換投資選項的基準貨幣而涉及的費用後，全數投資於由宏利進行資產負債管理的相關基金/資產內，而保單持有人就該保單繳付的保費將成為宏利資產的一部分，保單持有人對任何此等資產並無權利或擁有權。保單持有人的追索權只限於對宏利。由於各計劃的各項收費，投資選項的表現將會低於相關基金的表現。

至於與個別證監會認可基金或由證監會認可基金組成的投資組合相連的投資選項，宏利乃參考其相關證監會認可基金的表現來計算其回報。如有需要，可向宏利索閱相關證監會認可基金的有關銷售文件。

投資選項一覽

閣下應參閱相關基金的銷售文件(包括產品資料概覽)，以獲取詳細資料(包括不限於投資目標及政策、風險因素及收費)。有關文件可向宏利索閱。

投資選項名稱 (投資選項代號)	相應的相關基金/ 資產名稱	相關基金的 股份類別 [^]	相關基金管理公司或 管理人/投資選項投 資管理人名稱	投資選項 貨幣	相關基金 的股份類別 貨幣	每年管理費 佔該投資選 項資產淨值 之百分比 [*]	附加資料
股票類別							
MIL 安聯歐陸成長基金 (UAG01)	安聯環球投資基金 – 安聯歐陸成長基金	AT 類股份	Allianz Global Investors GmbH	美元	歐元	1.90%	請參考 ** 注意
MIL 東方匯理亞洲智選 股票基金 (UTF01) ^{@@@}	東方匯理系列基金 – 亞洲智選股票基金	I2 類股份美元 (累積)	Amundi Luxembourg S.A.	美元	美元	1.40%	請參考 ** 注意
MIL 東方匯理新興 市場內需股票基金 (UDD01)	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	1.90%	請參考 ** 注意
MIL 亞太房地產投資信 託產業基金 (UPR01)	宏利環球基金 – 亞太房 地產投資信託產業基金	AA 類股份	Manulife Investment Management (Ireland) Limited	美元	美元	2.00%	請參考 ** 注意
MIL 亞洲小型公司基金 (UAC01)	宏利環球基金 – 亞洲 小型公司基金	AA 類股份	Manulife Investment Management (Ireland) Limited	美元	美元	1.90%	請參考 ** 注意
MIL 霸菱大東協基金 (UBA01)	霸菱國際傘子基金 – 霸菱大東協基金	A 類別美元 收益	Baring International Fund Managers (Ireland) Limited	美元	美元	1.75%	請參考 ** 注意
MIL 霸菱歐洲精選基金 (UBE01)	霸菱歐洲精選基金	A 類別美元 累計	Baring Fund Managers Limited	美元	美元	1.90%	請參考 ** 注意
MIL 貝萊德歐洲股票入 息基金 (UUI01)	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	2.00%	請參考 ** 注意
MIL 貝萊德系統分析 環球股票高息基金 (UBB01)	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	2.00%	請參考 ** 注意
MIL 貝萊德系統分析可 持續環球小型企業基金 (UBS01)	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)	BlackRock (Luxembourg) S.A.	美元	美元	2.00%	請參考 ** 注意
MIL 貝萊德世界健康科 學基金 (UBH01)	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	2.00%	請參考 ** 注意
MIL 貝萊德世界科技基 金 (UBW01)	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	2.00%	請參考 ** 注意
MIL 法巴水資源基金 (UBQ01)	法巴水資源基金	經典美元 – 資本	BNP PARIBAS ASSET MANAGEMENT Luxembourg	美元	美元	2.10%	請參考 ** 注意
MIL 資本集團新視野基 金(盧森堡) (UNP01)	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	2.00%	請參考 ** 注意
MIL 中華基金 (UCV01)	宏利環球基金 – 中華 威力基金	AA 類股份	Manulife Investment Management (Ireland) Limited	美元	美元	1.70%	請參考 ** 注意
MIL 華夏中國聚焦基金 (UCC01)	華夏投資信託 – 華夏 中國聚焦基金	美元單位	華夏基金(香港)有限 公司	美元	美元	2.10%	請參考 ** 注意
MIL 東歐基金 (UEF01)	宏利環球基金 – 新興 東歐基金	AA 類股份	Manulife Investment Management (Ireland) Limited	美元	美元	1.70%	請參考 ** 注意
MIL 歐洲基金 (UEU01)	宏利環球基金 – 歐洲 增長基金	AA 類股份	Manulife Investment Management (Ireland) Limited	美元	美元	1.70%	請參考 ** 注意
MIL 富達中國消費動力 基金 (UFC01)	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	1.90%	請參考 ** 注意
MIL 富達歐洲動力增長 基金 (UED01) ^{^^^}	富達基金 – 歐洲動力 增長基金	A 類股份 (累積)(歐元)	FIL Investment Management (Luxembourg) S.A.	美元	歐元	1.90%	請參考 ** 注意

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股票類別							
MIL 富達環球主題機遇基金(UFI01)	富達基金 – 環球主題機遇基金	A 類股份 (累積)(美元)	FIL Investment Management (Luxembourg) S.A.	美元	美元	1.90%	請參考** 注意
MIL 富蘭克林生物科技新領域基金(UFB01)	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	1.50%	請參考** 注意
MIL 富蘭克林美國機會基金(UFU01)	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	1.50%	請參考** 注意
MIL 首域盈信亞洲股本優點基金(UAH01)	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	First Sentier Investors (Ireland) Limited	美元	美元	1.90%	請參考** 注意
MIL 環球股票基金(UIG01)	宏利環球基金 – 環球股票基金	AA 類股份	Manulife Investment Management (Ireland) Limited	美元	美元	1.70%	請參考** 注意
MIL 環球房地產投資信託產業基金(UGP01)	宏利環球基金 – 環球房地產投資信託產業基金	AA 類股份	Manulife Investment Management (Ireland) Limited	美元	美元	1.90%	請參考** 注意
MIL 環球資源基金(URE01)	宏利環球基金 – 環球資源基金	AA 類股份	Manulife Investment Management (Ireland) Limited	美元	美元	1.90%	請參考** 注意
MIL 康健護理基金(UHC01)	宏利環球基金 – 康健護理基金	AA 類股份	Manulife Investment Management (Ireland) Limited	美元	美元	1.90%	請參考** 注意
MIL 香港基金(UHF01)	宏利環球基金 – 巨龍增長基金	AA 類股份	Manulife Investment Management (Ireland) Limited	美元	美元	1.70%	請參考** 注意
MIL 印度基金(UIF01)	宏利環球基金 – 印度股票基金	AA 類股份	Manulife Investment Management (Ireland) Limited	美元	美元	2.00%	請參考** 注意
MIL 景順亞洲動力基金(UIA01)	景順盧森堡基金系列 – 景順亞洲動力基金	A (美元) – 每年派息	Invesco Management S.A.	美元	美元	1.90%	請參考** 注意
MIL 景順日本股票探索價值社會責任基金(UIJ01)	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	1.85%	請參考** 注意
MIL 駿利亨德森環球科技領先基金(UHT01)	駿利亨德森遠見基金 – 環球科技領先基金	A 類累積股份	Janus Henderson Investors Europe S.A.	美元	美元	1.70%	請參考** 注意
MIL 駿利亨德森日本小型公司基金(UHS01)	駿利亨德森遠見基金 – 日本小型公司基金	A 類累積股份	Janus Henderson Investors Europe S.A.	美元	美元	1.70%	請參考** 注意
MIL 日本基金(UJF01)	宏利環球基金 – 日本股票基金	AA 類股份	Manulife Investment Management (Ireland) Limited	美元	美元	1.70%	請參考** 注意
MIL 摩根東協基金(UJA01)	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	1.90%	請參考** 注意
MIL 摩根中國先驅 A 股基金(UEA01)	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	2.10%	請參考** 注意
MIL 摩根環球新興市場機會基金(UJO01)	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	2.00%	請參考** 注意
MIL 摩根南韓基金(UMK01)	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	1.90%	請參考** 注意
MIL 中東及北非基金(UMN01)	東方匯理系列基金 – 中東北非基金	A2 類股份 美元(累積)	Amundi Luxembourg S.A.	美元	美元	1.90%	請參考** 注意

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股票類別							
MIL 晉達環球環境基金 (UGE01)	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	1.90%	請參考 ** 注意
MIL 晉達環球黃金基金 (UGG01)	晉達環球策略基金 – 環球黃金基金	A 類股份	Ninety One Luxembourg S.A.	美元	美元	1.90%	請參考 ** 注意
MIL 晉達環球天然資源 基金 (UDR01)	晉達環球策略基金 – 環球天然資源基金	A 類股份	Ninety One Luxembourg S.A.	美元	美元	1.90%	請參考 ** 注意
MIL 百達環保能源基金 (UPN01)	百達 – 環保能源	P 美元股份 類別	Pictet Asset Management (Europe) S.A.	美元	美元	2.10%	請參考 ** 注意
MIL 百達主題精選基金 (UPG01)	百達 – 主題精選	P 美元股份 類別	Pictet Asset Management (Europe) S.A.	美元	美元	2.10%	請參考 ** 注意
MIL 施羅德新興市場 基金 (USM01)	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	2.00%	請參考 ** 注意
MIL 施羅德香港股票 基金 (USE01)	施羅德環球基金系列 – 香港股票	A1 類股份 (累積)	Schroder Investment Management (Europe) S.A.	美元	港元	1.70%	請參考 ** 注意
MIL 可持續亞洲股票 基金 (UAS01)	宏利環球基金 – 可持續 亞洲股票基金	AA 類股份	Manulife Investment Management (Ireland) Limited	美元	美元	1.70%	請參考 ** 注意
MIL 台灣基金 (UTW01)	宏利環球基金 – 台灣 股票基金	AA 類股份	Manulife Investment Management (Ireland) Limited	美元	美元	1.90%	請參考 ** 注意
MIL 鄧普頓前緣市場 基金 (UFM01)	富蘭克林鄧普頓投資 基金 – 鄧普頓前緣市場 基金	A 類股份	Franklin Templeton International Services S.à r.l.	美元	美元	2.10%	請參考 ** 注意
MIL 美國銀行業股票 基金 (UBU01)	宏利盈進基金 SPC – 美國銀行業股票獨立 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	2.00%	請參考 ** 注意
MIL 美國股票基金 (UNF01)	宏利環球基金 – 美國 股票基金	AA 類股份	Manulife Investment Management (Ireland) Limited	美元	美元	1.70%	請參考 ** 注意
MIL 瑞銀新興市場可 持續領先股票基金 (UUE01)	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	2.00%	請參考 ** 注意
MIL 瑞銀中國精選股票 基金 (UOE01) ^{△△△}	瑞銀中國精選股票基金	P-acc 類股份	UBS Fund Management (Luxembourg) S.A.	美元	美元	2.00%	請參考 ** 注意
MIL 美國小型公司基金 (UUC01)	宏利環球基金 – 美國 小型公司基金	AA 類股份	Manulife Investment Management (Ireland) Limited	美元	美元	1.70%	請參考 ** 注意
MIL 行健宏揚中國基金 (UVY01)	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	1.90%	請參考 ** 注意
債券類別							
MIL 聯博美元收益基金 (UBI01)	聯博美元收益基金	A2 類股份	AllianceBernstein (Luxembourg) S.à r.l.	美元	美元	1.60%	請參考 ** 注意
MIL 安聯動力亞洲高收 益債券基金 (UAD01)	安聯環球投資基金 – 安聯動力亞洲高收益 債券基金	AT 類(美元) 股份	Allianz Global Investors GmbH	美元	美元	1.75%	請參考 ** 注意
MIL 東方匯理美元短期 債券基金 (UUS01)	東方匯理系列基金 – 美 元短期債券基金	A2 美元(C)	Amundi Luxembourg S.A.	美元	美元	1.00%	請參考 ** 注意
MIL 亞洲高收益基金 (UAY01)	宏利環球基金 – 亞洲高 收益基金	AA 累積類別	Manulife Investment Management (Ireland) Limited	美元	美元	1.50%	請參考 ** 注意

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債券類別							
MIL 亞洲總回報基金 (UTR01)	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	1.50%	請參考** 注意
MIL 霸菱成熟及新興 市場高收益債券基金 (UBD01)	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 累積	Baring International Fund Managers (Ireland) Limited	美元	美元	1.75%	請參考** 注意
MIL 霸菱環球高級抵押 債券基金 (US501)	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	1.75%	請參考** 注意
MIL 貝萊德環球企業債 券基金 (UBG01) ***	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	1.30%	請參考** 注意
MIL 法巴可持續亞洲城 市債券基金 (UPB01) @@@	法巴可持續亞洲城市債 券基金	經典 – 資本 類別	BNP PARIBAS ASSET MANAGEMENT Luxembourg	美元	美元	1.35%	請參考** 注意
MIL 法巴新興市場智取 債券基金 (UPA01) @@@	法巴新興市場智取債券 基金	經典 – 資本 類別	BNP PARIBAS ASSET MANAGEMENT Luxembourg	美元	美元	2.00%	請參考** 注意
MIL 富達亞洲高收益 基金 (UHY01)	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	1.50%	請參考** 注意
MIL 富達中國高收益 基金 (UFH01)	富達基金 – 中國高收益 基金	A 類別股份 – 累積 – 美元	FIL Investment Management (Luxembourg) S.A.	美元	美元	1.70%	請參考** 注意
MIL 新興市場債券基金 (UMD01)	景順盧森堡基金系列 – 景順新興市場債券基金	C (美元) – 每半年派息	Invesco Management S.A.	美元	美元	1.25%	請參考** 注意
MIL 國際債券基金 (UIB01)	富蘭克林鄧普頓投資基 金 – 鄧普頓環球債券基 金	A 類股份	Franklin Templeton International Services S.à r.l.	美元	美元	1.25%	請參考** 注意
MIL 景順永續性環球高 收益債券基金 (UGI01)	景順盧森堡基金系列 – 景順永續性環球高收益 債券基金	A (美元) – 每半年派息	Invesco Management S.A.	美元	美元	1.50%	請參考** 注意
MIL 摩根環球債券收益 基金 (UIC01)	摩根基金 – 環球債券收 益基金	A 類股份(累 計)(美元)	JPMorgan Asset Management (Europe) S.à r.l.	美元	美元	1.50%	請參考** 注意
MIL PIMCO GIS 新興 市場債券基金 (UPE01) ***	PIMCO 基金：環球投資 者系列 – 新興市場債券 基金	E 類別累積	PIMCO Global Advisors (Ireland) Limited	美元	美元	2.10%	請參考** 注意
MIL PIMCO GIS 環 球高孳息債券基金 (UPY01)	PIMCO 基金：環球投資 者系列 – 環球高孳息債 券基金	E 類別累積	PIMCO Global Advisors (Ireland) Limited	美元	美元	1.95%	請參考** 注意
MIL PIMCO GIS 收益 基金 (UPI01) ***	PIMCO 基金：環球投資 者系列 – 收益基金	E 類別累積	PIMCO Global Advisors (Ireland) Limited	美元	美元	1.95%	請參考** 注意
MIL 施羅德港元債券 基金 (USB01)	施羅德環球基金系列 – 港元債券	A1 類股份 (累積)	Schroder Investment Management (Europe) S.A.	美元	港元	1.25%	請參考** 注意
MIL 可持續亞洲債券基 金 (UST01)	宏利環球基金 – 可持 續亞洲債券基金	AA 累積類別	Manulife Investment Management (Ireland) Limited	美元	港元	1.50%	請參考** 注意
MIL 鄧普頓環球總收益 基金 (UTG01) ***	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 (累積)美元	Franklin Templeton International Services S.à r.l.	美元	美元	1.25%	請參考** 注意
MIL 美國債券基金 (UUB01)	宏利環球基金 – 美國 債券基金	AA 類股份	Manulife Investment Management (Ireland) Limited	美元	美元	1.50%	請參考** 注意

投資選項一覽(續)

投資選項名稱 (投資選項代號)	相應的相關基金/ 資產名稱	相關基金的 股份類別 [^]	相關基金管理公司或 管理人/投資選項投 資管理人名稱	投資選項 貨幣	相關基金 的股份類 別貨幣	每年管理費 佔該投資選 項資產淨值 之百分比*	附加資料
債券類別							
MIL美國特別機會基金 (USU01)	宏利環球基金 – 美國 特別機會基金	AA 類股份	Manulife Investment Management (Ireland) Limited	美元	美元	1.50%	請參考** 注意
MIL瑞銀歐元高收益債 券基金(UEY01)	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	1.50%	請參考** 注意
MIL惠理大中華高收益 債券基金(UVP01)^{△△}	惠理大中華高收益債 券基金	P類別美元累 積股份	惠理基金管理香港有 限公司	美元	美元	2.00%	請參考** 注意
其他類別							
MIL資本穩健基金 (UCP01)	宏利香港系列 – 宏利資 本穩健基金	AA (美元) 累 積類別	宏利投資管理(香港) 有限公司	美元	美元	1.30%	請參考** 注意
MIL安聯亞洲多元入息 基金(UAA01)	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	1.75%	請參考** 注意
MIL安聯收益及增長基 金(UAI01)	安聯環球投資基金 – 安 聯收益及增長基金	AT 類(美元) 累積股份	Allianz Global Investors GmbH	美元	美元	1.75%	請參考** 注意
MIL東方匯理有型 資產目標收益基金 (URA01)	東方匯理系列基金 – 有 型資產目標收益基金	A2美元 (C)	Amundi Luxembourg S.A.	美元	美元	2.00%	請參考** 注意
MIL亞洲動力入息基金 (UDI01)	宏利環球基金 – 亞洲動 力入息基金	AA 累積類別	Manulife Investment Management (Ireland) Limited	美元	美元	2.00%	請參考** 注意
MIL貝萊德環球資產配 置基金(UGA01)	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	1.75%	請參考** 注意
MIL富達環球多元收益 基金(UMI01)	富達基金 – 環球多元收 益基金	A 類股份(累 積)(美元)	FIL Investment Management (Luxembourg) S.A.	美元	美元	1.75%	請參考** 注意
MIL首源亞洲鐵橋基金 (UFS01)	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	1.75%	請參考** 注意
MIL富蘭克林入息基金 (UFK01)	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	1.85%	請參考** 注意
MIL環球動態資產配置 基金(UDA01)	宏利香港系列 – 宏利環 球動態資產配置基金	AA (美元) 累 積類別	宏利投資管理(香港) 有限公司	美元	美元	1.70%	請參考** 注意
MIL環球多元資產入息 基金(UAM01)	宏利環球基金 – 環球多 元資產入息基金	AA 類股份	Manulife Investment Management (Ireland) Limited	美元	美元	2.00%	請參考** 注意
MIL大灣區增長及收益 基金(UGB01)	宏利盈進基金SPC – 大 灣區增長及收益獨立資 產組合	AA 類股份	宏利投資管理(香港) 有限公司	美元	美元	2.00%	請參考** 注意
MIL景順亞洲資產配置 基金(UAB01)	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	1.75%	請參考** 注意
MIL摩根亞太入息基金 (UJX01)	摩根基金 – 亞太入息基 金	A 類股份(累 計)(美元)	JPMorgan Asset Management (Europe) S.à r.l.	美元	美元	1.90%	請參考** 注意
MIL摩根中國入息基金 (UJP01)	摩根中國入息基金	美元(累計) 股份	摩根基金(亞洲)有限 公司	美元	美元	2.00%	請參考** 注意
MIL摩根全方位入息基 金(UJM01)	摩根全方位入息基金	美元(累計) 股份	摩根基金(亞洲)有限 公司	美元	美元	1.70%	請參考** 注意
MIL優先證券收益基金 (UPS01)	宏利環球基金 – 優先證 券收益基金	AA 類股份	Manulife Investment Management (Ireland) Limited	美元	美元	1.60%	請參考** 注意
MIL施羅德新興市場股 債基金(USA01)	施羅德環球基金系列 – 新興市場股債	A1 類股份(美 元累積)	Schroder Investment Management (Europe) S.A.	美元	美元	1.75%	請參考** 注意
MIL施羅德環球股債收 息基金(UGM01)	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	1.75%	請參考** 注意
MIL STARS 收益及增 長基金(USG01)[®]	宏利香港系列 – 宏利 STARS 收益及增長基金	AA (美元) 累 積類別	宏利投資管理(香港) 有限公司	美元	美元	1.70%~~	請參考** 注意

投資選項一覽(續)

投資選項名稱 (投資選項代號)	相應的相關基金/ 資產名稱	相關基金的 股份類別 [△]	相關基金管理公司或 管理人/投資選項投 資管理人名稱	投資選項 貨幣	相關基金 的股份類 別貨幣	每年管理費 佔該投資選 項資產淨值 之百分比 [*]	附加資料
流動資產類別							
MIL 東方匯理現金基金 (UCA01)#	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	0.80%~	請參考** 注意
內部管理類別[△]							
MIL 環球基金 (UGF01)	請參閱投資選項手冊 附錄 1	—	由宏利人壽保險 (國際)有限公司 內部管理	美元	—	1.70%	請參考** 注意
MIL 進取基金 (UAF01)	請參閱投資選項手冊 附錄 2	—		美元	—	1.70%	請參考** 注意
MIL 增長基金 (UGR01)	請參閱投資選項手冊 附錄 3	—		美元	—	1.70%	請參考** 注意
MIL 穩健基金 (USF01)	請參閱投資選項手冊 附錄 4	—		美元	—	1.70%	請參考** 注意

***** 注意：**此投資選項的相關基金是衍生工具風險承擔淨額超過其資產淨值的 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，閣下可能會蒙受重大損失。懇請閣下謹慎選擇此投資選項。閣下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：以上任何相關基金所派發之股息(如有)，宏利會安排再投資於同一相關基金。再投資之股息會在相關投資選項的單位價格反映。

^{*} 注意：本投資選項手冊內所列之管理費包括相關基金/資產的管理公司所收取的任何管理費(等同「傲富投資理財計劃」及「邁駿投資理財計劃」所用之詞語「投資管理費用」)以及宏利所收取的任何管理費。請注意相關基金或會徵收其他費用，例如業績表現費。有關任何相關基金的收費詳情，請參閱相關基金的最新版本之銷售文件。

~ 注意：此乃 MIL 東方匯理現金基金每年管理費佔該投資選項資產淨值之最高百分比。實際費用可能不時更改。

^{△△} 注意：由二零一九年七月十一日起，此投資選項不可再作新認購(無論是透過整筆認購或定期認購)及轉入。

[△] 注意：倘若保單持有人於二零一六年二月三日或之後並未持有此部分所列的投資選項的任何單位，將不可進行新認購、定期認購及調配至該投資選項。

^{△△△} 注意：由二零二零年三月九日起，此投資選項不可再作新認購(無論是透過整筆認購或定期認購)及轉入。

注意：此投資選項的相關基金在香港不是貨幣市場基金。

[◎] 注意：此投資選項的相關基金為組合基金中之基金，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。

~~ 注意：此乃 MIL STARS 收益及增長基金每年管理費/投資管理費佔該投資選項資產淨值之最高百分比。實際費用可能不時更改。

^{△△△} 注意：由二零二一年一月十九日起，此投資選項不可再作新認購(無論是透過整筆認購或定期認購)及轉入。

^{◎◎◎} 注意：由二零二二年二月二十五日起，此投資選項不可再作新認購(無論是透過整筆認購或定期認購)及轉入。

**** 注意：**

1. 相關基金的最低投資金額、贖回限額及最低持股額等不適用於各計劃。
2. 每項投資選項的最低調配金額為宏利所訂，並沒有跟隨相應的相關基金之最低調配金額。
3. 每項單位化投資選項的交易日定義、交易安排及暫停交易條件等為宏利所訂，並非遵從相應的相關基金。
4. 每項投資選項的資產淨值、發行價及贖回價等為宏利所訂，並非遵從相應的相關基金。
5. 相關基金的初次收費、調配費及贖回費等不適用於各計劃。

借款及投資限制

每一投資選項均間接地受其相關基金固有的額外借貸及投資限制所制約。有關詳情，請參考相關基金的最新銷售文件。

若干投資選項會受相關附錄內所列明的額外借貸及投資限制所制約。

宏利可全權酌情決定更改上述借款及投資限制，並於不少於一個月(適用於「傲峰定期投資計劃」及「傲富投資理財計劃」)/三個月(適用於「邁駿投資理財計劃」)或符合有關監管要求的其他期限前書面通知保單持有人。

投資目標及政策

MIL 環球基金是一項單位化投資選項，與一個由宏利內部管理的投資組合的表現相連。本投資組合旨在為放眼於中長線投資，而又願意承擔投資價值出現相當大波動之風險以實現中長線回報的投資者，提供中期至長期的資本增長。

以多元化投資為基準，相關資產約有 70% 至 100% 由環球股票及股票相關投資項目組成。其餘資產可包括環球債券、現金、存款及其他認可投資項目。

特定的投資及借貸限制

本投資選項的相關投資項目是一個由證監會認可基金組成的投資組合，該投資組合不設地理或分散投資方面的限制。宏利可不時檢討及釐定相關基金的配置比例，並重衡相關基金的實際構成。此投資組合不可借進超逾其資產淨值 25% 的款項，以作短期借貸填補贖回金額。

現時本投資組合內證監會認可基金名單			
相關基金名稱	相關基金的股份類別	相關基金的股份類別貨幣	百分比 #
宏利環球基金 – 亞洲股票基金	AA 類股份	美元	12%
宏利環球基金 – 歐洲增長基金	AA 類股份	美元	29%
宏利環球基金 – 日本股票基金	AA 類股份	美元	10%
宏利環球基金 – 美國股票基金	AA 類股份	美元	49%
合共：			100%

基於市場環境及檢討投資組合內資產配置的結果，宏利可以在 $\pm 20\%$ 的範圍內調整投資組合內每項相關基金的上述配置比例。由於無法控制的市場波動，投資組合內每項相關基金於未經重衡前的實際配置比例亦可能超出該變動範圍，而宏利將以不少於每月的週期矯正有關誤差。

如有需要，可向宏利索閱以上相關證監會認可基金的銷售文件。

風險因素

本投資組合受市值波動以及投資組合內的相關基金或資產的固有風險所制約。有關詳情，請參閱組合內相關基金的銷售文件。

估值及交易日

有關詳情，請參閱「投資選項的一般資料」部分。

注意：倘若保單持有人於二零一六年二月三日或之後並未持有此投資選項的任何單位，將不可進行新認購、定期認購及調配至該投資選項。

投資目標及政策

MIL 進取基金是一項單位化投資選項，與一個由宏利內部管理的投資組合的表現相連。本投資組合旨在為放眼於長線投資，而又願意承擔投資價值出現相當大波動之風險以實現長線回報的投資者，提供長期資本增長。

以多元化投資為基準，相關資產約有 70% 至 100% 由環球股票及股票相關投資項目組成，並相對偏向投資於香港及亞太地區市場。其餘資產可包括環球債券、現金、存款及其他認可投資項目。

特定的投資及借貸限制

本投資選項的相關投資項目是一個由證監會認可基金組成的投資組合，該投資組合不設地理或分散投資方面的限制。宏利可不時檢討及釐定相關基金的配置比例，並重衡相關基金的實際構成。此投資組合不可借進超逾其資產淨值 25% 的款項，以作短期借貸填補贖回金額。

現時本投資組合內證監會認可基金名單			
相關基金名稱	相關基金的股份類別	相關基金的股份類別貨幣	百分比 #
宏利環球基金 – 亞洲股票基金	AA 類股份	美元	20%
宏利環球基金 – 巨龍增長基金	AA 類股份	美元	22%
宏利環球基金 – 歐洲增長基金	AA 類股份	美元	18%
宏利環球基金 – 日本股票基金	AA 類股份	美元	12%
宏利環球基金 – 美國債券基金	AA 類股份	美元	10%
宏利環球基金 – 美國股票基金	AA 類股份	美元	18%
合共：			100%

基於市場環境及檢討投資組合內資產配置的結果，宏利可以在 $\pm 10\%$ 的範圍內調整投資組合內每項相關基金的上述配置比例。由於無法控制的市場波動，投資組合內每項相關基金於未經重衡前的實際配置比例亦可能超出該變動範圍，而宏利將以不少於每月的週期矯正有關誤差。

如有需要，可向宏利索閱以上相關證監會認可基金的銷售文件。

風險因素

本投資組合受市值波動以及投資組合內的相關基金或資產的固有風險所制約。有關詳情，請參閱組合內相關基金的銷售文件。

估值及交易日

有關詳情，請參閱「投資選項的一般資料」部分。

注意：倘若保單持有人於二零一六年二月三日或之後並未持有此投資選項的任何單位，將不可進行新認購、定期認購及調配至該投資選項。

投資目標及政策

MIL 增長基金是一項單位化投資選項，與一個由宏利內部管理的投資組合的表現相連。本投資組合旨在為放眼於長線投資，而又願意承擔投資價值出現較大的波動之風險以實現長線回報的投資者，提供中期至長期的資本增長。

以多元化投資為基準，相關資產約有30%至70%由環球股票及股票相關投資組成。其餘資產可包括環球債券、現金、存款及其他認可投資項目。

特定的投資及借貸限制

本投資選項的相關投資項目是一個由證監會認可基金組成的投資組合，該投資組合不設地理或分散投資方面的限制。宏利可不時檢討及釐定相關基金的配置比例，並重衡相關基金的實際構成。此投資組合不可借進超逾其資產淨值25%的款項，以作短期借貸填補贖回金額。

現時本投資組合內證監會認可基金名單			
相關基金名稱	相關基金的股份類別	相關基金的股份類別貨幣	百分比#
宏利環球基金 – 亞洲股票基金	AA類股份	美元	14%
宏利環球基金 – 巨龍增長基金	AA類股份	美元	18%
宏利環球基金 – 歐洲增長基金	AA類股份	美元	13%
宏利環球基金 – 日本股票基金	AA類股份	美元	9%
宏利環球基金 – 美國債券基金	AA類股份	美元	33%
宏利環球基金 – 美國股票基金	AA類股份	美元	13%
合共：			100%

基於市場環境及檢討投資組合內資產配置的結果，宏利可以在±10%的範圍內調整投資組合內每項相關基金的上述配置比例。由於無法控制的市場波動，投資組合內每項相關基金於未經重衡前的實際配置比例亦可能超出該變動範圍，而宏利將以不少於每月的週期矯正有關誤差。

如有需要，可向宏利索閱以上相關證監會認可基金的銷售文件。

風險因素

本投資組合受市值波動以及投資組合內的相關基金或資產的固有風險所制約。有關詳情，請參閱組合內相關基金的銷售文件。

估值及交易日

有關詳情，請參閱「投資選項的一般資料」部分。

注意：倘若保單持有人於二零一六年二月三日或之後並未持有此投資選項的任何單位，將不可進行新認購、定期認購及調配至該投資選項。

投資目標及政策

MIL 穩健基金是一項單位化投資選項，與一個由宏利內部管理的投資組合的表現相連。本投資組合旨在提供相對穩定的中期至長期增長，為願意承擔投資價值出現不太大波動之風險以實現長線回報的投資者，提供一項保守的投資。

以多元化投資為基準，相關資產約有 50% 至 90% 由環球債券組成，其餘資產可包括環球股票及股票相關投資、現金、存款及其他認可投資項目。

特定的投資及借貸限制

本投資選項的相關投資項目是一個由證監會認可基金組成的投資組合，該組合不設地理或分散投資方面的限制。宏利可不時檢討及釐定相關基金的配置比例，並重衡相關基金的實際構成。此投資組合不可借進超過其資產淨值 25% 的款項，以作短期借貸填補贖回金額。

現時本投資組合內證監會認可基金名單			
相關基金名稱	相關基金的股份類別	相關基金的股份類別貨幣	百分比 #
宏利環球基金 – 亞洲股票基金	AA 類股份	美元	7%
宏利環球基金 – 巨龍增長基金	AA 類股份	美元	7%
宏利環球基金 – 歐洲增長基金	AA 類股份	美元	6%
宏利環球基金 – 日本股票基金	AA 類股份	美元	4%
宏利環球基金 – 美國債券基金	AA 類股份	美元	70%
宏利環球基金 – 美國股票基金	AA 類股份	美元	6%
合共：			100%

基於市場環境及檢討投資組合內資產配置的結果，宏利可以在 $\pm 10\%$ 的範圍內調整投資組合內每項相關基金的上述配置比例。由於無法控制的市場波動，投資組合內每項相關基金於未經重衡前的實際配置比例亦可能超出該變動範圍，而宏利將以不少於每月的週期矯正有關誤差。

如有需要，可向宏利索閱以上相關證監會認可基金的銷售文件。

風險因素

本投資組合受市值波動以及投資組合內的相關基金或資產的固有風險所制約。有關詳情，請參閱組合內相關基金的銷售文件。

估值及交易日

有關詳情，請參閱「投資選項的一般資料」部分。

注意：倘若保單持有人於二零一六年二月三日或之後並未持有此投資選項的任何單位，將不可進行新認購、定期認購及調配至該投資選項。

1. 投資選項

宏利可於任何時間全權酌情並在符合有關監管要求下為各計劃成立新的投資選項。

宏利可在不少於一個月(適用於「傲峰定期投資計劃」及「傲富投資理財計劃」)/三個月(適用於「邁駿投資理財計劃」)或符合有關監管要求的其他通知期限前以書面通知客戶，作出以下安排：

- i. 更改任何投資選項的投資目標及政策；
- ii. 終止任何投資選項；
- iii. 停止任何投資選項之任何新認購；
- iv. 合併或分拆任何投資選項。

2. 交易及估值

2.1 交易日

交易日指在香港的銀行的任何一個營業日，但下列日子除外：(i)星期六；或(ii)交易暫停日；或(iii)宏利因未能預料的事件而不時釐定的其他日子。非單位化投資選項及單位化投資選項的名義單位將於每個交易日估值或簽發/贖回。

2.2 投資選項分配

單位化投資選項的名義單位或非單位化投資選項金額的分配將按適用的投資選項分配指示執行。每項單位化投資選項所發行的名義單位數目，需按相關單位化投資選項所分配之金額除以其發行價(請參閱第4條「釐定資產淨值、發行價及贖回價」)的方式加以釐定。發行的名義單位將調整至小數點後四位數。宏利可不時更改發行的名義單位的調整方式，並於不少於一個月或符合相關監管規定的其他通知期前以書面通知。調整後的非完整的單位則撥入相關投資選項。每一非單位化投資選項所分配之金額需撥入非單位化投資選項的帳戶價值內。

2.3 調配

有關「傲峰定期投資計劃」：投資選項的全部或部分帳戶價值均可調配至任何其他投資選項，即贖回第一項投資選項的名義單位/金額，並以贖回金額認購第二項投資選項的名義單位/金額。然而，在初期帳戶及累積帳戶之間作跨帳戶調配是不容許的。

有關「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」：

- i. 由一項單位化投資選項調配至其他單位化投資選項
調出的單位化投資選項名義單位的贖回將基於該相關調出投資選項的贖回價進行，而調入單位化投資選項名義單位的認購將基於該相關調入投資選項的發行價進行。調出金額需扣除任何適用的調配費用。發行價及贖回價均按照第四條「釐定資產淨值、發行價及贖回價」予以釐定。
- ii. 由一項單位化投資選項調配至其他非單位化投資選項
調出的單位化投資選項名義單位的贖回將基於該相關調出投資選項的贖回價進行，而調出金額在扣除任何適用的調配費用後將存入相關調入的非單位化投資選項的帳戶價值內。

- iii. 由一項非單位化投資選項調配至其他單位化投資選項
先從調出的非單位化投資選項中提取調出金額，並在扣除任何適用的調配費用後，基於相關調入的單位化投資選項的發行價分配至該相關的單位化投資選項。

- iv. 由一項非單位化投資選項調配至其他非單位化投資選項
先從調出的非單位化投資選項中提取調出金額，調出金額在扣除任何適用的調配費用後將存入該予調入之非單位化投資選項的帳戶價值內。

2.4 贖回

單位化投資選項的贖回金額，需按贖回的名義單位數目乘以相關投資選項的贖回價(請參閱第四條「釐定資產淨值、發行價及贖回價」部分)的方式進行釐定。如要求以金額贖回單位，贖回的名義單位數目需按所要求的贖回金額除以贖回價的方式進行釐定。非單位化投資選項的贖回金額需從投資選項的帳戶價值中提取。投資選項的帳戶價值於提取時將包括最後付息日至贖回日期間所得的累算利息。贖回金額有可能被徵收適用的收費及費用，有關收費及費用詳情，請參閱產品說明書第7條。

3. 贖回及調出限制

宏利保留權利可限制一個交易日內贖回及調出單位化投資選項的名義單位或非單位化投資選項的贖回金額為其資產淨值的10%。此限制按比例適用於在該交易日擬進行的所有贖回及調出要求。未獲得贖回的要求將按相同的10%限制順延至下一個交易日辦理，而較其後的要求有優先權。

4. 釐定資產淨值、發行價及贖回價

4.1 單位化投資選項

每項單位化投資選項的相關投資及資產會於每個交易日估值。單位化投資選項的資產淨值將按投資選項的相關投資及資產總值減去歸於該投資選項的負債釐定。一般而言：

- i. 掛牌的投資項目將按於估值時間當時或緊接估值時間前的有關股票交易所或市場結束營業時有關投資項目的最後可用掛牌交易價估值。估值時間將為估值當日所有有關股票交易所或市場結束營業的時間；
- ii. 非掛牌投資項目將按最近期的重估價值進行評估，但投資項目如屬任何非掛牌證券，且為貨幣市場工具，而宏利又按其酌情權決定該投資項目將於短期內到期，則其估值會根據買入投資當日按到期收益率計算的價值評定，然後按規定在餘下的持有期內攤銷估值；
- iii. 集體投資計劃按其每股資產淨值或每單位資產淨值或按賣價(如有多於一個報價)估值；
- iv. 現金及存款按其面值估值；
- v. 期貨合約估值應按宏利以當時的市價訂立與開倉時數量相同但方向相反的期貨合約為合約平倉時相關投資選項的資產淨值在相關估值時所得的累計收益或虧損金額(視乎情況而定)進行；
- vi. 如已同意購買投資項目，則應包括該等投資項目，但不包括其買入成本；如已同意出售投資項目，則不包括該等投資項目，但應包括出售投資項目所得的款項；

- vii. 除非累計利息已計入掛牌價值，否則任何投資工具所得的累計利息將計算至估值日。如掛牌證券的現價是除卻相關資產應得的股息、利息或其他權利，惟倘該等股息、利息或與該等權利有關的財產或現金尚未收取且未計算在內，則計算有關投資選項的資產淨值時應包括該等股息、利息、現金或財產。

歸於投資選項的負債包括但不限於就投資選項之相關資產收入所須繳納的任何稅項，保單、各計劃及投資選項運作中任何已累算或未付費用及支出，以及任何尚未償還的借款和尚未向保單持有人償付的款項。

如在任何情況下某一價值無法按照上述方法確定，又或如宏利認為其他估值方法就相關目的而言能更準確地反映有關證券或其他資產的公平價值，有關證券或其他資產的估值方法會由宏利以商業上合理的方式誠信認為來決定。

單位化投資選項的每名義單位資產淨值將按該投資選項的資產淨值除以已發行的名義單位數量計算。發行價和贖回價相等於在認購或贖回時(視乎情況而定)的每名義單位的資產淨值。每名義單位的資產淨值、發行價及贖回價將會調整至小數點後三位數。宏利可不時更改發行價或贖回價的調整方式，並於不少於一個月或符合相關監管規定的其他通知期前以書面通知。

就估值而言，在該交易日認購的單位化投資選項的名義單位不會計入估值之內，而於該交易日贖回的名義單位亦不作扣除。

宏利可更改任何投資選項的估值方法及頻密程度，並於不少於一個月或符合有關監管要求的其他通知期限前書面通知保單持有人。

4.2 非單位化投資選項

於釐定適用於非單位化投資選項的資產淨值之收費及費用時，每個非單位化投資選項的資產淨值指相關保單其投資選項的帳戶價值。有關釐定每項非單位化投資選項的帳戶價值之詳情，請參閱附載於本文件之相關附錄。

5. 暫停交易

在下列情況下，宏利可在考慮保單持有人的利益後，暫停任何投資選項名義單位的交易，以及暫停釐定任何投資選項或其名義單位的資產淨值、發行價或贖回價：

- 發生任何事情，令投資選項的相關投資項目或資產無法正常處置；
- 有關投資選項有相當部分的相關投資項目或資產在其中進行交易的任何證券市場休市或交易受到限制或暫停交易，或者宏利用以釐定投資選項的資產淨值或確定投資選項的任何相關投資項目或資產的價值的任何工具出現故障；
- 因任何其他理由，宏利以商業上合理的方式誠信認為投資選項的相關投資項目或資產的價格不能得以釐定；
- 宏利以商業上合理的方式誠信認為，投資選項的相關投資項目或資產變現不可切實可行地進行或會損害保單持有人的利益；或
- 一切就任何投資選項的相關投資項目或資產贖回或支付款項或者認購或贖回任何名義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。

如決定暫停交易，宏利將在切實可行的情況下盡快在香港本地報章公佈有關決定，並會於暫停交易期間最少每個月公佈一次。

暫停交易期結束後將恢復正常交易。任何於暫停交易期間提交或原定於暫停交易期間進行但尚未處理的交易(包括但不限於費用扣減、認購、贖回及調配)將於恢復正常交易當日處理。

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
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2024 年 3 月印製

Alpha Regular Investor Alpha Matrix

Principal Brochure - Investment Choice Brochure

Important Notes:

1. Alpha Regular Investor is not available for policy applications with effect from July 1, 2023. Alpha and Matrix are not available for policy applications and cannot continue to be marketed to the public in Hong Kong after December 31, 2014 and November 7, 2014 respectively. All information about Alpha and Matrix in this Principal Brochure – Investment Choice Brochure is only for existing policyowners of Alpha Regular Investor, Alpha and Matrix.
2. Alpha Regular Investor, Alpha and Matrix (each the “Plan” and collectively, the “Plans”), being investment-linked assurance schemes, are insurance policies issued by Manulife (International) Limited (Incorporated in Bermuda with limited liability) (“Manulife”). Your investments in the Plans are therefore subject to the credit risks of Manulife.
3. The Investment Choices available under the Plans can have very different features and risk profiles. Some may be of high risk. Please read the offering documents of the Plans and offering documents of the underlying funds involved for details.
4. Return on your investments is calculated or determined by Manulife with reference to the performance of the underlying funds/assets.
5. Return of your investments under the Plans may be lower than that of the corresponding SFC-authorized funds due to the fees and charges levied under the Plans.
6. 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.
7. Early surrender of the policy, partial withdrawal from the Policy Value, premium holiday/suspension or failure to pay premium in full may result in a significant loss of principal and/or bonuses to be awarded. Poor performance of the underlying funds/assets may further magnify the investment losses, while all fees and charges are still deductible.
8. The return of some of the Investment Choices is calculated with reference to pools of assets internally managed by Manulife on a discretionary basis not authorised by the Securities and Futures Commission in Hong Kong (the “SFC”) under the Code on Unit Trusts and Mutual Funds.
9. More importantly, you should be aware of the following regarding your life coverage, any optional Supplementary Benefits/additional coverage selected and the cost of insurance (COI):
 - Part of the fees and charges you pay that will be deducted from the value of your policy will be used to cover the COI for the life coverage and any optional Supplementary Benefit/additional coverage you may choose.
 - The COI will reduce the amount that may be applied towards investment in the Investment Choices selected.
 - The COI may increase significantly during the term of your policy due to factors such as age and investment losses, etc. This may result in significant or even total loss of your premiums paid.
 - You should consult your intermediary for details, such as how the fees and charges may increase and could impact the value of your policy.

For Alpha Regular Investor:

- The policy will be terminated if Manulife has not received sufficient premiums to cover the outstanding Monthly Deduction due, including cost of insurance, after a grace period of 31 days in the following circumstances and you may lose all your premiums paid, the death benefit and any other Supplementary Benefit from the policy.
 - i) The Initial Account Value is insufficient to cover the Monthly Deduction due, including cost of insurance, within the Initial Period; or
 - ii) The Accumulation Account Value is insufficient to cover the Monthly Deduction due, including cost of insurance, after the Initial Period.

For Alpha and Matrix:

- If the value of your policy becomes insufficient to cover all the ongoing fees and charges, including the COI, your policy may be terminated early and you could lose all your premiums paid and benefits.

10. Investment involves risk. You should not purchase the Plans 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 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. You are strongly advised to read the offering documents of the Plans and the offering documents of the underlying funds, which are made available by Manulife upon request, to understand the features and associated risks of the underlying funds.

NOTES:

The Plans are investment-linked insurance plans under Class C linked long term business as defined in the Insurance Ordinance. The offering documents of each of the Plans are comprised of its Principal Brochure and product key facts statement and they are issued and should be read in conjunction with each other. The Principal Brochure of each of the Plans comprises its "Principal Brochure – Product Brochure" (the "Product Brochure") and this "Principal Brochure – Investment Choice Brochure" (the "Investment Choice Brochure"). This Investment Choice Brochure is published in March 2024.

The Principal Brochure is not a policy contract. You should refer to the policy provisions for the exact terms and conditions of the Plans. The policyowner 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 before placing the application (for example, by visiting in person at Manulife's office which address is stated in the Product Brochure).

The Plans are issued by Manulife which accepts full responsibility for the accuracy of the information contained in the offering documents 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 Plans have been authorised by the SFC. Such SFC authorisation is not a recommendation or endorsement of the Plans nor does it guarantee the commercial merits of the Plans or their performance. It does not mean the Plans are suitable for all investors nor is it an endorsement of their suitability for any particular investor or class of investors. The SFC does not take any responsibility for the contents of the offering documents, makes no representation as to their 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 documents.

Unless defined otherwise, all capitalized terms used in the Principal Brochure shall have the same meanings as set out in the Product Brochure. Please refer to the Product Brochure for the defined terms.

Introduction

Investment-linked assurance scheme is an insurance policy where the Policy Value is calculated or determined by Manulife with reference to the performance of the underlying funds and/or assets linked by the Investment Choice(s) selected by the policyowner. The policyowner can choose a variety of Investment Choices. The underlying investment of each Investment Choice can be an individual SFC-authorised fund or an internally managed portfolio of SFC-authorised funds. Manulife may at its sole discretion change the investment objectives and policies of an Investment Choice by giving not less than one month's (in respect of Alpha Regular Investor and Alpha)three months' (in respect of Matrix) prior written notice or such other period of notice in compliance with the relevant regulatory requirements.

In accordance with the policyowner's selected Investment Choices, Manulife invests all the premiums received from the policyowner, net of any applicable bank charges and cost of converting to the base currency of the Investment Choices, in the corresponding underlying funds/assets for Manulife's asset and liability management. **The premiums the policyowner pays towards the insurance policy will become part of the assets of Manulife. The policyowner does not have any rights or ownership over any of those assets. The policyowner's recourse is against Manulife only. The performance of Investment Choices will be lower than that of the corresponding underlying funds due to charges levied under the Plans.**

With respect to the Investment Choices linked to an individual SFC-authorised fund or a portfolio of SFC-authorised funds, the return of the Investment Choices is calculated by Manulife with reference to the performance of the corresponding underlying SFC-authorised fund(s). The respective offering documents of the underlying SFC-authorised funds are made available by Manulife upon request.

List of Investment Choices

You should read the offering documents (including the product key facts statements) of the underlying funds, which are made available from Manulife upon request, 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 / assets	Share class of underlying fund [^]	Name of management company / manager of underlying fund / investment manager of Investment Choice	Currency of Investment Choice	Currency of share class of underlying fund	Management fee per annum of the net asset value of the Investment Choice*	Additional information
Equity Focused							
MIL Allianz Euroland Equity Growth Fund (UAG01)	Allianz Global Investors Fund – Allianz Euroland Equity Growth	Class AT	Allianz Global Investors GmbH	USD	EUR	1.90%	Please refer to ** Note
MIL Amundi Asia Equity Focus Fund (UTF01) ^{eee}	Amundi Funds – Asia Equity Focus	Class I2 USD (C)	Amundi Luxembourg S.A.	USD	USD	1.40%	Please refer to ** Note
MIL Amundi Emerging Markets Equity Focus Fund (UDD01)	Amundi Funds – Emerging Markets Equity Focus	Class A2 USD (C)	Amundi Luxembourg S.A.	USD	USD	1.90%	Please refer to ** Note
MIL Asia Pacific REIT Fund (UPR01)	Manulife Global Fund – Asia Pacific REIT Fund	Class AA	Manulife Investment Management (Ireland) Limited	USD	USD	2.00%	Please refer to ** Note
MIL Asian Small Cap Fund (UAC01)	Manulife Global Fund – Asian Small Cap Equity Fund	Class AA	Manulife Investment Management (Ireland) Limited	USD	USD	1.90%	Please refer to ** Note
MIL Barings ASEAN Frontiers Fund (UBA01)	Barings International Umbrella Fund – Barings ASEAN Frontiers Fund	Class A USD Inc	Baring International Fund Managers (Ireland) Limited	USD	USD	1.75%	Please refer to ** Note
MIL Barings Europe Select Fund (UBE01)	Barings Europe Select Trust	Class A USD Acc	Baring Fund Managers Limited	USD	USD	1.90%	Please refer to ** Note
MIL BlackRock European Equity Income Fund (UUI01)	BlackRock Global Funds – European Equity Income Fund	Class A2 USD Hedged	BlackRock (Luxembourg) S.A.	USD	USD	2.00%	Please refer to ** Note
MIL BlackRock Systematic Global Equity High Income Fund (UBB01)	BlackRock Global Funds – Systematic Global Equity High Income Fund	Class A2 USD	BlackRock (Luxembourg) S.A.	USD	USD	2.00%	Please refer to ** Note
MIL BlackRock Systematic Sustainable Global SmallCap Fund (UBS01)	BlackRock Global Funds – Systematic Sustainable Global SmallCap Fund	Class A2 USD	BlackRock (Luxembourg) S.A.	USD	USD	2.00%	Please refer to ** Note
MIL BlackRock World Healthscience Fund (UBH01)	BlackRock Global Funds – World Healthscience Fund	Class A2 USD	BlackRock (Luxembourg) S.A.	USD	USD	2.00%	Please refer to ** Note
MIL BlackRock World Technology Fund (UBW01)	BlackRock Global Funds – World Technology Fund	Class A2 USD	BlackRock (Luxembourg) S.A.	USD	USD	2.00%	Please refer to ** Note
MIL BNP Paribas Aqua Fund (UBQ01)	BNP Paribas Funds Aqua	Classic USD - Capitalisation	BNP PARIBAS ASSET MANAGEMENT Luxembourg	USD	USD	2.10%	Please refer to ** Note
MIL Capital Group New Perspective Fund (LUX) (UNP01)	Capital International Fund – Capital Group New Perspective Fund (LUX)	Class B	Capital International Management Company	USD	USD	2.00%	Please refer to ** Note

List of Investment Choices (Continued)

Name of Investment Choice (code of Investment Choice)	Name of corresponding underlying fund / assets	Share class of underlying fund [^]	Name of management company / manager of underlying fund / investment manager of Investment Choice	Currency of Investment Choice	Currency of share class of underlying fund	Management fee per annum of the net asset value of the Investment Choice*	Additional information
Equity Focused							
MIL China Fund (UCV01)	Manulife Global Fund – China Value Fund	Class AA	Manulife Investment Management (Ireland) Limited	USD	USD	1.70%	Please refer to ** Note
MIL ChinaAMC China Focus Fund (UCC01)	ChinaAMC Investment Trust – ChinaAMC China Focus Fund	Class USD Units	China Asset Management (Hong Kong) Limited	USD	USD	2.10%	Please refer to ** Note
MIL Eastern European Fund (UEF01)	Manulife Global Fund – Emerging Eastern Europe Fund	Class AA	Manulife Investment Management (Ireland) Limited	USD	USD	1.70%	Please refer to ** Note
MIL European Fund (UEU01)	Manulife Global Fund – European Growth Fund	Class AA	Manulife Investment Management (Ireland) Limited	USD	USD	1.70%	Please refer to ** Note
MIL Fidelity China Consumer Fund (UFC01)	Fidelity Funds – China Consumer Fund	Class A-ACC-USD	FIL Investment Management (Luxembourg) S.A.	USD	USD	1.90%	Please refer to ** Note
MIL Fidelity European Dynamic Growth Fund (UED01) ^^^	Fidelity Funds – European Dynamic Growth Fund	Class A-ACC-Euro	FIL Investment Management (Luxembourg) S.A.	USD	EUR	1.90%	Please refer to ** Note
MIL Fidelity Global Thematic Opportunities Fund (UFI01)	Fidelity Funds – Global Thematic Opportunities Fund	Class A-ACC-USD	FIL Investment Management (Luxembourg) S.A.	USD	USD	1.90%	Please refer to ** Note
MIL Franklin Biotechnology Discovery Fund (UFB01)	Franklin Templeton Investment Funds – Franklin Biotechnology Discovery Fund	Class A Acc (USD)	Franklin Templeton International Services S.à r.l.	USD	USD	1.50%	Please refer to ** Note
MIL Franklin U.S. Opportunities Fund (UFU01)	Franklin Templeton Investment Funds – Franklin U.S. Opportunities Fund	Class A Acc USD	Franklin Templeton International Services S.à r.l.	USD	USD	1.50%	Please refer to ** Note
MIL FSSA Asian Equity Plus Fund (UAH01)	First Sentier Investors Global Umbrella Fund plc – FSSA Asian Equity Plus Fund	Class I	First Sentier Investors (Ireland) Limited	USD	USD	1.90%	Please refer to ** Note
MIL Global Equity Fund (UIG01)	Manulife Global Fund – Global Equity Fund	Class AA	Manulife Investment Management (Ireland) Limited	USD	USD	1.70%	Please refer to ** Note
MIL Global REIT Fund (UGP01)	Manulife Global Fund – Global REIT Fund	Class AA	Manulife Investment Management (Ireland) Limited	USD	USD	1.90%	Please refer to ** Note
MIL Global Resources Fund (URE01)	Manulife Global Fund – Global Resources Fund	Class AA	Manulife Investment Management (Ireland) Limited	USD	USD	1.90%	Please refer to ** Note
MIL Healthcare Fund (UHC01)	Manulife Global Fund – Healthcare Fund	Class AA	Manulife Investment Management (Ireland) Limited	USD	USD	1.90%	Please refer to ** Note
MIL Hong Kong Fund (UHF01)	Manulife Global Fund – Dragon Growth Fund	Class AA	Manulife Investment Management (Ireland) Limited	USD	USD	1.70%	Please refer to ** Note
MIL India Fund (UIF01)	Manulife Global Fund – India Equity Fund	Class AA	Manulife Investment Management (Ireland) Limited	USD	USD	2.00%	Please refer to ** Note

List of Investment Choices (Continued)

Name of Investment Choice (code of Investment Choice)	Name of corresponding underlying fund / assets	Share class of underlying fund^	Name of management company / manager of underlying fund / investment manager of Investment Choice	Currency of Investment Choice	Currency of share class of underlying fund	Management fee per annum of the net asset value of the Investment Choice*	Additional information
Equity Focused							
MIL Invesco Asian Equity Fund (UIA01)	Invesco Funds – Invesco Asian Equity Fund	Class A (USD) – annual distribution	Invesco Management S.A.	USD	USD	1.90%	Please refer to ** Note
MIL Invesco Responsible Japanese Equity Value Discovery Fund (UIJ01)	Invesco Funds – Invesco Responsible Japanese Equity Value Discovery Fund	Class A (USD Hedged) – accumulation	Invesco Management S.A.	USD	USD	1.85%	Please refer to ** Note
MIL Janus Henderson Global Technology Leaders Fund (UHT01)	Janus Henderson Horizon Fund – Global Technology Leaders Fund	Class A Accumulation Shares	Janus Henderson Investors Europe S.A.	USD	USD	1.70%	Please refer to ** Note
MIL Janus Henderson Japanese Smaller Companies Fund (UHS01)	Janus Henderson Horizon Fund – Japanese Smaller Companies Fund	Class A Accumulation Shares	Janus Henderson Investors Europe S.A.	USD	USD	1.70%	Please refer to ** Note
MIL Japan Fund (UJF01)	Manulife Global Fund – Japan Equity Fund	Class AA	Manulife Investment Management (Ireland) Limited	USD	USD	1.70%	Please refer to ** Note
MIL JPMorgan ASEAN Fund (UJA01)	JPMorgan ASEAN Fund	Class (acc) USD	JPMorgan Funds (Asia) Ltd.	USD	USD	1.90%	Please refer to ** Note
MIL JPMorgan China Pioneer A – Share Fund (UEA01)	JPMorgan China Pioneer A – Share Fund	Class (acc) USD	JPMorgan Funds (Asia) Ltd.	USD	USD	2.10%	Please refer to ** Note
MIL JPMorgan Emerging Markets Opportunities Fund (UJO01)	JPMorgan Funds – Emerging Markets Opportunities Fund	Class A (acc) USD	JPMorgan Asset Management (Europe) S.à r.l.	USD	USD	2.00%	Please refer to ** Note
MIL JPMorgan Korea Fund (UMK01)	JPMorgan Korea Fund	Class (acc) USD	JPMorgan Funds (Asia) Ltd.	USD	USD	1.90%	Please refer to ** Note
MIL Middle East and North Africa Fund (UMN01)	Amundi Funds – Equity MENA	Class A2 USD (C)	Amundi Luxembourg S.A.	USD	USD	1.90%	Please refer to ** Note
MIL Ninety One Global Environment Fund (UGE01)	Ninety One Global Strategy Fund – Global Environment Fund	Class A Acc	Ninety One Luxembourg S.A.	USD	USD	1.90%	Please refer to ** Note
MIL Ninety One Global Gold Fund (UGG01)	Ninety One Global Strategy Fund – Global Gold Fund	Class A	Ninety One Luxembourg S.A.	USD	USD	1.90%	Please refer to ** Note
MIL Ninety One Global Natural Resources Fund (UDR01)	Ninety One Global Strategy Fund – Global Natural Resources Fund	Class A	Ninety One Luxembourg S.A.	USD	USD	1.90%	Please refer to ** Note
MIL Pictet Clean Energy Transition Fund (UPN01)	Pictet – Clean Energy Transition	Class P USD	Pictet Asset Management (Europe) S.A.	USD	USD	2.10%	Please refer to ** Note
MIL Pictet Global Thematic Opportunities Fund (UPG01)	Pictet – Global Thematic Opportunities	Class P USD	Pictet Asset Management (Europe) S.A.	USD	USD	2.10%	Please refer to ** Note
MIL Schroder Emerging Markets Fund (USM01)	Schroder International Selection Fund – Emerging Markets	Class A1 Acc	Schroder Investment Management (Europe) S.A.	USD	USD	2.00%	Please refer to ** Note

List of Investment Choices (Continued)

Name of Investment Choice (code of Investment Choice)	Name of corresponding underlying fund / assets	Share class of underlying fund [^]	Name of management company / manager of underlying fund / investment manager of Investment Choice	Currency of Investment Choice	Currency of share class of underlying fund	Management fee per annum of the net asset value of the Investment Choice*	Additional information
Equity Focused							
MIL Schroder Hong Kong Equity Fund (USE01)	Schroder International Selection Fund – Hong Kong Equity	Class A1 Acc	Schroder Investment Management (Europe) S.A.	USD	HKD	1.70%	Please refer to ** Note
MIL Sustainable Asia Equity Fund (UAS01)	Manulife Global Fund – Sustainable Asia Equity Fund	Class AA	Manulife Investment Management (Ireland) Limited	USD	USD	1.70%	Please refer to ** Note
MIL Taiwan Fund (UTW01)	Manulife Global Fund – Taiwan Equity Fund	Class AA	Manulife Investment Management (Ireland) Limited	USD	USD	1.90%	Please refer to ** Note
MIL Templeton Frontier Markets Fund (UFM01)	Franklin Templeton Investment Funds – Templeton Frontier Markets Fund	Class A	Franklin Templeton International Services S.à r.l.	USD	USD	2.10%	Please refer to ** Note
MIL U.S. Bank Equity Fund (UBU01)	Manulife Advanced Fund SPC – U.S. Bank Equity Segregated Portfolio	Class AA (USD) Inc	Manulife Investment Management (Hong Kong) Limited	USD	USD	2.00%	Please refer to ** Note
MIL U.S. Equity Fund (UNF01)	Manulife Global Fund – U.S. Equity Fund	Class AA	Manulife Investment Management (Ireland) Limited	USD	USD	1.70%	Please refer to ** Note
MIL UBS Emerging Markets Sustainable Leaders Fund (UUE01)	UBS (Lux) Equity Fund – Emerging Markets Sustainable Leaders (USD)	Class P-acc	UBS Fund Management (Luxembourg) S.A.	USD	USD	2.00%	Please refer to ** Note
MIL UBS China Opportunity Fund (UOE01) ^{ΔΔΔ}	UBS (Lux) Equity Fund – China Opportunity (USD)	Class P-acc	UBS Fund Management (Luxembourg) S.A.	USD	USD	2.00%	Please refer to ** Note
MIL US Small Cap Fund (UUC01)	Manulife Global Fund – U.S. Small Cap Equity Fund	Class AA	Manulife Investment Management (Ireland) Limited	USD	USD	1.70%	Please refer to ** Note
MIL Zeal Voyage China Fund (UVY01)	ZEAL Voyage China Fund	USD Units	Zeal Asset Management Limited	USD	USD	1.90%	Please refer to ** Note
Bond Focused							
MIL AllianceBernstein American Income Fund (UBI01)	AB FCP I – American Income Portfolio	Class A2	AllianceBernstein (Luxembourg) S.à r.l.	USD	USD	1.60%	Please refer to ** Note
MIL Allianz Dynamic Asian High Yield Bond Fund (UAD01)	Allianz Global Investors Fund – Allianz Dynamic Asian High Yield Bond	Class AT (USD)	Allianz Global Investors GmbH	USD	USD	1.75%	Please refer to ** Note
MIL Amundi US Short Term Bond Fund (UUS01)	Amundi Funds – US Short Term Bond	Class A2 USD (C)	Amundi Luxembourg S.A.	USD	USD	1.00%	Please refer to ** Note
MIL Asian High Yield Fund (UAY01)	Manulife Global Fund – Asian High Yield Fund	Class AA Acc	Manulife Investment Management (Ireland) Limited	USD	USD	1.50%	Please refer to ** Note
MIL Asia Total Return Fund (UTR01)	Manulife Global Fund – Asia Total Return Fund	Class AA Inc	Manulife Investment Management (Ireland) Limited	USD	USD	1.50%	Please refer to ** Note
MIL Barings Developed and Emerging Markets High Yield Bond Fund (UBD01)	Barings Umbrella Fund plc – Barings Developed and Emerging Markets High Yield Bond Fund	Tranche G USD Acc	Baring International Fund Managers (Ireland) Limited	USD	USD	1.75%	Please refer to ** Note

List of Investment Choices (Continued)

Name of Investment Choice (code of Investment Choice)	Name of corresponding underlying fund / assets	Share class of underlying fund [^]	Name of management company / manager of underlying fund / investment manager of Investment Choice	Currency of Investment Choice	Currency of share class of underlying fund	Management fee per annum of the net asset value of the Investment Choice*	Additional information
Bond Focused							
MIL Barings Global Senior Secured Bond Fund (USS01)	Barings Umbrella Fund plc – Barings Global Senior Secured Bond Fund	Tranche G USD Acc	Baring International Fund Managers (Ireland) Limited	USD	USD	1.75%	Please refer to ** Note
MIL BlackRock Global Corporate Bond Fund (UBG01) ***	BlackRock Global Funds – Global Corporate Bond Fund	Class A2 USD	BlackRock (Luxembourg) S.A.	USD	USD	1.30%	Please refer to ** Note
MIL BNP Paribas Sustainable Asian Cities Bond Fund (UPB01) ***	BNP Paribas Funds Sustainable Asian Cities Bond	Classic Capitalisation	BNP PARIBAS ASSET MANAGEMENT Luxembourg	USD	USD	1.35%	Please refer to ** Note
MIL BNP Paribas Emerging Bond Opportunities Fund (UPA01) ***	BNP Paribas Funds Emerging Bond Opportunities	Classic Capitalization	BNP PARIBAS ASSET MANAGEMENT Luxembourg	USD	USD	2.00%	Please refer to ** Note
MIL Fidelity Asian High Yield Fund (UHY01)	Fidelity Funds – Asian High Yield Fund	Class A-ACC-USD	FIL Investment Management (Luxembourg) S.A.	USD	USD	1.50%	Please refer to ** Note
MIL Fidelity China High Yield Fund (UFH01)	Fidelity Funds – China High Yield Fund	Class A-ACC-USD	FIL Investment Management (Luxembourg) S.A.	USD	USD	1.70%	Please refer to ** Note
MIL Global Emerging Markets Debt Fund (UMD01)	Invesco Funds – Invesco Emerging Markets Bond Fund	Class C (USD) – semi-annual distribution	Invesco Management S.A.	USD	USD	1.25%	Please refer to ** Note
MIL International Bond Fund (UIB01)	Franklin Templeton Investment Funds – Templeton Global Bond Fund	Class A	Franklin Templeton International Services S.à r.l.	USD	USD	1.25%	Please refer to ** Note
MIL Invesco Sustainable Global High Income Fund (UGI01)	Invesco Funds – Invesco Sustainable Global High Income Fund	Class A (USD) – semi-annual distribution	Invesco Management S.A.	USD	USD	1.50%	Please refer to ** Note
MIL JPMorgan Income Fund (UIC01)	JPMorgan Funds – Income Fund	Class A (acc) USD	JPMorgan Asset Management (Europe) S.à r.l.	USD	USD	1.50%	Please refer to ** Note
MIL PIMCO GIS Emerging Markets Bond Fund (UPE01) ***	PIMCO Funds: Global Investors Series plc – Emerging Markets Bond Fund	E Class Acc	PIMCO Global Advisors (Ireland) Limited	USD	USD	2.10%	Please refer to ** Note
MIL PIMCO GIS Global High Yield Bond Fund (UPY01)	PIMCO Funds: Global Investors Series plc – Global High Yield Bond Fund	E Class Acc	PIMCO Global Advisors (Ireland) Limited	USD	USD	1.95%	Please refer to ** Note
MIL PIMCO GIS Income Fund (UPI01) ***	PIMCO Funds: Global Investors Series plc – Income Fund	E Class Acc	PIMCO Global Advisors (Ireland) Limited	USD	USD	1.95%	Please refer to ** Note
MIL Schroder Hong Kong Dollar Bond Fund (USB01)	Schroder International Selection Fund – Hong Kong Dollar Bond	Class A1 Acc	Schroder Investment Management (Europe) S.A.	USD	HKD	1.25%	Please refer to ** Note
MIL Sustainable Asia Bond Fund (UST01)	Manulife Global Fund – Sustainable Asia Bond Fund	Class AA Acc	Manulife Investment Management (Ireland) Limited	USD	USD	1.50%	Please refer to ** Note

List of Investment Choices (Continued)

Name of Investment Choice (code of Investment Choice)	Name of corresponding underlying fund / assets	Share class of underlying fund [^]	Name of management company / manager of underlying fund / investment manager of Investment Choice	Currency of Investment Choice	Currency of share class of underlying fund	Management fee per annum of the net asset value of the Investment Choice*	Additional information
Bond Focused							
MIL Templeton Global Total Return Fund (UTG01) ***	Franklin Templeton Investment Funds – Templeton Global Total Return Fund	Class A Acc USD	Franklin Templeton International Services S.à r.l.	USD	USD	1.25%	Please refer to ** Note
MIL U.S. Bond Fund (UUB01)	Manulife Global Fund – U.S. Bond Fund	Class AA	Manulife Investment Management (Ireland) Limited	USD	USD	1.50%	Please refer to ** Note
MIL U.S. Special Opportunities Fund (USU01)	Manulife Global Fund – U.S. Special Opportunities Fund	Class AA	Manulife Investment Management (Ireland) Limited	USD	USD	1.50%	Please refer to ** Note
MIL UBS Euro High Yield Bond Fund (UEY01)	UBS (Lux) Bond Fund – Euro High Yield (EUR)	Class (USD hedged) P-acc	UBS Fund Management (Luxembourg) S.A.	USD	USD	1.50%	Please refer to ** Note
MIL Value Partners Greater China High Yield Income Fund (UVP01) ^{ΔΔ}	Value Partners Greater China High Yield Income Fund	Class P USD Acc Shares	Value Partners Hong Kong Limited	USD	USD	2.00%	Please refer to ** Note
Others							
MIL Capital Conservative Fund (UCP01)	Manulife Hong Kong Series – Manulife Capital Conservative Fund	Class AA (USD) Acc	Manulife Investment Management (Hong Kong) Limited	USD	USD	1.30%	Please refer to ** Note
MIL Allianz Asian Multi Income Plus Fund (UAA01)	Allianz Global Investors Fund – Allianz Asian Multi Income Plus	Class AT	Allianz Global Investors GmbH	USD	USD	1.75%	Please refer to ** Note
MIL Allianz Income and Growth Fund (UAI01)	Allianz Global Investors Fund – Allianz Income and Growth	Class AT (USD) Acc	Allianz Global Investors GmbH	USD	USD	1.75%	Please refer to ** Note
MIL Amundi Real Assets Target Income Fund (URA01)	Amundi Funds – Real Assets Target Income	Class A2 USD (C)	Amundi Luxembourg S.A.	USD	USD	2.00%	Please refer to ** Note
MIL Asia Dynamic Income Fund (UDI01)	Manulife Global Fund – Asia Dynamic Income Fund	Class AA Acc	Manulife Investment Management (Ireland) Limited	USD	USD	2.00%	Please refer to ** Note
MIL BlackRock Global Allocation Fund (UGA01)	BlackRock Global Funds – Global Allocation Fund	Class A2 USD	BlackRock (Luxembourg) S.A.	USD	USD	1.75%	Please refer to ** Note
MIL Fidelity Global Multi Asset Income Fund (UMI01)	Fidelity Funds – Global Multi Asset Income Fund	Class A-Acc-USD	FIL Investment Management (Luxembourg) S.A.	USD	USD	1.75%	Please refer to ** Note
MIL First Sentier Asian Bridge Fund (UFS01)	First Sentier Investors Umbrella Funds – First Sentier Asian Bridge Fund	Class I	First Sentier Investors (Hong Kong) Limited	USD	USD	1.75%	Please refer to ** Note
MIL Franklin Income Fund (UFK01)	Franklin Templeton Investment Funds – Franklin Income Fund	Class A (Mdis) USD	Franklin Templeton International Services S.à r.l.	USD	USD	1.85%	Please refer to ** Note
MIL Global Dynamic Asset Allocation Fund (UDA01)	Manulife Hong Kong Series – Manulife Global Dynamic Asset Allocation Fund	Class AA (USD) Acc	Manulife Investment Management (Hong Kong) Limited	USD	USD	1.70%	Please refer to ** Note

List of Investment Choices (Continued)

Name of Investment Choice (code of Investment Choice)	Name of corresponding underlying fund / assets	Share class of underlying fund [^]	Name of management company / manager of underlying fund / investment manager of Investment Choice	Currency of Investment Choice	Currency of share class of underlying fund	Management fee per annum of the net asset value of the Investment Choice*	Additional information
Others							
MIL Global Multi-Asset Diversified Income Fund (UAM01)	Manulife Global Fund – Global Multi-Asset Diversified Income Fund	Class AA	Manulife Investment Management (Ireland) Limited	USD	USD	2.00%	Please refer to ** Note
MIL Greater Bay Area Growth and Income Fund (UGB01)	Manulife Advanced Fund SPC – Greater Bay Area Growth and Income Segregated Portfolio	Class AA	Manulife Investment Management (Hong Kong) Limited	USD	USD	2.00%	Please refer to ** Note
MIL Invesco Asia Asset Allocation Fund (UAB01)	Invesco Funds – Invesco Asia Asset Allocation Fund	Class A Acc USD	Invesco Management S.A.	USD	USD	1.75%	Please refer to ** Note
MIL JPMorgan Asia Pacific Income Fund (UJX01)	JPMorgan Funds – Asia Pacific Income Fund	Class A (acc) – USD	JPMorgan Asset Management (Europe) S.à r.l.	USD	USD	1.90%	Please refer to ** Note
MIL JPMorgan China Income Fund (UJP01)	JPMorgan China Income Fund	Class (acc) – USD	JPMorgan Funds (Asia) Ltd.	USD	USD	2.00%	Please refer to ** Note
MIL JPMorgan Multi Income Fund (UJM01)	JPMorgan Multi Income Fund	Class (acc) USD	JPMorgan Funds (Asia) Ltd.	USD	USD	1.70%	Please refer to ** Note
MIL Preferred Securities Income Fund (UPS01)	Manulife Global Fund – Preferred Securities Income Fund	Class AA	Manulife Investment Management (Ireland) Limited	USD	USD	1.60%	Please refer to ** Note
MIL Schroder Emerging Markets Multi-Asset Fund (USA01)	Schroder International Selection Fund – Emerging Markets Multi-Asset	Class A1 USD Acc	Schroder Investment Management (Europe) S.A.	USD	USD	1.75%	Please refer to ** Note
MIL Schroder Global Multi-Asset Income Fund (UGM01)	Schroder International Selection Fund – Global Multi-Asset Income	Class A1 Acc	Schroder Investment Management (Europe) S.A.	USD	USD	1.75%	Please refer to ** Note
MIL STARS Income and Growth Fund (USG01)[®]	Manulife Hong Kong Series – Manulife STARS Income and Growth Fund	Class AA (USD) Acc	Manulife Investment Management (Hong Kong) Limited	USD	USD	1.70%~~	Please refer to ** Note
Liquidity Focused							
MIL Amundi Cash Fund (UCA01)[#]	Amundi Funds – Cash USD	Class A2 USD (C)	Amundi Luxembourg S.A.	USD	USD	0.80%~	Please refer to ** Note
Internally Managed^Δ							
MIL Global Fund (UGF01)	Please refer to Annex 1 of the Investment Choice Brochure	–	Internally managed by Manulife (International) Limited	USD	–	1.70%	Please refer to ** Note
MIL Achiever Fund (UAF01)	Please refer to Annex 2 of the Investment Choice Brochure	–		USD	–	1.70%	Please refer to ** Note
MIL Growth Fund (UGR01)	Please refer to Annex 3 of the Investment Choice Brochure	–		USD	–	1.70%	Please refer to ** Note
MIL Stable Fund (USF01)	Please refer to Annex 4 of the Investment Choice Brochure	–		USD	–	1.70%	Please refer to ** Note

***** 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 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: Dividends, if any, paid by any of the underlying funds above are arranged by Manulife to be reinvested in the same underlying fund. The dividend reinvestment is reflected in the unit price of the corresponding Investment Choice.

* Note: The management fee shown in this Investment Choice Brochure (equivalent to the term "Investment Management Fee" used under Alpha and Matrix) includes any management fee charged by the management company of the corresponding underlying fund(s)/assets plus any management fee charged by Manulife. Please note that the underlying fund may be subject to other charges, e.g. performance fee. For details of the fees and charges of any underlying fund, please refer to the latest offering documents of the underlying fund.

~ Note: This is the maximum management fee per annum of the net asset value of MIL Amundi Cash Fund. The actual fee may vary from time to time.

△△ Note: The investment choice is not allowed for new subscriptions (whether by way of lump-sum subscription or regular subscription) and switch-in on or after July 11, 2019.

△ Note: The Investment Choices listed under the section are not allowed for new subscription, regular subscription and switch-in if the policyowner has no unit holdings in these Investment Choices on or after February 3, 2016.

^^ Note: The investment choice is not allowed for new subscriptions (whether by way of lump-sum subscription or regular subscription) and switch-in on or after March 9, 2020.

Note: The underlying fund corresponding to the Investment Choice is 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.

~~ Note: This is the maximum management fee/investment management fee per annum of the net asset value of MIL STARS Income and Growth Fund. The actual fee may vary from time to time.

△△△ Note: The investment choice is not allowed for new subscriptions (whether by way of lump-sum subscription or regular subscription) and switch-in on or after January 19, 2021.

⊗⊗⊗ Note: The investment choice is not allowed for new subscriptions (whether by way of lump-sum subscription or regular subscription) and switch-in on or after February 25, 2022.

** Note:

1. The minimum investment amount, redemption limit and minimum holding value of the respective underlying fund(s) are not applicable to the Plans.
2. The minimum switching amount for an Investment Choice is determined by Manulife without following the minimum switching amount of the corresponding underlying fund(s).
3. The definition of dealing day, dealing arrangement and the criteria for suspension of dealing of a unitized Investment Choice are set out by Manulife without adherence to those of the corresponding underlying fund(s).
4. The net asset value, issue price and redemption price of an Investment Choice are determined by Manulife without adherence to the corresponding underlying fund(s).
5. The initial charges, switching charges, redemption charges of the underlying fund(s) are not applicable to the Plans.

Borrowing and Investment Restrictions

Each Investment Choice may be subject to additional borrowing and investment restrictions indirectly inherent in its underlying fund(s). Please refer to the latest offering documents of the underlying funds for details.

Some Investment Choice(s) may be subject to additional borrowing and investment restrictions as specified in the relevant Annex.

Manulife may at its sole discretion change the borrowing and investment restrictions above with not less than one month's (in respect of Alpha Regular Investor and Alpha)/three months' (in respect of Matrix) prior written notice or such other period of notice in compliance with the relevant regulatory requirements.

Investment Objectives and Policies

MIL Global Fund is a unitized Investment Choice linked to the performance of a portfolio which is internally managed by Manulife. This portfolio is designed to provide medium to long term capital growth for those who hold a medium to long term investment view and who are prepared to accept significant fluctuations in the value of their investments in order to achieve medium to long term returns.

The investments are made on a diversified basis. Around 70% to 100% of the underlying assets consist of global equities and equity-related investments. The remaining assets may include international bonds, cash, deposits, and other permitted investments.

Specific Investment and Borrowing Restrictions

The underlying investment of this Investment Choice is a portfolio of SFC-authorised funds. There is no geographic or diversification limitation applicable to this portfolio. Manulife from time to time reviews and determines the allocation and rebalances the actual mix of the underlying funds. The maximum borrowing limit of this portfolio should not exceed 25% of the net asset value of the portfolio for short term borrowings to cover redemptions.

Current List of SFC-authorised Funds in the portfolio			
Name of the underlying fund	Share class of underlying fund	Currency of share class of underlying fund	Percentage mix#
Manulife Global Fund – Asian Equity Fund	Class AA	USD	12%
Manulife Global Fund – European Growth Fund	Class AA	USD	29%
Manulife Global Fund – Japan Equity Fund	Class AA	USD	10%
Manulife Global Fund – U.S. Equity Fund	Class AA	USD	49%
Total			100%

As determined by Manulife according to market conditions and review of asset allocation in the portfolio, the proportion of each underlying fund of the portfolio may vary from the above percentage by $\pm 20\%$. Due to uncontrolled market fluctuations, the actual allocation to each underlying fund in the portfolio before rebalancing may exceed such variation and Manulife will rectify such deviation no less frequently than monthly.

The offering documents of the above SFC-authorised funds are made available by Manulife upon request.

Risk Factors

This portfolio is subject to market value fluctuations and to the risks inherent in its underlying funds or assets. Please refer to the offering documents of the underlying funds in the portfolio for more details.

Valuation and Dealing Day

Please refer to the section “General Information for Investment Choices” for detail.

Note: This Investment Choice is not allowed for new subscription, regular subscription and switch-in if the policyowner has no unit holdings in such Investment Choice on or after February 3, 2016.

Investment Objectives and Policies

MIL Achiever Fund is a unitized Investment Choice linked to the performance of a portfolio which is internally managed by Manulife. This portfolio is designed to provide long term capital growth. It is designed 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.

The investments are made on a diversified basis. Around 70% to 100% of the underlying assets consist of global equities and equity-related investments with a relative bias towards Hong Kong and Pacific Asia region markets. The remaining assets may include international bonds, cash, deposits, and other permitted investments.

Specific Investment and Borrowing Restrictions

The underlying investment of this Investment Choice is a portfolio of SFC-authorized funds. There is no geographic or diversification limitation applicable to this portfolio. Manulife from time to time reviews and determines the allocation and rebalances the actual mix of the underlying funds. The maximum borrowing limit of this portfolio should not exceed 25% of the net asset value of the portfolio for short term borrowings to cover redemptions.

Current List of SFC-authorized Funds in the portfolio			
Name of the underlying fund	Share class of underlying fund	Currency of share class of underlying fund	Percentage mix#
Manulife Global Fund – Asian Equity Fund	Class AA	USD	20%
Manulife Global Fund – Dragon Growth Fund	Class AA	USD	22%
Manulife Global Fund – European Growth Fund	Class AA	USD	18%
Manulife Global Fund – Japan Equity Fund	Class AA	USD	12%
Manulife Global Fund – U.S. Bond Fund	Class AA	USD	10%
Manulife Global Fund – U.S. Equity Fund	Class AA	USD	18%
Total			100%

As determined by Manulife according to market conditions and review of asset allocation in the portfolio, the proportion of each underlying fund of the portfolio may vary from the above percentage by $\pm 10\%$. Due to uncontrolled market fluctuations, the actual allocation to each underlying fund in the portfolio before rebalancing may exceed such variation and Manulife will rectify such deviation no less frequently than monthly.

The offering documents of the above SFC-authorized funds are made available by Manulife upon request.

Risk Factors

This portfolio is subject to market value fluctuations and to the risks inherent in its underlying funds or assets. Please refer to the offering documents of the underlying funds in the portfolio for more details.

Valuation and Dealing Day

Please refer to the section “General Information for Investment Choices” for detail.

Note: This Investment Choice is not allowed for new subscription, regular subscription and switch-in if the policyowner has no unit holdings in such Investment Choice on or after February 3, 2016.

Investment Objectives and Policies

MIL Growth Fund is a unitized Investment Choice linked to the performance of a portfolio which is internally managed by Manulife. This portfolio is designed to provide medium to long term capital growth for those who hold a long term investment view and who are prepared to accept considerable fluctuations in the value of their investments in order to achieve long term returns.

The investments are made on a diversified basis. Around 30% to 70% of the underlying assets consist of global equities and equity-related investments. The remaining assets may include international bonds, cash, deposits, and other permitted investments.

Specific Investment and Borrowing Restrictions

The underlying investment of this Investment Choice is a portfolio of SFC-authorised funds. There is no geographic or diversification limitation applicable to this portfolio. Manulife from time to time reviews and determines the allocation and rebalances the actual mix of the underlying funds. The maximum borrowing limit of this portfolio should not exceed 25% of the net asset value of the portfolio for short term borrowings to cover redemptions.

Current List of SFC-authorised Funds in the portfolio			
Name of the underlying fund	Share class of underlying fund	Currency of share class of underlying fund	Percentage mix#
Manulife Global Fund – Asian Equity Fund	Class AA	USD	14%
Manulife Global Fund – Dragon Growth Fund	Class AA	USD	18%
Manulife Global Fund – European Growth Fund	Class AA	USD	13%
Manulife Global Fund – Japan Equity Fund	Class AA	USD	9%
Manulife Global Fund – U.S. Bond Fund	Class AA	USD	33%
Manulife Global Fund – U.S. Equity Fund	Class AA	USD	13%
Total			100%

As determined by Manulife according to market conditions and review of asset allocation in the portfolio, the proportion of each underlying fund of the portfolio may vary from the above percentage by $\pm 10\%$. Due to uncontrolled market fluctuations, the actual allocation to each underlying fund in the portfolio before rebalancing may exceed such variation and Manulife will rectify such deviation no less frequently than monthly.

The offering documents of the above SFC-authorised funds are made available by Manulife upon request.

Risk Factors

This portfolio is subject to market value fluctuations and to the risks inherent in its underlying funds or assets. Please refer to the offering documents of the underlying funds in the portfolio for more details.

Valuation and Dealing Day

Please refer to “General Information for Investment Choices” of this brochure for detail.

Note: This Investment Choice is not allowed for new subscription, regular subscription and switch-in if the policyowner has no unit holdings in such Investment Choice on or after February 3, 2016.

Investment Objectives and Policies

MIL Stable Fund is a unitized Investment Choice linked to the performance of a portfolio which is internally managed by Manulife. This portfolio is designed to provide relatively stable medium to long term capital growth. It provides a conservative investment for those who are prepared to accept modest fluctuations in the value of their investments in order to achieve long term returns.

The investments are made on a diversified basis. Around 50% to 90% of the underlying assets consist of international bonds. The remaining assets may include global equities and equity-related investments, cash, deposits, and other permitted investments.

Specific Investment and Borrowing Restrictions

The underlying investment of this Investment Choice is a portfolio of SFC-authorised funds. There is no geographic or diversification limitation applicable to this portfolio. Manulife from time to time reviews and determines the allocation and rebalances the actual mix of the underlying funds. The maximum borrowing limit of this portfolio should not exceed 25% of the net asset value of the portfolio for short term borrowings to cover redemptions.

Current List of SFC-authorised Funds in the portfolio			
Name of the underlying fund	Share class of underlying fund	Currency of share class of underlying fund	Percentage mix#
Manulife Global Fund – Asian Equity Fund	Class AA	USD	7%
Manulife Global Fund – Dragon Growth Fund	Class AA	USD	7%
Manulife Global Fund – European Growth Fund	Class AA	USD	6%
Manulife Global Fund – Japan Equity Fund	Class AA	USD	4%
Manulife Global Fund – U.S. Bond Fund	Class AA	USD	70%
Manulife Global Fund – U.S. Equity Fund	Class AA	USD	6%
Total			100%

As determined by Manulife according to market conditions and review of asset allocation in the portfolio, the proportion of each underlying fund of the portfolio may vary from the above percentage by $\pm 10\%$. Due to uncontrolled market fluctuations, the actual allocation to each underlying fund in the portfolio before rebalancing may exceed such variation and Manulife will rectify such deviation no less frequently than monthly.

The offering documents of the above SFC-authorised funds are made available by Manulife upon request.

Risk Factors

This portfolio is subject to market value fluctuations and to the risks inherent in its underlying funds or assets. Please refer to the offering documents of the underlying funds in the portfolio for more details.

Valuation and Dealing Day

Please refer to “General Information for Investment Choices” of this brochure for detail.

Note: This Investment Choice is not allowed for new subscription, regular subscription and switch-in if the policyowner has no unit holdings in such Investment Choice on or after February 3, 2016.

General Information for Investment Choices

1. Investment Choices

Manulife may at any time, at its sole discretion and in compliance with the relevant regulatory requirements, establish a new Investment Choice under the Plans.

Manulife may, with not less than one month's (in respect of Alpha Regular Investor and Alpha)/three months' (in respect of Matrix) prior written notice or such other period of notice in compliance with the relevant regulatory requirements,

- i. Change the investment objectives and policies of any Investment Choice;
- ii. Terminate any Investment Choice;
- iii. Close any Investment Choice to any future subscription;
- iv. Merge or sub-divide any Investment Choice.

2. Dealing and Valuation

2.1 Dealing Day

Dealing day is any day on which the banks in Hong Kong are open for business except for (i) Saturdays; or (ii) days on which dealing is suspended; or (iii) other days as Manulife may from time to time determine due to an unexpected event. Non-unitized Investment Choice and notional units of unitized Investment Choices will be valued for or issued/redeemed on each dealing day.

2.2 Investment Choice Allocation

Allocation of the notional units of the unitized Investment Choice(s) or the amount of the non-unitized Investment Choice(s) is executed in accordance with the applicable investment choice allocation instruction. For each unitized Investment Choice, the number of notional units issued will be determined by dividing the allocated amount to the unitized Investment Choice by its Issue Price (please refer to the section 4 on Determination of Net Asset Value, Issue Price and Redemption Price). The notional unit issued will be rounded to nearest 4 decimal places. Manulife may from time to time change the rounding of unit issued with not less than 1 month's prior written notice or such other period of notice in compliance with the relevant regulatory requirements. Any remaining balance after such rounding will be absorbed by the relevant Investment Choice. For each non-unitized Investment Choice, the allocated amount to the non-unitized Investment Choice will be added to its account value.

2.3 Switching

For Alpha Regular Investor: all or part of the Account Value of the Investment Choices may be switched to any other Investment Choice(s) by the redemption of the notional units/amount of the first-mentioned Investment Choices and the subscription with the redemption amount to the notional units/amount of the second-mentioned Investment Choices, subject to the condition that switching between the Initial Account and the Accumulation Account is not allowed.

For Alpha Regular Investor, Alpha and Matrix:

- i. From a unitized Investment Choice to other unitized Investment Choice(s)
Redemption of notional units of the unitized Investment Choice to be switched out shall be based on the Redemption Price of such relevant switching out Investment Choice and the subscription of notional units of the unitized Investment Choice to be switched in shall be based on the Issue Price of such relevant switching in Investment Choice. Switching fee, if applicable, will be deducted from the switching out amount. The issue price and redemption price will be determined in accordance with Section 4 on Determination of Net Asset Value, Issue Price and Redemption Price.

- ii. From a unitized Investment Choice to other non-unitized Investment Choice(s)

Redemption of notional units of the unitized Investment Choice to be switched out shall be based on the Redemption Price of such relevant switching out Investment Choice and the switching out amount will be added to the account value of the relevant non-unitized Investment Choice to be switched in after deducting any applicable switching fee.

- iii. From a non-unitized Investment Choice to other unitized Investment Choice(s)

The switching out amount will be withdrawn from the non-unitized Investment Choice to be switched out and allocated to the relevant unitized Investment Choice to be switched in based on the Issue Price of the unitized Investment Choice after deducting any applicable switching fee.

- iv. From a non-unitized Investment Choice to other non-unitized Investment Choice(s)

The switching out amount will be withdrawn from the non-unitized Investment Choice to be switched out and added to the account value of the relevant non-unitized Investment Choice to be switched in after deducting any applicable switching fee.

2.4 Redemption

The redemption amount of a unitized Investment Choice will be determined by the number of notional units redeemed multiplying the Redemption Price (please refer to the Section 4 on Determination of Net Asset Value, Issue Price and Redemption Price) of the relevant Investment Choice. If the redemption request is in terms of amount, the number of notional unit redeemed will be determined by dividing the requested redemption amount by the Redemption Price. The redemption amount of a non-unitized Investment Choice will be withdrawn from the account value of the Investment Choice. The account value of the Investment Choice, at the time of withdrawal, will include the accrued interest for the period between the last interest credit date and the redemption date. The redemption amount may be subject to the applicable fees and charges. Please refer to section 7 of the Product Brochure for details of the fees and charges.

3. Redemption and Switching Out Limitation

Manulife reserves the right to limit redemption and switching out of notional units of a unitized Investment Choice or amount of a non-unitized Investment Choice to 10% of its net asset value on a dealing day. This limitation will be applied pro rata to all redemption and switching out requests to be effected on any dealing day. Requests not redeemed will be deferred to the next dealing day subject to the same 10% limitation and effected in priority to later requests.

4. Determination of Net Asset Value, Issue Price and Redemption Price

4.1 Unitized Investment Choices

The underlying investments and assets of each unitized Investment Choice will be valued for each dealing day. The net asset value of a unitized Investment Choice will be determined by calculating the total value of the underlying investments and assets of the Investment Choice and deducting the liabilities attributable to the Investment Choice. In general,

- i. quoted investments are valued at their latest available quoted traded price of the relevant investment at the close of business in the relevant stock exchange or market at or immediately preceding the valuation time which is the close of business in the last market to close of all relevant stock exchanges or markets on each day of valuation;

- ii. unquoted investments are assessed on the latest revaluation made or in the case of any unquoted security which is a money market instrument having a short-term maturity at the discretion of Manulife, according to the value on the date of acquisition calculated on a yield to maturity and amortized to the remaining periods of maturity as required;
- iii. collective investment schemes are valued at their net asset values per share or unit or if more than one is quoted, the sell price;
- iv. cash and deposits are valued at face value;
- v. futures contracts are valued at an amount equal to the gain or (as the case may be) loss which would have been accrued to the net asset value of the relevant Investment Choice at the time which the relevant valuation is made if Manulife had at that time closed out the position of the contracts by entering into an equal and opposite futures contracts at market prices prevailing at that time;
- vi. if investments have been agreed to be purchased, such investments will be included and the purchase cost will be excluded; if investments have been agreed to be sold, such investments will be excluded and the sales proceeds will be included;
- vii. Interest accrued on any instruments shall be taken into account up to the valuation day, unless such interest is included in the quoted value. Where the current price of a quoted security is quoted "ex" dividend, interest or other rights to which any underlying asset is entitled but such dividend, interest or the property or cash to which such rights relate has not been received and is not otherwise taken into account, the amount of such dividend, interest or cash or property shall be accrued in the net asset value of the relevant Investment Choice.

Liabilities attributable to an Investment Choice shall include, but are not limited to, any taxation related to the income from the underlying assets of the Investment Choice; any accrued or unpaid fees and expenses of the operations of the policy, Plans and Investment Choices; any outstanding borrowing and any outstanding settlement to policyowners.

If in any case a particular value is not ascertainable as above provided or if Manulife shall consider that some other methods of valuation more accurately reflect the fair value of the relevant security or other assets for the purpose concerned then in such case the method of valuation of the relevant security or other asset shall be such as Manulife in their discretion, acting in good faith and commercially reasonable manner, shall decide.

The net asset value per notional unit of a unitized Investment Choice will be determined by dividing its net asset value by the number of notional units in issue. The issue price and the redemption price are equal to the net asset value per notional unit at the time of subscription or redemption as the case may be. The net asset value per unit, issue price and redemption price will be rounded to the nearest 3 decimal places. Manulife may from time to time change the rounding of issue price or redemption price with not less than one month's prior written notice or such other period of notice in compliance with the relevant regulatory requirements.

For the purpose of valuation, subscription of notional units of the unitized Investment Choice on that dealing day will not be included in the valuation and no deduction will be made in respect of redemption of notional units on that dealing day.

Manulife may change the valuation methodology and frequency with respect to any Investment Choice with not less than one month's prior written notice or such other period of notice in compliance with the relevant regulatory requirements.

4.2 Non-unitized Investment Choices

For the determination of the fees and charges applicable to the net asset value of a non-unitized Investment Choice, the net asset value of each non-unitized Investment Choice means the account value of the Investment Choice of the relevant policy. For the details about the determination of the account value of each non-unitized Investment Choice, please refer to its respective Annex in this document for details.

5. Suspension of Dealing

Manulife may, having regard to the interests of the policyowners, suspend the dealing of the notional units of any Investment Choice and the determination of the net asset value, issue price and redemption price of any Investment Choice or its notional units in the following circumstances:

- i. There is in existence any state of affairs prohibiting the normal disposal of the underlying investments or assets of the Investment Choice;
- ii. There is a closure of or restriction or suspension of trading on any securities markets on which a substantial part of the underlying investments or assets of the relevant Investment Choice is traded or a breakdown in any of means employed by Manulife in determining the net asset value of an Investment Choice or ascertaining the value of any underlying investments or assets of an Investment Choice;
- iii. For any other reason, the prices of the underlying investments or assets of an Investment Choice cannot, in the opinion of Manulife, acting in good faith and commercially reasonable manner, be ascertained;
- iv. In the opinion of Manulife, acting in good faith and commercially reasonable manner, it is not practicable or is prejudicial to the interest of the policyowners to realize any underlying investments or assets of the Investment Choice; or
- v. The remittance or repatriation of funds which may be involved in the redemption of or in the payment for the underlying investments or assets of any Investment Choice or the subscription for or redemption of any notional units is delayed or cannot, in the opinion of Manulife be effected at reasonable prices or reasonable rates of exchange.

The fact that dealing is suspended will be published as soon as practicable following such decision and at least once a month during the period of suspension, in Hong Kong local newspapers.

Normal dealing will be resumed after the end of the suspension period. Any outstanding transactions submitted or scheduled during the suspension (including but not limited to fee deduction, subscription, redemption and switching) will be carried out on the day normal trading is resumed.

Insurer:

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