

Manulife Investment Solutions

Addendum to Principal Brochure

This Addendum should be construed together with the Principal Brochure as one document. This Addendum should be read in conjunction with the latest Principal Brochure – Product Brochure dated April 2013 (“Product Brochure”), Principal Brochure – Investment Choice Brochure dated April 2013 (“Investment Choice Brochure”) and Product Key Facts Statement dated April 2013 of the Plan. Words and phrases used in this Addendum shall, unless otherwise specified herein, have the same meaning as are ascribed to them in the Principal Brochure.

Addendum to Investment Choice Brochure

1. Risk Disclosures:

The second paragraph on page 22 of the Investment Choice Brochure under the “Risk Disclosures” section shall be replaced in its entirety with the following paragraph with effect from the date of this Addendum:

The underlying fund of the following Investment Choice(s) may use financial derivative instruments for the purposes of meeting the investment objectives or as part of the investment strategy:

- Manulife Inv Asian Property Fund
- Manulife Inv Citi China Select Fund
- Manulife Inv Global Strategic Income Fund
- Manulife Inv International Bond Fund
- Manulife Inv JPMorgan ASEAN Fund
- Manulife Inv JPMorgan Multi Income Fund
- Manulife Inv Macquarie IPO China Gateway Fund
- Manulife Inv Middle East and North Africa Equity Fund
- Manulife Inv Zeal Voyage Zelec China Fund

2. List of Investment Choices:

2.1 The following Investment Choices shall be inserted into the List of Investment Choices on page 23 of the Investment Choice Brochure under the “Equity Focused” section with effect from the date of this Addendum:

Name of Investment Choice	Code of Investment Choice	Currency of Investment Choice	Investment Management Fee Per Annum of the net asset value of the Investment Choice*	Name of Underlying Fund Manager / Investment Manager	Underlying Fund / Assets
Equity Focused					
Manulife Inv JPMorgan ASEAN Fund	IJA01	USD	1.9%	JF Asset Management Limited	JPMorgan ASEAN Fund - (acc) - USD
Manulife Inv OSK Resources Fund	IOR01	USD	2.0%	OSK International Investments Hong Kong Limited	OSK Unit Trust Series – OSK Resources Fund Class A

* Note: The investment management fee shown in this Investment Choice Brochure includes any management fee charged by the investment manager of the corresponding underlying fund(s)/assets plus any management fee charged by the Company. Please note that the underlying fund may be subject to other charges, e.g. performance fee. For details, please refer to the offering documents of the corresponding underlying funds.

2.2 The following Investment Choices shall be inserted into the List of Investment Choices on page 24 of the Investment Choice Brochure under the “Bond Focused” section with effect from the date of this Addendum:

Name of Investment Choice	Code of Investment Choice	Currency of Investment Choice	Investment Management Fee Per Annum of the net asset value of the Investment Choice*	Name of Underlying Fund Manager / Investment Manager	Underlying Fund / Assets
Bond Focused					
Manulife Inv Jupiter Global Convertibles Fund	IJC01	USD	1.9%	Jupiter Asset Management Limited	The Jupiter Global Fund - Jupiter Global Convertibles Class L (USD)
Manulife Inv U.S. Special Opportunities Fund	ISU01	USD	1.7%	Manulife Asset Management (US) LLC	Manulife Global Fund – U.S. Special Opportunities Fund Class AA

* Note: The investment management fee shown in this Investment Choice Brochure includes any management fee charged by the investment manager of the corresponding underlying fund(s)/assets plus any management fee charged by the Company. Please note that the underlying fund may be subject to other charges, e.g. performance fee. For details, please refer to the offering documents of the corresponding underlying funds.

- 2.3 The following section headed “Others” shall be inserted after the "Bond Focused" section of the List of Investment Choices on page 24 of the Investment Choice Brochure with effect from the date of this Addendum:

Name of Investment Choice	Code of Investment Choice	Currency of Investment Choice	Investment Management Fee Per Annum of the net asset value of the Investment Choice*	Name of Underlying Fund Manager / Investment Manager	Underlying Fund / Assets
Others					
Manulife Inv JPMorgan Multi Income Fund	IJM01	USD	1.7%	JF Asset Management Limited	JPMorgan Multi Income Fund - (acc) - USD

* Note: The investment management fee shown in this Investment Choice Brochure includes any management fee charged by the investment manager of the corresponding underlying fund(s)/assets plus any management fee charged by the Company. Please note that the underlying fund may be subject to other charges, e.g. performance fee. For details, please refer to the offering documents of the corresponding underlying funds.

3. Investment Objectives and Policies of Investment Choices linked to the performance of an individual SFC-authorized fund

- 3.1 The following paragraphs shall be inserted under the “Equity Focused” section on page 25 of the Investment Choice Brochure with effect from the date of this Addendum:

Manulife Inv JPMorgan ASEAN Fund (IJA01)

Investment Management Fee: 1.9% p.a. of the net asset value of the Investment Choice

Underlying Fund: JPMorgan ASEAN Fund - (acc) - USD

Currency of the Underlying Fund: USD

Manulife Inv JPMorgan ASEAN Fund is a unitized equity focused Investment Choice which is designed to enable investors to participate in a managed portfolio consisting primarily of securities with significant assets in, or significant earnings derived from one or more of the countries comprising the Association of South East Asian Nations.

The investment manager of the underlying fund will aim to achieve capital growth in US dollar terms. The underlying fund may also invest in derivatives such as forward contracts, options, warrants and futures for investment purposes and may under limited circumstances as considered appropriate by the investment manager of the underlying fund, hold substantial amounts of its portfolio in cash and cash based instruments.

Manulife Inv OSK Resources Fund (IOR01)

Investment Management Fee: 2.0% p.a. of the net asset value of the Investment Choice

Underlying Fund: OSK Unit Trust Series – OSK Resources Fund Class A

Currency of the Underlying Fund: USD

Manulife Inv OSK Resources Fund is a unitized equity focused Investment Choice which is designed to provide investors with long term capital appreciation through investments in equity securities issued by companies whose businesses are in or are substantially related to the natural resources sectors.

The underlying fund will invest at least 70% of its total non-cash assets in equity and equity related securities issued by

companies whose businesses are in or are substantially related to the natural resources sectors such as but not limited to plantations (e.g. palm oil, rubber, timber), oil and gas including the development production and/or downstream products or services that are derived from these sectors.

The investment manager of the underlying fund will take into account the following criteria in deciding the companies for the underlying fund's investment: whether the companies are having attractive growth potential, sound fundamentals and good management or whose securities are listed or traded in the Asia Pacific markets. The underlying fund will invest in fixed and floating rate debt securities, cash and cash equivalents on an ancillary basis. The underlying fund will use financial derivatives instruments namely futures, options, warrants or forward contracts for hedging purposes only.

- 3.2 The following paragraphs shall be inserted under the "Bond Focused" section on page 31 of the Investment Choice Brochure with effect from the date of the Addendum:

Manulife Inv Jupiter Global Convertibles Fund (JJC01)

Investment Management Fee: 1.9% p.a. of the net asset value of the Investment Choice

Underlying Fund: The Jupiter Global Fund - Jupiter Global Convertibles Class L (USD)

Currency of the Underlying Fund: USD

Manulife Inv Jupiter Global Convertibles Fund is a unitized bond focused Investment Choice which is designed to provide investors with long term capital growth through investing on a global basis with a diversified portfolio of convertible securities.

The underlying fund invests in a broad spectrum of convertible bonds issued throughout the world. It aims to utilize the hybrid characteristics of convertible bonds to capture some of the upside of equity markets, while to mitigate capital losses should equity markets decline. Examples of the convertible securities which may be acquired for the underlying fund include convertible bonds, convertible preference shares, mandatory convertibles and other convertible or exchangeable securities. The underlying fund may also invest in money market instruments, bonds, equities, warrants, futures, listed options and OTC derivatives.

The underlying fund is not subject to a predetermined country, industry sector with credit rating or market capitalization bias. The underlying fund may also invest in securities denominated in any currency. Security selection combines thematic sector and geographic positioning with a value driven research philosophy. The initial screening is quantitative, followed by in-depth qualitative research. The securities are analysed and selected according to the desired profile and the evaluation of the credit and technical characteristics of the securities.

The underlying fund aims to create a portfolio of some 50 - 100 securities that is diversified by geography and by sector. Larger positions will be held in big/liquid issues providing liquidity and stability to the portfolio with smaller positions held in less liquid/riskier issues. The portfolio of the underlying fund tends to be highly diversified to mitigate individual security-level risk.

The use of financial derivative instruments in the underlying fund, including options, futures, portfolio swaps, forward currency contracts, is restricted to hedging and efficient portfolio management purposes only. Efficient Portfolio Management is used for either the reduction of risk or reduction of cost for the underlying fund. There may be significant periods of time where there is no use of derivatives for efficient portfolio management at all. Financial derivative instruments will not be used either extensively or primarily in order to achieve the underlying fund's investment objectives or for investment purposes. Nor will financial derivative instruments be used with the objective of introducing gearing into the underlying fund's investment portfolio.

The underlying fund may also hold bonds and warrants on transferable securities, and hold liquid assets on an ancillary basis including cash.

Manulife Inv U.S. Special Opportunities Fund (ISU01)

Investment Management Fee: 1.7% p.a. of the net asset value of the Investment Choice

Underlying Fund: Manulife Global Fund – U.S. Special Opportunities Fund Class AA

Currency of the Underlying Fund: USD

Manulife Inv U.S. Special Opportunities Fund is a unitized bond focused Investment Choice which is designed to provide investors with the maximisation of total returns from a combination of current income and capital appreciation by investing primarily in U.S. and non-U.S. fixed-income securities rated BB/Ba or lower and their unrated equivalents.

The underlying fund does not use financial derivative instruments ("FDIs") extensively to achieve its investment objective or for investment purpose, but may from time to time, under normal circumstances, use FDIs for efficient portfolio management and hedging purposes. The major FDIs which may be used by the underlying for such purposes include, but are not limited to, warrants, options, futures, swaps and forwards.

- 3.3 The following paragraphs shall be inserted after the "Bond Focused" section on page 32 of the Investment Choice Brochure with effect from the date of the Addendum:

Others

Manulife Inv JPMorgan Multi Income Fund (IJM01)

Investment Management Fee: 1.7% p.a. of the net asset value of the Investment Choice

Underlying Fund: JPMorgan Multi Income Fund - (acc) - USD

Currency of the Underlying Fund: USD

Manulife Inv JPMorgan Multi Income Fund is a unitized multi-assets Investment Choice which is designed to provide investors with the income return primarily through investing in a diversified portfolio of income producing equities, bonds and other securities.

The underlying fund aims to provide medium to long term moderate capital growth. The investment manager of the underlying fund will seek to achieve these objectives by active asset allocation to, and within, different asset classes and geographies. The asset classes include but are not limited to investment grade bond, below investment grade bond, high yield bonds, emerging market bonds, convertible bonds, real estate investment trust ("REITs") and equities.

The underlying fund may also invest in derivatives as permitted by the Securities and Futures Commission from time to time such as options, warrants and futures for investment purposes and may under limited circumstances (e.g. for cash management purpose) as considered appropriate by the investment manager of the underlying fund, hold substantial amounts of its portfolio in cash and cash based instruments.

4. Risk Factors

4.1 The point 3 under "General Risk Factors Applicable to Investment Choices" section on page 33 of the Investment Choice Brochure shall be replaced in its entirety with the following paragraph with effect from the date of this Addendum:

3. Certain Investment Choices linked to the performance of industry / sector concentrated underlying funds may be subject to special risks. Investment in particular industrial sector, for example, property, natural resources, health services, infrastructure industries can be significantly affected by events relating to those industries, such as international political and economic developments, energy conservation, the success of exploration project, tax and other government regulations, as well as other factors. Investments in companies related to the property sector entail other risks, such as credit and interest-rate risk. Investments in companies related to the infrastructure sector entail other risks, such as the availability of finance, the cost of such finance in general as well as in comparison to prior periods, the level of supply of suitable infrastructure projects etc.

4.2 The following paragraphs shall be inserted after the last paragraph under "General Risk Factors Applicable to Investment Choices" section on page 33 of the Investment Choice Brochure with effect from the date of this Addendum:

9. Certain Investment Choices linked to the performance of the underlying funds which specialize in investing in a particular region could be closely tied to the market, currency, economic, political, regulatory, geopolitical, or other conditions of that particular region. The fiscal conditions and concerns on sovereign risk of certain geographic regions may expose the underlying funds to an increased amount of volatility, liquidity, price, and foreign exchange risk and the performance of the underlying funds could deteriorate significantly should there be any adverse credit events in these regions (e.g. downgrade of the sovereign credit rating of a particular region or the financial institution therein), which may result in significant loss.

10. Certain Investment Choices are linked to the performance of underlying funds which may invest in REITs which invest primarily in real estate and this may involve a higher level of risk as compared to a diversified underlying fund and other securities. Under adverse market or economic conditions such assets may become illiquid or experience a drop in value.

11. Certain Investment Choices are linked to the performance of underlying funds which may invest in convertible securities. Convertible bonds are corporate bonds with an option that allows an investor to convert the bond into shares at a given price at specified times during the life of the convertible bond. This exposure to equity movements can lead to more volatility than could be expected from a comparable conventional corporate bond. As with debt securities, the market and investment value of convertible securities is influenced by changes in interest rates. The value tends to decline as interest rates increase and increase as interest rates decline. While convertible securities generally offer lower interest or dividend yields than non-convertible debt securities of similar quality, they enable investors to benefit from increases in the market price of the underlying common stock. The credit standing of the issuer and other factors also may have an effect on the convertible security's investment value. The underlying funds may also be exposed to the credit and insolvency risks of the issuers of the securities.

4.3 The following paragraph shall be inserted at the end of the "Specific Risk Factors Applicable to Investment Choices Linked to the Performance of Investments in Fixed Income Securities" section on page 35 of the Investment Choice Brochure with effect from the date of this Addendum:

c. **Non-investment Grade Bond Risk:** fixed income securities which are unrated or with ratings below investment grade are subject to greater levels of credit and liquidity risks. Such investments are considered primarily speculative with respect to the issuer's continuing ability to make principal and interest payments. If the issuer's ability to do so is impaired, the underlying funds' net asset value may be correspondingly impacted.

Manulife Investment Solutions

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Addendum to Investment Choice Brochure

1. List of Investment Choices:

With effect from June 28, 2013, all the information in relation to the Investment Choice “Manulife Inv Emerging Markets Infrastructure Fund” shall be removed from the “Equity Focused” section of the List of Investment Choices on page 23 of the Investment Choice Brochure.

2. Investment Objectives and Policies of Investment Choices Linked to the Performance of an Individual SFC-authorized fund

With effect from June 28, 2013, all the paragraphs in relation to the Investment Choice “Manulife Inv Emerging Markets Infrastructure Fund” in the “Equity Focused” section on page 26 of the Investment Choice Brochure shall be deleted in their entirety.

Issued by Manulife (International) Limited (Incorporated in Bermuda) on May 30, 2013

Manulife Investment Solutions

Addendum to Principal Brochure

This Addendum should be construed together with the Principal Brochure as one document. This Addendum should be read in conjunction with the latest Principal Brochure – Product Brochure dated April 2013 (“Product Brochure”), Principal Brochure – Investment Choice Brochure dated April 2013 (“Investment Choice Brochure”), addenda to the Principal Brochure dated April 17, 2013 and May 30, 2013, and Product Key Facts Statement dated April 2013 of the Plan. Words and phrases used in this Addendum shall, unless otherwise specified herein, have the same meaning as are ascribed to them in the Principal Brochure.

Addendum to Investment Choice Brochure

1. Risk Disclosures:

The second and third paragraphs on page 22 of the Investment Choice Brochure under the “Risk Disclosures” section shall be replaced in their entirety with the following paragraphs with effect from the date of this Addendum:

The underlying funds of the Investment Choices may acquire financial futures contracts and financial option contracts, engage in security lending, enter into repurchase agreements and invest in other investments and derivatives to the extent in accordance with their investment restrictions for the purpose of hedging and/ or efficient portfolio management.

In addition, the underlying fund of the following Investment Choice(s) may, to some extent, use financial derivative instruments for the purposes of meeting the investment objectives or as part of the investment strategy:

- Manulife Inv Amundi Emerging Internal Demand Fund
- Manulife Inv Asian Property Fund
- Manulife Inv Citi China Select Fund
- Manulife Inv Fidelity China Consumer Fund
- Manulife Inv Global Strategic Income Fund
- Manulife Inv International Bond Fund
- Manulife Inv JPMorgan ASEAN Fund
- Manulife Inv JPMorgan Multi Income Fund
- Manulife Inv Macquarie IPO China Gateway Fund
- Manulife Inv Middle East and North Africa Equity Fund
- Manulife Inv Schroder Hong Kong Dollar Bond Fund
- Manulife Inv Schroder Hong Kong Equity Fund
- Manulife Inv Templeton Global Total Return Fund
- Manulife Inv Zeal Voyage Zelec China Fund

2. List of Investment Choices:

2.1 The symbol “^” and the following footnote shall be added to the “Underlying Fund / Assets” column of the List of Investment Choices on pages 23-24 of the Investment Choice Brochure with effect from the date of this Addendum:

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

2.2 The following Investment Choices shall be inserted into the List of Investment Choices on page 23 of the Investment Choice Brochure under the “Equity Focused” section with effect from the date of this Addendum:

Name of Investment Choice	Code of Investment Choice	Currency of Investment Choice	Investment Management Fee Per Annum of the net asset value of the Investment Choice*	Name of Underlying Fund Manager / Investment Manager	Underlying Fund / Assets^
Equity Focused					
Manulife Inv Allianz Euroland Equity Growth Fund	IAG01	USD	1.9%	Allianz Global Investors Europe GmbH	Allianz Global Investors Fund - Allianz Euroland Equity Growth Class AT
Manulife Inv Amundi Emerging Internal Demand Fund	IDD01	USD	1.9%	Amundi	Amundi Funds – Equity Emerging Internal Demand Class A2U (Acc)
Manulife Inv Amundi Global Luxury and Lifestyle Fund	ILL01	USD	1.9%	Amundi	Amundi Funds – Equity Global Luxury and Lifestyle Class A2U (Acc)
Manulife Inv Baring ASEAN Frontiers Fund	IBA01	USD	1.75%	Baring Asset Management Limited	Baring International Umbrella Fund - Baring ASEAN Frontiers Fund Class A USD Inc
Manulife Inv Fidelity China Consumer Fund	IFC01	USD	1.9%	FIL Fund Management Limited	Fidelity Funds – China Consumer Fund Class A-ACC-USD
Manulife Inv Fidelity European Dynamic Growth Fund	IED01	USD	1.9%	FIL Fund Management Limited	Fidelity Funds – European Dynamic Growth Fund Class A-ACC-Euro
Manulife Inv Schroder Hong Kong Equity Fund	ISE01	USD	1.7%	Schroder Investment Management (Hong Kong) Limited	Schroder International Selection Fund – Hong Kong Equity Class A1 Acc

* Note: The investment management fee shown in this Investment Choice Brochure includes any management fee charged by the investment manager of the corresponding underlying fund(s)/assets plus any management fee charged by the Company. Please note that the underlying fund may be subject to other charges, e.g. performance fee. For details, please refer to the offering documents of the corresponding underlying funds.

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

- 2.3 The following Investment Choices shall be inserted into the List of Investment Choices on page 24 of the Investment Choice Brochure under the "Bond Focused" section with effect from the date of this Addendum:

Name of Investment Choice	Code of Investment Choice	Currency of Investment Choice	Investment Management Fee Per Annum of the net asset value of the Investment Choice*	Name of Underlying Fund Manager / Investment Manager	Underlying Fund / Assets^
Bond Focused					
Manulife Inv Fidelity Asian High Yield Fund	IHY01	USD	1.5%	FIL Fund Management Limited	Fidelity Funds - Asian High Yield Fund Class A-ACC-USD
Manulife Inv Invesco Global High Income Fund	IGI01	USD	1.5%	Invesco Global Asset Management Limited	Invesco Funds Series 2 – Invesco Global High Income Fund Class A Dist USD
Manulife Inv Schroder Hong Kong Dollar Bond Fund	ISB01	USD	1.25%	Schroder Investment Management (Hong Kong) Limited	Schroder International Selection Fund – Hong Kong Dollar Bond Class A1 Acc
Manulife Inv Templeton Global Total Return Fund	ITG01	USD	1.25%	Franklin Advisers, Inc.	Franklin Templeton Investment Funds – Templeton Global Total Return Fund Class A Acc USD

* Note: The investment management fee shown in this Investment Choice Brochure includes any management fee charged by the investment manager of the corresponding underlying fund(s)/assets plus any management fee charged by the Company. Please note that the underlying fund may be subject to other charges, e.g. performance fee. For details,

please refer to the offering documents of the corresponding underlying funds.

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

- 2.4 The following Investment Choices shall be inserted into the “Others” section of the List of Investment Choices on page 2 of the Addendum to the Principal Brochure dated April 17, 2013 with effect from the date of this Addendum:

Name of Investment Choice	Code of Investment Choice	Currency of Investment Choice	Investment Management Fee Per Annum of the net asset value of the Investment Choice*	Name of Underlying Fund Manager / Investment Manager	Underlying Fund / Assets [^]
Others					
Manulife Inv Allianz Asian Multi Income Plus Fund	IAA01	USD	1.75%	Allianz Global Investors Singapore Limited	Allianz Global Investors Fund - Allianz Asian Multi Income Plus Class AT
Manulife Inv Invesco Asia Balanced Fund	IAB01	USD	1.75%	Invesco Management S.A.	Invesco Funds – Invesco Asia Balanced Fund Class A Acc USD

* Note: The investment management fee shown in this Investment Choice Brochure includes any management fee charged by the investment manager of the corresponding underlying fund(s)/assets plus any management fee charged by the Company. Please note that the underlying fund may be subject to other charges, e.g. performance fee. For details, please refer to the offering documents of the corresponding underlying funds.

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

3. Investment Objectives and Policies of Investment Choices linked to the performance of an individual SFC-authorized fund

- 3.1 The following paragraphs shall be inserted under the “Equity Focused” section on page 25 of the Investment Choice Brochure with effect from the date of this Addendum:

Manulife Inv Allianz Euroland Equity Growth Fund (IAG01)

Investment Management Fee: 1.9% p.a. of the net asset value of the Investment Choice

Underlying Fund: Allianz Global Investors Fund – Allianz Euroland Equity Growth Class AT

Currency of the Underlying Fund: EUR

Manulife Inv Allianz Euroland Equity Growth Fund is a unitized equity focused Investment Choice which is designed to provide long-term capital growth primarily through exposure to Eurozone equity markets. To this end, the investment manager of the underlying fund will acquire equities that it considers, together with all equities held in the underlying fund’s assets, to represent an equity portfolio oriented towards growth stocks.

At least 75% of the underlying fund assets are invested in equities and participation certificates of companies which registered offices are in countries participating in the European Monetary Union. The underlying fund may invest in financial derivative instruments for efficient portfolio management (including for hedging). The underlying fund will not invest extensively in financial derivative instruments for investment purposes.

Manulife Inv Amundi Emerging Internal Demand Fund (IDD01)

Investment Management Fee: 1.9% p.a. of the net asset value of the Investment Choice

Underlying Fund: Amundi Funds – Equity Emerging Internal Demand Class A2U (Acc)

Currency of the Underlying Fund: USD

Manulife Inv Amundi Emerging Internal Demand Fund is a unitized equity focused Investment Choice linked to the underlying fund which seeks a long term capital appreciation by investing at least two thirds of its assets in equities and equity-linked instruments of companies in developing countries. Such investments can be made through participatory notes, in case of a limited access to a stock market or for the purpose of efficient portfolio management.

Investments of the underlying fund are based on a stock picking process which selects the equities of companies taking benefit from emerging countries’ growing demand in terms of household consumption, domestic investments and infrastructure development. The underlying fund will not invest extensively in financial derivative instruments for investment purposes.

Manulife Inv Amundi Global Luxury and Lifestyle Fund (ILL01)**Investment Management Fee:** 1.9% p.a. of the net asset value of the Investment Choice**Underlying Fund:** Amundi Funds – Equity Global Luxury and Lifestyle Class A2U (Acc)**Currency of the Underlying Fund:** USD

Manulife Inv Amundi Global Luxury and Lifestyle Fund is a unitized equity focused Investment Choice which is designed to provide long-term capital growth through the underlying fund that invests at least 67% of its total assets in shares of companies carrying out a preponderant part of their business activities in the luxury or prestige goods and services sector and listed on a stock exchange in any country of the world. The underlying fund will not invest extensively in financial derivative instruments for investment purposes.

Manulife Inv Baring ASEAN Frontiers Fund (IBA01)**Investment Management Fee:** 1.75% p.a. of the net asset value of the Investment Choice**Underlying Fund:** Baring International Umbrella Fund - Baring ASEAN Frontiers Fund Class A USD Inc**Currency of the Underlying Fund:** USD

Manulife Inv Baring ASEAN Frontiers Fund is a unitized equity focused Investment Choice which is designed to provide long-term capital growth through the underlying fund which invests in companies in Asia that will benefit from the economic growth and development of the region.

The underlying fund will invest at least 70% of its total assets in equities and equity-related securities of companies incorporated in, or exercising the predominant part of their economic activity in, countries which are members of the Association of South-East Asian Nations (“ASEAN”) or quoted or traded on the stock exchanges in those countries. Members of ASEAN include Singapore, Thailand, the Philippines, Malaysia, Indonesia and Vietnam. Equity-related securities include participatory receipts and participatory certificates.

The underlying fund may also invest in companies quoted or traded on the stock exchanges or incorporated elsewhere in the Asia ex Japan region, or in South Asia, which the investment manager of the underlying fund believes having the potential to benefit from the economic growth and development of the region, or having a significant proportion of their assets or other interests in those countries. This is likely to include (but not be limited to) Greater China, i.e. Hong Kong, China and Taiwan, as well as India, Pakistan and other countries in Asia. Not more than 10% of the underlying fund's net asset value may at any one time be invested directly or indirectly in China A Shares and B Shares.

The underlying fund may use derivatives such as warrants, exchange traded futures and options, forward currency contracts and long/short futures on exchange-traded funds, but will not use derivatives extensively for investment purposes.

Manulife Inv Fidelity China Consumer Fund (IFC01)**Investment Management Fee:** 1.9% p.a. of the net asset value of the Investment Choice**Underlying Fund:** Fidelity Funds – China Consumer Fund Class A-ACC-USD**Currency of the Underlying Fund:** USD

Manulife Inv Fidelity China Consumer Fund is a unitized equity focused Investment Choice which is designed to provide long-term capital growth. The underlying fund will invest primarily in Chinese and Hong Kong consumer companies. These companies are involved in the development, manufacture or sales of goods or services to consumers in China. At least 70% of the underlying fund's net asset value is invested in equity securities of companies having their head office or exercising a predominant part of their activities in China or Hong Kong.

The underlying fund will potentially invest up to 10% of its net asset value in securities listed in the China A and B markets, with aggregate exposure including direct and indirect investments up to 30% of its net asset value. The underlying fund will have direct exposures to the China A Shares markets through the QFII quota which the underlying fund has access to, or will have indirect exposures through financial instruments that invest in or are linked to the performance of China A Shares, e.g. via participation notes.

For the remaining assets, the investment manager of the underlying fund has the freedom to invest outside the underlying fund's principal geographies, market sectors, industries or asset classes.

The underlying fund may use financial derivative instruments, but will not make extensive use of financial derivative instruments for investment purposes or use complex derivative instruments or strategies to meet the investment objectives of the underlying fund.

Manulife Inv Fidelity European Dynamic Growth Fund (IED01)**Investment Management Fee:** 1.9% p.a. of the net asset value of the Investment Choice**Underlying Fund:** Fidelity Funds – European Dynamic Growth Fund Class A-ACC-Euro**Currency of the Underlying Fund:** EUR

Manulife Inv Fidelity European Dynamic Growth Fund is a unitized equity focused Investment Choice which is designed to provide long-term capital growth. At least 70% of the underlying fund's net asset value will be invested in an actively

managed portfolio of companies that have their head office or main activities in Europe.

For the remaining assets, the investment manager of the underlying fund has the freedom to invest outside the fund's principal geographies, market sectors, industries or asset classes.

The underlying fund may use financial derivative instruments, but will not make extensive use of financial derivative instruments for investment purposes or use complex derivative instruments or strategies to meet the investment objectives of the underlying fund.

Manulife Inv Schroder Hong Kong Equity Fund (ISE01)

Investment Management Fee: 1.7% p.a. of the net asset value of the Investment Choice

Underlying Fund: Schroder International Selection Fund – Hong Kong Equity Class A1 Acc

Currency of the Underlying Fund: HKD

Manulife Inv Schroder Hong Kong Equity Fund is a unitized equity focused Investment Choice which is designed to provide capital growth through the underlying fund which primarily invests in equity securities of Hong Kong SAR companies.

The underlying fund may employ financial derivative instruments for hedging and investment purposes and may use them for instance to create market exposure. These include equity, currency, volatility or index related financial derivative instruments and over-the-counter and/or exchange traded options, futures, contracts for difference, warrants, swaps, forward contracts and/or a combination of the above. The underlying fund may use financial derivative instruments extensively to meet its specific investment objective. However, it does not intend to use them extensively for investment purposes.

- 3.2 The following paragraphs shall be inserted under the “Bond Focused” section on page 31 of the Investment Choice Brochure with effect from the date of this Addendum:

Manulife Inv Fidelity Asian High Yield Fund (IHY01)

Investment Management Fee: 1.5% p.a. of the net asset value of the Investment Choice

Underlying Fund: Fidelity Funds - Asian High Yield Fund Class A-ACC-USD

Currency of the Underlying Fund: USD

Manulife Inv Fidelity Asian High Yield Fund is a unitized bond focused Investment Choice linked to the underlying fund which provides a high level of current income and capital appreciation by investing at least 70% of the underlying fund's net asset value in high-yielding, sub investment grade securities of issuers that have their principal business activities in the Asian region.

The type of debt securities in which the underlying fund primarily invests will be subject to high risk and will not be required to meet a minimum rating standard. Most but not all will be rated for creditworthiness by an internationally recognized rating agency. Sub investment grade securities mean securities with a rating of BB+ or less from Standard & Poor's or equivalent rating from an internationally recognised rating agency.

The underlying fund may use financial derivative instruments, but will not make extensive use of financial derivative instruments for investment purposes or use complex derivative instruments or strategies to meet the investment objectives of the underlying fund.

Manulife Inv Invesco Global High Income Fund (IGI01)

Investment Management Fee: 1.5% p.a. of the net asset value of the Investment Choice

Underlying Fund: Invesco Funds Series 2 – Invesco Global High Income Fund Class A Dist USD

Currency of the Underlying Fund: USD

Manulife Inv Invesco Global High Income Fund is a unitized bond focused Investment Choice linked to the underlying fund which aims to achieve long-term returns through investments in a spread of debt securities in developed and emerging countries while maintaining a high income yield. The manager of the underlying fund will seek to achieve the investment objective by investing worldwide in a geographically diversified portfolio of debt securities providing a spread among various major currencies and maturities and comprising the following types of security: (a) bonds and debentures issued by governments, local authorities and public authorities worldwide; (b) corporate bonds and debentures, whether secured or unsecured, which will have a minimum credit rating of sub-investment grade as rated by a recognized credit agency, or deemed to be of the equivalent quality in the judgment of the manager of the underlying fund; and (c) debt securities issued by public international bodies.

In addition to investing directly in debt securities issued by governments, local authorities and public authorities, the manager of the underlying fund may invest up to 10% of the underlying fund's net assets in structured notes, including credit-linked notes, deposit-linked notes and notes linked to a total return swap and will use structured notes where investing directly into debt securities issued by governments, local authorities and public authorities is not possible or is unattractive, for example, due to restrictions on foreign money inflows. The structured notes will typically have terms of less than 2 years. These structured notes will be freely transferable and will not be leveraged.

The underlying fund may use derivatives (including but not limited to futures, forwards, non-deliverable forwards, swaps and complex options structures) extensively for hedging and efficient portfolio management purposes. Such derivatives may also incorporate derivatives on derivatives (i.e. forward dated swaps, swap options). However, financial derivative instruments will not be extensively used for investment purposes (i.e. entering into financial derivative instruments to achieve the investment objectives).

Manulife Inv Schroder Hong Kong Dollar Bond Fund (ISB01)

Investment Management Fee: 1.25% p.a. of the net asset value of the Investment Choice

Underlying Fund: Schroder International Selection Fund – Hong Kong Dollar Bond Class A1 Acc

Currency of the Underlying Fund: HKD

Manulife Inv Schroder Hong Kong Dollar Bond Fund is a unitized bond focused Investment Choice linked to the underlying fund which aims to provide a return of capital growth and income primarily through investment in a portfolio of bonds and other fixed and floating rate securities denominated in Hong Kong dollars and issued by governments, government agencies, supranational and corporate issuers worldwide.

The underlying fund may employ financial derivative instruments for hedging and investment purposes, and may use them, for instance, to generate additional income from exposure to credit risk in purchasing or selling protection through credit default swaps, to adjust the underlying fund's duration through the tactical use of interest related financial derivative instruments, to generate additional income through inflation or volatility linked financial derivative instruments, to increase its currency exposure through the use of currency related financial derivative instruments, or to create synthetic instruments. These include over-the-counter and/or exchange traded options, futures, warrants, swaps, forward contracts and/or a combination of the above. The underlying fund may use financial derivative instruments extensively to meet its specific investment objective, but does not intend to use them extensively for investment purposes.

Manulife Inv Templeton Global Total Return Fund (ITG01)

Investment Management Fee: 1.25% p.a. of the net asset value of the Investment Choice

Underlying Fund: Franklin Templeton Investment Funds – Templeton Global Total Return Fund Class A Acc USD

Currency of the Underlying Fund: USD

Manulife Inv Templeton Global Total Return Fund is a unitized bond focused Investment Choice linked to the underlying fund which maximizes total investment return by achieving an increase in the value of its investments, earning income and realizing currency gains over the medium to long term.

The underlying fund invests principally in debt securities of any quality (including investment grade and non-investment grade securities) issued by governments, government-related or corporate entities worldwide. The underlying fund may also invest in mortgage- and asset-backed securities, debt obligations issued by supranational entities organized or supported by several national governments, such as the European Investment Bank, securities in default (limited to 10% of assets) and convertible bonds.

The underlying fund may invest extensively in financial derivative instruments for hedging purposes as well as investment purposes to manage the risks of the portfolio and gain exposure to certain asset classes, currencies, or position on the yield curve (long maturities vs. short maturities), or to exchange fixed rate obligations with floating rate obligations. The financial derivative instruments in which the underlying fund may invest include swaps (such as interest rate swaps, credit default swaps or total return swaps), futures contracts, and foreign currency forward contracts, including cross currency forwards where one currency is hedged into another through an intermediate third currency or where one currency is used as a proxy for hedging another currency.

- 3.3 The following paragraphs shall be inserted under the “Others” section appearing in the subsection 3.3 on page 3 of the Addendum to the Principal Brochure dated April 17, 2013 with effect from the date of the Addendum:

Manulife Inv Allianz Asian Multi Income Plus Fund (IAA01)

Investment Management Fee: 1.75% p.a. of the net asset value of the Investment Choice

Underlying Fund: Allianz Global Investors Fund - Allianz Asian Multi Income Plus Class AT

Currency of the Underlying Fund: USD

Manulife Inv Allianz Asian Multi Income Plus Fund is a unitized multi-assets Investment Choice linked to the underlying fund which provides investors with long-term capital appreciation and income. The underlying fund seeks to achieve its investment objective through investments in Asian currency denominated debt markets and Asian equity/business trust markets.

The underlying fund may invest in interest bearing securities. At least 80% of the interest bearing securities held by the underlying fund must be denominated in currencies of Asian countries. Up to 70% of the underlying fund's assets may be invested in assets that at the time of the acquisition are high yield investments. Up to 70% of the underlying fund's assets may be invested in equities, business trusts and/or real estate investment trusts. At least 70% of the value of the equities held by the underlying fund must be invested in equities of companies which are incorporated in an Asian country. The underlying fund may invest in financial derivative instruments for efficient portfolio management (including for hedging), but will not invest extensively in them for investment purposes.

Manulife Inv Invesco Asia Balanced Fund (IAB01)

Investment Management Fee: 1.75% p.a. of the net asset value of the Investment Choice

Underlying Fund: Invesco Funds – Invesco Asia Balanced Fund Class A Acc USD

Currency of the Underlying Fund: USD

Manulife Inv Invesco Asia Balanced Fund is a unitized multi-assets Investment Choice linked to the underlying fund which provides long-term capital appreciation and generate income from investment in Asia-Pacific equities and debt securities (excluding Japan). The underlying fund invests at least 70% of total assets (after deducting ancillary liquid assets) in a diversified portfolio of equities and debt securities in the Asia-Pacific region (excluding Japan). The allocation mix between equities (including listed real estate investment trusts “REITs” in Asia-Pacific ex Japan) and debt securities may vary according to the discretion of the underlying fund’s manager and market conditions. Up to 30% of the total assets of the underlying fund may be invested in aggregate in cash and cash equivalents, money market instruments, equity, equity related and debt securities issued by companies or other entities not meeting the above requirements. The underlying fund has a flexible approach to country allocation covering investments in the Asia-Pacific region including the Indian subcontinent and Australasia but excluding Japan.

The underlying fund may use derivatives (including but not limited to futures, forwards, non-deliverable forwards, swaps and complex options structures) extensively for hedging and efficient portfolio management purposes. Such derivatives may also incorporate derivatives on derivatives (i.e. forward dated swaps, swap options). However, financial derivative instruments will not be extensively used for investment purposes (i.e. entering into financial derivative instruments to achieve the investment objectives).

4. Risk Factors

4.1 On page 4 of the Addendum to the Principal Brochure dated April 17, 2013, the point 3 under “General Risk Factors Applicable to Investment Choices” section appearing in the subsection 4.1 of the “Risk Factors” section shall be replaced in its entirety with the following paragraph with effect from the date of this Addendum:

3. Certain Investment Choices linked to the performance of industry / sector concentrated underlying funds may be subject to special risks. Investment in particular sectors, for example, property, natural resources, health services, household consumption, domestic investments, infrastructure development, luxury or prestige goods and services sectors, can be significantly affected by events relating to those industries, such as international political and economic developments, economic downturns, energy conservation, the success of exploration project, tax and other government regulations, as well as other factors. Investments in companies related to the property sector entail other risks, such as credit and interest-rate risk. Investments in companies related to the infrastructure sector entail other risks, such as the availability of finance, the cost of such finance in general as well as in comparison to prior periods, the level of supply of suitable infrastructure projects etc.

4.2 The points d and e under “Specific Risk Factors Applicable to Investment Choices Linked to the Performance of Investments Using Financial Derivative Instruments (“FDI”)” on page 37 of the Investment Choice Brochure shall be replaced in their entirety with the following paragraphs with effect from the date of this Addendum:

In addition, access products related to Qualified Foreign Institutional Investor (“QFII”) in the Peoples’ Republic of China (“PRC”) are subject to the following risk factors:

d. **Limitations posed by restrictions on QFII:** QFIIs in the PRC are required to comply with certain investment restrictions, in particular, (i) shares held by a QFII in a listed PRC company should not exceed in aggregate 10% of the total outstanding share capital of the company (regardless of the fact that the QFII may hold its interest on behalf of a number of different ultimate clients); and (ii) the aggregated holdings of all QFIIs in any listed PRC company should not exceed 20% of the total outstanding share capital of that company. These restrictions may restrict the ability of the access product issuer to issue, and therefore the ability of the underlying fund to purchase, access products linked to certain A shares traded in the PRC markets.

e. **Repatriation risk:** Repatriation of capital from the PRC is subject to approval by the State Administration of Foreign Exchange and there are restrictions imposed on the repatriation amount and interval. Access products are issued outside the PRC and restrictions on or suspension of the ability of QFIIs in general to repatriate US dollars should not affect the operation of the underlying fund. However, where the access product issuer is also a QFII or the access product issuer hedges the access product with an affiliate which is a QFII, the inability to repatriate US dollars may give rise to liquidity problems for that access product issuer, which may impact the underlying fund if that access product issuer is unable to perform its obligations under the relevant access product.

Issued by Manulife (International) Limited (Incorporated in Bermuda) on September 4, 2013



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Addendum to Principal Brochure

This Addendum should be construed together with the Principal Brochure as one document. This Addendum should be read in conjunction with the latest Principal Brochure – Product Brochure dated April 2013 (“Product Brochure”), Principal Brochure – Investment Choice Brochure dated April 2013 (“Investment Choice Brochure”), addenda to the Principal Brochure dated April 17, 2013, May 30, 2013, September 4, 2013 and the Product Key Facts Statement dated September 2013 of the Plan. Words and phrases used in this Addendum shall, unless otherwise specified herein, have the same meaning as are ascribed to them in the Principal Brochure.

Addendum to Product Brochure

“Out-of-pocket Expense” under the table of Fees and Charges at the Plan Level in Section 6 Fees and Charges on page 13 and Section 11 Fees and Charges in the Annex - Features and Operations Specific to Manulife Inv China A Fund and Manulife Inv China Bond Fund (“China Market Investment Choices”) on page 24 shall be deleted in its entirety and replaced with the following with effect from September 30, 2013.

Fees and Charges	Current Level
Out-of-pocket Expense	Up to 0.03% per annum of the net asset value of the Investment Choice(s), daily accrued from the net asset value and reflected in the unit price. The unit price is used for calculating the Account Value based on the allocated units of the respective Investment Choice(s). Expenses incurred for the operations at the Plan and Investment Choice levels, including but not limited to, the fees of audit, legal and other advisers, the costs of unit price publishing, printing and distributing Principal Brochure, annual reports, notices, statements and newsletters, transaction costs, accounting and valuation, custodian services, taxes and other reasonable out-of-pocket expenses.

Addendum to Investment Choice Brochure

Reduction of investment management fee per annum of the net asset value of the Investment Choices

The investment management fee per annum of the net asset value of Manulife Inv Global Emerging Markets Debt Fund, Manulife Inv International Bond Fund, Manulife Inv Korean Equity Fund and Manulife Inv Thailand Equity Fund shall be reduced to 1.25%, 1.25%, 1.5% and 1.5% respectively with effect from September 30, 2013. All references to such investment management fee per annum in the Investment Choice Brochure shall be changed accordingly.

Issued by Manulife (International) Limited (Incorporated in Bermuda) on September 30, 2013.

宏利智富錦囊

產品銷售說明書附錄

本附錄應與本計劃的產品銷售說明書理解為同一份文件。本附錄應連同本計劃於二零一三年四月刊發之最新版本的「產品銷售說明書 – 產品說明書」（「產品說明書」）、於二零一三年四月刊發之「產品銷售說明書 – 投資選項手冊」（「投資選項手冊」）及於二零一三年四月刊發之「產品資料概要」一併閱讀。本附錄中所用詞語，除非本附錄中另有規定，均與產品銷售說明書內所使用者同義。

投資選項手冊附錄

1. 風險披露：

投資選項手冊第二頁「風險披露」下第二段將由本附錄日期起，完全為下列段落所取代：

下列投資選項之相關基金可能運用金融衍生工具以實現投資目標或作為投資策略的其中一環：

- 宏利智富亞洲物業基金
- 宏利智富花旗中國精選基金
- 宏利智富環球策略收益基金
- 宏利智富國際債券基金
- 宏利智富摩根東協基金
- 宏利智富摩根全方位入息基金
- 宏利智富麥格理中國IPO飛躍基金
- 宏利智富中東及北非股票基金
- 宏利智富行健宏揚中國實力基金

2. 投資選項一覽：

2.1 由本附錄日期起，以下投資選項將加入投資選項手冊第三頁的投資選項一覽的「股票類別」部分：

投資選項名稱	投資選項代號	投資選項貨幣	每年投資管理費佔該投資選項資產淨值之百分比*	相關基金經理／投資管理人名稱	相關基金／資產
股票類別					
宏利智富摩根東協基金	IJA01	美元	1.9%	JF 資產管理有限公司	摩根東協基金 (美元)(累計)
宏利智富僑豐資源基金	IOR01	美元	2.0%	僑豐資產管理有限公司	僑豐單位信託基金系列 – 僑豐資源基金 (A 類股份)

* 注意：本投資選項手冊內所列之投資管理費包括相關基金／資產的投資管理人所收取的任何管理費以及本公司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。有關詳情，請參閱相關基金的銷售文件。

2.2 由本附錄日期起，以下投資選項將加入投資選項手冊第四頁的投資選項一覽的「債券類別」部分：

投資選項名稱	投資選項代號	投資選項貨幣	每年投資管理費佔該投資選項資產淨值之百分比*	相關基金經理／投資管理人名稱	相關基金／資產
債券類別					
宏利智富木星全球可換股證券基金	IJC01	美元	1.9%	木星資產管理有限公司	木星全球基金 – 木星全球可換股證券基金 (L 類股份(美元))
宏利智富美國特別機會基金	ISU01	美元	1.7%	Manulife Asset Management (US) LLC	宏利環球基金 – 美國特別機會基金 (AA 類股份)

* 注意：本投資選項手冊內所列出之投資管理費包括相關基金／資產的投資管理人所收取的任何管理費以及本公司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。有關詳情，請參閱相關基金的銷售文件。

- 2.3 由本附錄日期起，以下標題為「其他類別」的部份將加入投資選項手冊第四頁的投資選項一覽的「債券類別」部分之後：

投資選項名稱	投資選項代號	投資選項貨幣	每年投資管理費佔該投資選項資產淨值之百分比*	相關基金經理／投資管理人名稱	相關基金／資產
其他類別					
宏利智富摩根全方位入息基金	IJM01	美元	1.7%	JF 資產管理有限公司	摩根全方位入息基金 (美元)(累計)

* 注意：本投資選項手冊內所列出之投資管理費包括相關基金／資產的投資管理人所收取的任何管理費以及本公司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。有關詳情，請參閱相關基金的銷售文件。

3. 與個別證監會認可基金的表現相連之投資選項的投資目標及政策

- 3.1 由本附錄日期起，以下段落將加入至投資選項手冊第五頁的「股票類別」部分：

宏利智富摩根東協基金 (IJA01)

投資管理費：每年投資選項資產淨值之 1.9%

相關基金：摩根東協基金 (美元)(累計)

相關基金貨幣：美元

宏利智富摩根東協基金是一項以股票為主的單位化投資選項，旨在為使投資者能夠參與一個由專人管理之證券投資組合，所投資之證券基本以其主要資產在東南亞國家協會之其中一個或多個成員國，或其盈利主要來自該等成員國為主。

相關基金的投資管理人將以獲得以美元為單位之資本增長為目的。相關基金亦可為投資目的而投資於衍生工具，例如遠期合約、期權、認股權證及期貨，並在相關基金的投資管理人認為合適之有限情況下，於其投資組合內持有大量現金及以現金為本的工具。

宏利智富僑豐資源基金 (IOR01)

投資管理費：每年投資選項資產淨值之 2.0%

相關基金：僑豐單位信託基金系列 - 僑豐資源基金 (A 類股份)

相關基金貨幣：美元

宏利智富僑豐資源基金是一項以股票為主的單位化投資選項，旨在為投資者透過投資於業務為或主要涉及天然資源行業的公司所發行的股票證券，以達致長期資本增值。

相關基金將會把其至少70%的非現金資產總額投資於由業務為或主要涉及天然資源行業，例如但不限於種植園 (如棕櫚油、橡膠、木材)、石油和天然氣 (包括開發生產及／或該等行業衍生的下游產品或服務) 的公司所發行的股票及股票相關證券。

在決定相關基金所投資的公司時，相關基金投資管理人將考慮下列準則：該些公司的增長潛力是否吸引，基本因素是否穩健，管理是否優良，以及其證券是否於亞太市場上市或交易。相關基金將在輔助的情況下投資於定息及浮息債務證券，現金及現金等價物。相關基金會利用金融衍生工具 (即期貨、期權、認股權證或遠期合約等)，但僅作對沖用途。

- 3.2 由本附錄日期起，以下段落將加入至投資選項手冊第十頁的「債券類別」部分：

宏利智富木星全球可換股證券基金 (IJC01)

投資管理費：每年投資選項資產淨值之 1.9%

相關基金：木星全球基金 - 木星全球可換股證券基金 (L 類股份(美元))

相關基金貨幣：美元

宏利智富木星全球可換股證券基金是一項以債券為主的單位化投資選項，旨在為投資者透過投資於全球可換股證券的多樣化投資組合，以實現長期資本增值。

相關基金投資於在全球發行的廣泛可換股債券。相關基金旨在利用可換股債券的混合特點，把握一些上升的股市，同時，如股票市場下跌，則減少資本損失。相關基金取得的可換股證券的例子包括可換股債券、可換股優先股、強制性換股證券和其他可換股證券或可轉換證券。相關基金也可投資於貨幣市場工具、債券、股票、權證、期貨、上市期權及場外交易衍生工具。

相關基金不受預定的國家、可進行信用評級的行業或市值偏差的規限。相關基金也可投資於以任何貨幣計值的證券。透過價值推動的研究理念，證券選擇的方式結合主題行業和地理定位。首次篩選以定量方式開展，隨後進行深入的定性研究。證券根據信用的期望概況和評估及證券的技術特點進行分析和篩選。

相關基金的投資管理人旨在建立一個有50至100項證券屬於多個行業與地區的投资組合。大量持有大型／流動強的證券，以為投資組合提供流動性和穩定性，而少量持有流動性弱／風險較高的證券。投資組合趨向於高度多樣化，以降低個別證券層面的風險。

使用金融衍生工具（包括期權、期貨、投資組合掉期、遠期貨幣合約）僅限於對沖及有效投資組合管理目的。有效投資組合管理用於降低相關基金的風險或成本。可能有大量時間根本不使用衍生工具以有效投資組合管理。相關基金不會為實現投資目標或出於投資目的而廣泛或主要使用金融衍生工具。亦不會為向相關基金的投資組合引入槓桿比率而使用金融衍生工具。

相關基金亦可持有債券和可轉讓證券的權證，及在輔助的情況下持有流動資產（包括現金）。

宏利智富美國特別機會基金 (ISU01)

投資管理費：每年投資選項資產淨值之 1.7%

相關基金：宏利環球基金 - 美國特別機會基金 (AA 類股份)

相關基金貨幣：美元

宏利智富美國特別機會基金是一項以債券為主的單位化投資選項，旨在為投資者提供盡量擴大現時收入及資本增值相結合的總回報。為達致此一目標，相關基金主要投資於BB/Ba級或以下的美國或非美國的固定收入證券及等同而無評級的證券。

相關基金並不為達致其投資目標亦不為投資而大量使用金融衍生工具（「FDIs」），但是在正常情況下為了有效管理投資組合和對沖，可不時利用FDIs。相關基金為上述目的可使用的FDIs主要包括（但不限於）認股證、期權、期貨、掉期及遠期。

3.3 由本附錄日期起，以下段落將加入至投資選項手冊第十一頁的「債券類別」部分之後：

其他類別

宏利智富摩根全方位入息基金 (IJM01)

投資管理費：每年投資選項資產淨值之 1.7%

相關基金：摩根全方位入息基金 (美元)(累計)

相關基金貨幣：美元

宏利智富摩根全方位入息基金是一項以多元化資產為主的單位化投資選項，旨在為投資者提供一項由可產生收益的股票、債券及其他證券組成的多元化投資組合，以期盡量提高收益回報。

相關基金亦致力提供中期至長期之溫和資本增值。相關基金的投資管理人將會透過於不同資產類別及地域作出積極資產配置，以期達致該等目標。該等資產類別包括但不限於投資級別債券、低於投資級別債券、高收益債券、新興市場債券、可換股債券、房地產投資信託及股票。

相關基金亦可為投資目的而投資於證券及期貨事務監察委員會不時允許的衍生工具，例如期權、認股權證及期貨，並在相關基金投資管理人認為合適之有限情況下(例如以現金管理為目的)，於其投資組合內持有大量現金及以現金為本的工具。

4. 風險因素

4.1 由本附錄日期起，於投資選項手冊第十二頁「適用於投資選項的一般風險因素」部份的第三點應完全由以下段落所取代：

3. 與集中投資於個別行業或板塊的相關基金之表現相連之若干投資選項可能涉及特別風險。投資於特定的行業，例如地產、天然資源、康健服務業及基礎設施行業進行的投資，或會因某些與該等行業有關的事件而大受影響，例如國際政治及經濟發展、節約能源、勘探項目成功與否、稅務及其他政府規例，以及其他因素。投資於房地產行業的公司則可能出現其他風險，例如信貸及利率風險。投資於基礎設施行業的公司則可能出現其他風險，例如融資是否有提供，該等融資一般以及相對以前各時期的成本，適當的基礎設施項目的供應量等。

4.2 由本附錄日期起，於投資選項手冊第十二頁「適用於投資選項的一般風險因素」部份的最後一段後加入以下段落：

9. 與專注投資於特定地區的相關基金之表現相連之若干投資選項可能會密切連繫於與相關特定地區的市場、貨幣、經濟、政治、監管、地緣政治，或其他情況。當對若干地區的財政狀況及其主權風險出現憂慮時，相關基金可能需承受投資涉及的波動性、流動性、價格及外匯風險有所增加。並且若發生任何不利信用事件（如個別地區或金融機構的主權或信用評級下調），結果引致明顯損失，相關基金的表現可能大幅下挫。

10. 若干投資選項或會與主要投資於房地產信託基金(REITs)的相關基金之表現相連，該些投資選項可能涉及之風險較投資於多元化相關基金及其他證券之風險程度更高。當市場出現逆境或不利的經濟情況下，這些資產可能變得流動性不足或出現價值下降。

11. 若干投資選項或會與投資於可換股債券的的相關基金之表現相連。可換股債券是具有期權的公司債券，其允許投資人於可換股債券投資期內的特定時間以既定價格將債券轉換為股份。股票變動的風險可導致比相類傳統公司債券更大的波動。可換股證券的市場及投資價值如債券一樣受利率的變動所影響，其價值一般會於利率上升時下跌及於利率下跌時提升。雖然可換股證券一般只提供比類似質素的非換股證券較為低的利息率或股息率，可換股證券容許投資者於相關共同股的市場價格上升時獲益。可換股證券的市場價值亦受到發行人的信用評級及其他因素所影響。相關基金亦承受證券發行人的信用及無力償債的風險。
- 4.3 由本附錄日期起，於投資選項手冊第十三頁「適用於與定息證券投資之表現相連的投資選項之特定風險因素」部份的最末加入以下段落：
- c. **非投資級別債券之風險：**固定收益證券未獲評級或評級低於投資級別會有較程度的信貸和流動性風險。就發行人的持續能力及償還本金和利息而言，這些投資主要被認為具投機性的。若發行人的這些能力受損，相關基金的淨資產值可能受到相應的影響。

宏利人壽保險（國際）有限公司於二零一三年四月十七日刊印

宏利智富錦囊

產品銷售說明書附錄

本附錄應與本計劃的產品銷售說明書理解為同一份文件。本附錄應連同本計劃於二零一三年四月刊發之最新版本的「產品銷售說明書 - 產品說明書」（「產品說明書」）、於二零一三年四月刊發之「產品銷售說明書 - 投資選項手冊」（「投資選項手冊」）、於二零一三年四月十七日刊發之產品銷售說明書附錄及於二零一三年四月刊發之「產品資料概要」一併閱讀。本附錄中所用詞語，除非本附錄中另有規定，均與產品銷售說明書內所使用者同義。

投資選項手冊附錄

1. 投資選項一覽：

由二零一三年六月二十八日起，有關於投資選項「宏利智富新興市場基建基金」的所有資料將由投資選項手冊第三頁的投資選項一覽的「股票類別」部分中被移除。

2. 與個別證監會認可基金的表現相連之投資選項的投資目標及政策

由二零一三年六月二十八日起，有關於投資選項「宏利智富新興市場基建基金」的所有段落將由投資選項手冊第六頁的「股票類別」部分中被完全刪除。

宏利人壽保險（國際）有限公司（百慕達註冊成立）於二零一三年五月三十日刊印

宏利智富錦囊

產品銷售說明書附錄

本附錄應與產品銷售說明書理解為同一份文件。本附錄應連同本計劃於二零一三年四月刊發之最新版本的「產品銷售說明書 - 產品說明書」（「產品說明書」）、於二零一三年四月刊發之「產品銷售說明書 - 投資選項手冊」（「投資選項手冊」），於二零一三年四月十七日及二零一三年五月三十日刊發之產品銷售說明書附錄及於二零一三年四月刊發之「產品資料概要」一併閱讀。本附錄中所用詞語，除非本附錄中另有規定，均與產品銷售說明書內所使用者同義。

投資選項手冊附錄

1. 風險披露：

投資選項手冊第二頁「風險披露」下第二及三段將由本附錄日期起，完全為下列段落所取代：

投資選項的相關基金可根據其投資限制，以執行對沖及/或有效率的組合管理為目的，購入金融期貨合約及金融期權合約，從事證券借貸及訂立回購協議，及投資於其他投資項目及衍生工具。

除此之外，下列投資選項之相關基金可於某程度上運用金融衍生工具以實現投資目標或作為投資策略的其中一環：

- 宏利智富東方匯理新興市場內需基金
- 宏利智富亞洲物業基金
- 宏利智富花旗中國精選基金
- 宏利智富富達中國消費動力基金
- 宏利智富環球策略收益基金
- 宏利智富國際債券基金
- 宏利智富摩根東協基金
- 宏利智富摩根全方位入息基金
- 宏利智富麥格理中國IPO飛躍基金
- 宏利智富中東及北非股票基金
- 宏利智富施羅德港元債券基金
- 宏利智富施羅德香港股票基金
- 宏利智富鄧普頓環球總收益基金
- 宏利智富行健宏揚中國實力基金

2. 投資選項一覽：

2.1 由本附錄日期起，“^”符號及以下備註將加入投資選項手冊第三至四頁的投資選項一覽列表，標題為「相關基金/資產」的一欄內：

^ 注意：以上任何相關基金所派發之股息(如有)，本公司會安排再投資於同一相關基金。再投資之股息會在有關投資選項的單位價格反映。

2.2 由本附錄日期起，以下投資選項將加入投資選項手冊第三頁的投資選項一覽的「股票類別」部分：

投資選項名稱	投資選項代號	投資選項貨幣	每年投資管理費佔該投資選項資產淨值之百分比*	相關基金經理／投資管理人名稱	相關基金／資產 [^]
股票類別					
宏利智富德盛歐陸成長基金	IAG01	美元	1.9%	Allianz Global Investors Europe GmbH	德盛全球投資基金 - 德盛歐陸成長基金(AT 類股份)
宏利智富東方匯理新興市場內需基金	IDD01	美元	1.9%	Amundi	東方匯理系列基金 - 新興市場內需基金(A2U 類股份)(累積)
宏利智富東方匯理優越生活基金	ILL01	美元	1.9%	Amundi	東方匯理系列基金 - 優越生活基金(A2U 類股份)(累積)
宏利智富霸菱大東協基金	IBA01	美元	1.75%	Baring Asset Management Limited	霸菱國際傘子基金 - 霸菱大東協基金(A 類別美元收益)
宏利智富富達中國消費動力基金	IFC01	美元	1.9%	FIL Fund Management Limited	富達基金 - 中國消費動力基金(A 類股份)(累積)(美元)
宏利智富富達歐洲動力增長基金	IED01	美元	1.9%	FIL Fund Management Limited	富達基金 - 歐洲動力增長基金(A 類股份)(累積)(歐元)
宏利智富施羅德香港股票基金	ISE01	美元	1.7%	施羅德投資管理(香港)有限公司	施羅德環球基金系列 - 香港股票(A1 類股份)(累積)

* 注意：本投資選項手冊內所列之投資管理費包括相關基金／資產的投資管理人所收取的任何管理費以及本公司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。有關詳情，請參閱相關基金的銷售文件。

[^] 注意：以上任何相關基金所派發之股息(如有)，本公司會安排再投資於同一相關基金。再投資之股息會在有關投資選項的單位價格反映。

2.3 由本附錄日期起，以下投資選項將加入投資選項手冊第四頁的投資選項一覽的「債券類別」部分：

投資選項名稱	投資選項代號	投資選項貨幣	每年投資管理費佔該投資選項資產淨值之百分比*	相關基金經理／投資管理人名稱	相關基金／資產 [^]
債券類別					
宏利智富富達亞洲高收益基金	IHY01	美元	1.5%	FIL Fund Management Limited	富達基金 - 亞洲高收益基金(A 類股份)(累積)(美元)
宏利智富景順策略債券基金	IGI01	美元	1.5%	Invesco Global Asset Management Limited	景順基金系列 2 - 景順策略債券基金(A 類分派股份)(美元)
宏利智富施羅德港元債券基金	ISB01	美元	1.25%	施羅德投資管理(香港)有限公司	施羅德環球基金系列 - 港元債券(A1 類股份)(累積)
宏利智富鄧普頓環球總收益基金	ITG01	美元	1.25%	Franklin Advisers, Inc.	富蘭克林鄧普頓投資基金 - 鄧普頓環球總收益基金美元(A 類股份)(累積)

* 注意：本投資選項手冊內所列之投資管理費包括相關基金／資產的投資管理人所收取的任何管理費以及本公司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。有關詳情，請參閱相關基金的銷售文件。

[^] 注意：以上任何相關基金所派發之股息(如有)，本公司會安排再投資於同一相關基金。再投資之股息會在有關投資選項的單位價格反映。

2.4 由本附錄日期起，以下投資選項將加入二零一三年四月十七日刊發之產品銷售說明書附錄第二頁的投資選項一覽的「其他類別」部份：

投資選項名稱	投資選項代號	投資選項貨幣	每年投資管理費佔該投資選項資產淨值之百分比*	相關基金經理／投資管理人名稱	相關基金／資產 [^]
其他類別					
宏利智富德盛亞洲多元入息基金	IAA01	美元	1.75%	Allianz Global Investors Singapore Limited	德盛全球投資基金 - 德盛亞洲多元入息基金(AT 類股份)

投資選項名稱	投資選項代號	投資選項貨幣	每年投資管理費佔該投資選項資產淨值之百分比*	相關基金經理／投資管理人名稱	相關基金／資產 [^]
宏利智富景順亞洲平衡基金	IAB01	美元	1.75%	Invesco Management S.A.	景順盧森堡基金系列 - 景順亞洲平衡基金(A類累積股份)(美元)

* 注意：本投資選項手冊內所列之投資管理費包括相關基金／資產的投資管理人所收取的任何管理費以及本公司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。有關詳情，請參閱相關基金的銷售文件。

[^] 注意：以上任何相關基金所派發之股息(如有)，本公司會安排再投資於同一相關基金。再投資之股息會在有關投資選項的單位價格反映。

3. 與個別證監會認可基金的表現相連之投資選項的投資目標及政策

3.1 由本附錄日期起，以下段落將加入至投資選項手冊第五頁的「股票類別」部分：

宏利智富德盛歐陸成長基金 (IAG01)

投資管理費：每年投資選項資產淨值之 1.9%

相關基金：德盛全球投資基金 - 德盛歐陸成長基金(AT類股份)

相關基金貨幣：歐元

宏利智富德盛歐陸成長基金是一項以股票為主的單位化投資選項，旨在為透過投資於歐元區股票市場，以達致長期資本增值。就此，投資經理將會購入其認為（連同相關基金資產當中持有的全部股票）可組成偏重增長股的股票組合的股票。

相關基金最少有75%的資產投資於股票及分紅憑證，且其發行公司的註冊辦事處乃設於歐洲貨幣聯盟成員國。相關基金可為有效率投資組合管理（包括對沖）而投資於金融衍生工具。相關基金不會為投資目的而廣泛投資於金融衍生工具。

宏利智富東方匯理新興市場內需基金 (IDD01)

投資管理費：每年投資選項資產淨值之 1.9%

相關基金：東方匯理系列基金 - 新興市場內需基金(A2U類股份) (累積)

相關基金貨幣：美元

宏利智富東方匯理新興市場內需基金是一項以股票為主的單位化投資選項，其相關基金旨在透過將其至少三分之二資產投資發展中國家的公司之股票及股票掛鈎票據，尋求長線資本增值。在對股票市場之參與受限制或為了達致有效率投資組合管理之情況下，該等投資可透過參與憑證作出。

投資所遵循的選股模式，是選擇受惠於新興國家的家庭消耗品、本地投資及基建發展項目需求增長不斷的公司股票。相關基金不會廣泛投資於金融衍生工具作投資用途。

宏利智富東方匯理優越生活基金 (ILL01)

投資管理費：每年投資選項資產淨值之 1.9%

相關基金：東方匯理系列基金 - 優越生活基金(A2U類股份) (累積)

相關基金貨幣：美元

宏利智富東方匯理優越生活基金是一項以股票為主的單位化投資選項，旨在透過將其相關基金總資產至少67%投資於主要從事高檔消費貨品及服務行業並且在全球任何國家的證券交易所上市的公司所發行的股份，尋求長線資本增值。相關基金不會廣泛投資於金融衍生工具作投資用途。

宏利智富霸菱大東協基金 (IBA01)

投資管理費：每年投資選項資產淨值之 1.75%

相關基金：霸菱國際傘子基金 - 霸菱大東協基金(A類別美元收益)

相關基金貨幣：美元

宏利智富霸菱大東協基金是一項以股票為主的單位化投資選項，旨在透過其相關基金投資於將從經濟增長及地區發展中受惠的亞洲公司，在資產價值中達致長期資本增長。

相關基金將把其總資產至少70%投資於已在東南亞國協會(ASEAN, Association of South-East Asian Nations) 成員國註冊成立或在該等地區進行其主要經濟活動的公司,或在該等地區的交易所上市或買賣的股票及股票相關證券。ASEAN的成員國包括新加坡、泰國、菲律賓、馬來西亞、印尼及越南。股票相關證券包括可分享利潤收據及票據。

相關基金亦可能投資於已在亞洲其他地區(日本除外)或南亞其他地區的交易所上市或買賣及在該等地區註冊成立的公司,而投資經理認為該等公司將可能從經濟增長及地區發展中受惠,或在該等國家擁有大部分資產或其他權益。該等國家可能包括(但不限於)大中華地區(香港、中國及台灣),以及印度、巴基斯坦及其他亞洲國家。相關基金可隨時將不多於其資產淨值的10%直接或間接投資於中國A股及B股。

相關基金可運用衍生工具包括認股權證、交易所買賣期貨及期權、遠期貨合約及交易所買賣基金的買空/賣空期貨,但不會廣泛運用該等衍生工具作投資用途。

宏利智富富達中國消費動力基金 (IFC01)

投資管理費：每年投資選項資產淨值之 1.9%

相關基金：富達基金 - 中國消費動力基金(A類股份)(累積)(美元)

相關基金貨幣：美元

宏利智富富達中國消費動力基金是一項以股票為主的單位化投資選項,旨在取得長線資本增長。相關基金將主要投資於中國及香港的消費公司。這些公司從事發展、製造或銷售貨品的業務,或向中國消費者提供服務。相關基金資產淨值的最少70%將投資於總公司設於中國或香港,或在這些地區經營主要業務的公司的股票證券。

相關基金將可把其資產淨值的最多10%投資於在中國A股及B股市場上市的證券,而直接及間接投資總額最高可佔其資產淨值的30%。相關基金將透過其獲得的合格境外機構投資者(QFII)額度,直接投資於中國A股市場;或透過投資於中國A股或與中國A股表現掛鉤的金融工具(例如參與票據),間接投資於中國A股市場。

投資經理可把其餘資產自由投資於相關基金的其他非首要地區、市場界別、行業或資產類別。

相關基金可使用金融衍生工具,惟不會廣泛使用金融衍生工具作投資用途,或採用複雜的衍生工具或策略,以達致相關基金的投資目標。

宏利智富富達歐洲動力增長基金 (IED01)

投資管理費：每年投資選項資產淨值之 1.9%

相關基金：富達基金 - 歐洲動力增長基金(A類股份)(累積)(歐元)

相關基金貨幣：歐元

宏利智富富達歐洲動力增長基金是一項以股票為主的單位化投資選項,旨在取得長線資本增長。其相關基金資產淨值的最少70%將投資於總公司設於歐洲,或在歐洲經營主要業務的公司的積極管理組合。

投資經理可把其餘資產自由投資於相關基金的其他非首要地區、市場界別、行業或資產類別。

相關基金可使用金融衍生工具,惟不會廣泛使用金融衍生工具作投資用途,或採用複雜的衍生工具或策略,以達致基金的投資目標。

宏利智富施羅德香港股票基金 (ISE01)

投資管理費：每年投資選項資產淨值之 1.7%

相關基金：施羅德環球基金系列 - 香港股票(A1類股份)(累積)

相關基金貨幣：港元

宏利智富施羅德香港股票基金是一項以股票為主的單位化投資選項,旨在透過投資於香港公司的股本證券,以提供資本增值。

相關基金可運用金融衍生工具作對沖和投資目的,並可運用作投資於市場。該等金融衍生工具包括透過股票、貨幣、波動性或指數相關金融衍生工具,及場外交易及/或交易所買賣的期權、期貨,差價合約、認股證、掉期、遠期合約,及/或以上組合。相關基金亦可大量投資於金融衍生工具以達致特定投資目標。然而,相關基金無意為投資目的而大量運用金融衍生工具。

3.2 由本附錄日期起，以下段落將加入至投資選項手冊第十頁的「債券類別」部分：

宏利智富富達亞洲高收益基金 (IHY01)

投資管理費：每年投資選項資產淨值之 1.5%

相關基金：富達基金 - 亞洲高收益基金(A類股份)(累積)(美元)

相關基金貨幣：美元

宏利智富富達亞洲高收益基金是一項以債券為主的單位化投資選項，其相關基金旨在提供高水平的流動性收益及資本增長。相關基金資產淨值的最少70%將投資於在亞洲地區進行主要業務活動的發行機構所發行的高收益但未達投資級別的證券。

相關基金主要投資於高風險及毋須符合最低評級標準的債務證券。這類證券大多（但非全部）獲國際認可評級機構給予信貸評級。未達投資級別證券指獲標準普爾評為BB+級或以下，或由其他國際認可評級機構給予同等評級的證券。

相關基金可使用金融衍生工具，惟不會廣泛使用金融衍生工具作投資用途，或採用複雜的衍生工具或策略，以達致基金的投資目標。

宏利智富景順策略債券基金 (IGI01)

投資管理費：每年投資選項資產淨值之 1.5%

相關基金：景順基金系列 2 - 景順策略債券基金(A類分派股份)(美元)

相關基金貨幣：美元

宏利智富景順策略債券基金是一項以債券為主的單位化投資選項，其相關基金旨在透過投資於發達及新興國家的各種債務證券而達致長期回報，並同時維持高利息收益。投資經理將會透過投資於世界各國地域分佈廣泛、涵蓋不同主要貨幣及債券年期的債務證券以達致投資目標。相關基金所投資的證券包括下列種類的證券：(a) 由世界各地政府、地方機構及公共機構發行的債券和債權證；(b) 有抵押或無抵押的企業債券和債權證，該等債券和債權證須最少獲認可信貸機構給予未達投資級別之信貸評級或經投資顧問判斷為具備同等質素；及 (c) 由公共國際機構所發行的債務證券。

除直接投資由政府、地方當局及公共機構所發行的債務證券外，投資經理可將不超過10%的淨資產投資於結構票據（包括信用掛鈎票據、存款掛鈎票據及總回報掉期掛鈎票據），以及會在不可能對由政府、地方當局及公共機構所發行的債務證券作出直接投資又或有欠吸引（例如基於外國資金流入受到限制）的情況下運用此等結構票據。結構票據的期限通常少於兩年。此等結構票據可自由轉讓，且不得運用槓桿。

相關基金可為對沖及有效率投資組合管理目的而廣泛運用衍生工具，包括（但不限於）期貨、遠期合約、不交收遠期合約、互換及複雜期權結構工具。該等衍生工具並可就衍生工具再訂立衍生工具（即遠期互換、互換期權）。然而，相關基金不會為投資目的而廣泛運用金融衍生工具（即訂立金融衍生工具以達致投資目標）。

宏利智富施羅德港元債券基金 (ISB01)

投資管理費：每年投資選項資產淨值之 1.25%

相關基金：施羅德環球基金系列 - 港元債券(A1類股份)(累積)

相關基金貨幣：港元

宏利智富施羅德港元債券基金是一項以債券為主的單位化投資選項，其相關基金旨在透過投資於由各國政府、政府機構、跨國組織和公司發行，並以港元計價的債券和其他定息及浮息證券所組成的投資組合，以提供資本增值和收益。

相關基金可運用金融衍生工具作對沖和投資目的。例如在以下情況運用以產生額外收益：透過買賣信貸違約掉期合約的保障投資於信貸風險、透過策略性地使用利息相關金融衍生工具調整基金年期、使用通脹或波動性相關金融衍生工具產生額外收益，或使用貨幣相關金融衍生工具以增加貨幣投資。亦可運用金融衍生工具以提供合成工具。該等金融衍生工具包括場外交易及／或交易所買賣的期權、期貨、認股證、掉期、遠期合約，及／或以上組合。相關基金亦可大量投資於金融衍生工具以達致特定投資目標。然而，相關基金無意為投資目的而大量運用金融衍生工具。

宏利智富鄧普頓環球總收益基金 (ITG01)

投資管理費：每年投資選項資產淨值之 1.25%

相關基金：富蘭克林鄧普頓投資基金 - 鄧普頓環球總收益基金美元(A類股份)(累積)

相關基金貨幣：美元

宏利智富鄧普頓環球總收益基金是一項以債券為主的單位化投資選項，其相關基金旨在致力於中期至長期透過投資增值、收益及貨幣升值實現最大總投資回報。

相關基金主要投資於世界各地政府、政府相關機構或公司發行的任何質素之債務證券（包括投資級別及非投資級別證券）。相關基金亦可投資於按揭與資產抵押證券，由多國政府組織或支持的超國家機構所發行之償還債項，例如歐洲投資銀行，違約證券（限於資產的10%）及可轉換債券。

相關基金可廣泛地投資於金融衍生工具，以達致對沖目的及管理投資組合風險之投資目的，及取得涉及某些資產類別、貨幣或持倉收益率曲線（較長年期相對較短年期）或以浮動息率債務兌換固定息率債務的機會。相關基金可投資的金融衍生工具包括掉期合約（例如利率掉期、信貸違約掉期或總回報掉期）、期貨合約及外幣遠期合約，包括貨幣交叉遠期，即一種貨幣透過中間的第三方貨幣對沖為另一種貨幣或使用一種貨幣作為對沖另一種貨幣之替代品。

- 3.3 由本附錄日期起，以下段落將加入至二零一三年四月十七日刊發之產品銷售說明書附錄第三頁內 3.3 章節的「其他類別」部分之下：

宏利智富德盛亞洲多元入息基金 (IAA01)

投資管理費：每年投資選項資產淨值之 1.75%

相關基金：德盛全球投資基金 - 德盛亞洲多元入息基金(AT類股份)

相關基金貨幣：美元

宏利智富德盛亞洲多元入息基金是一項以多元化資產組合為主的單位化投資選項，其相關基金旨在提供長期資本增值和入息。相關基金將會透過投資於亞洲貨幣計價債務市場及亞洲股票／企業信託市場，以達致投資目標。

相關基金可投資於附息證券。相關基金所持附息證券最少須有80%乃亞洲國家貨幣計價。相關基金最多可將70%的資產投資於購入時屬高收益投資的資產。相關基金最多可將70%資產投資於股票、商業信託及／或房地產投資信託（REIT）。相關基金所持股票以價值計最少須有70%乃投資於在亞洲國家註冊成立的公司的股票。相關基金可為有效率投資組合管理（包括對沖）而投資於金融衍生工具，但不會為投資目的而廣泛投資於金融衍生工具。

宏利智富景順亞洲平衡基金 (IAB01)

投資管理費：每年投資選項資產淨值之 1.75%

相關基金：景順盧森堡基金系列 - 景順亞洲平衡基金(A類累積股份)(美元)

相關基金貨幣：美元

宏利智富景順亞洲平衡基金是一項以多元化資產組合為主的單位化投資選項，其相關基金旨在透過投資於亞太區（不包括日本）股票及債務證券以提供長期資本增值及賺取收入。相關基金會將最少70%的總資產（經扣除附屬流動資產後）投資於一項多元化亞太區（不包括日本）股票及債務證券組合。股票（包括亞太區（不包括日本）上市房地產信託基金（REITs））與債務證券之間的分配比例可按投資顧問酌情決定及因應市況而改變。相關基金可將不超過30%的總資產投資於現金與等同現金、貨幣市場工具、任何不符合上述規定的公司或其他實體所發行的股票、股票相關證券或債務證券。相關基金在國家分配上採取靈活的方針，涵蓋亞太地區（包括印度次大陸及大洋洲，但不包括日本）的投資。

相關基金可為對沖及有效率投資組合管理目的而廣泛運用衍生工具，包括（但不限於）期貨、遠期合約、不交收遠期合約、互換及複雜期權結構工具。該等衍生工具並可就衍生工具再訂立衍生工具（即遠期互換、互換期權）。然而，相關基金不會為投資目的而廣泛運用金融衍生工具（即訂立金融衍生工具以達致投資目標）。

4. 風險因素

4.1 由本附錄日期起，於二零一三年四月十七日刊發之產品銷售說明書附錄第四頁內於「風險因素」4.1分節部份出現的「適用於投資選項的一般風險因素」部份的第三點應完全由以下段落所取代：

3. 與集中投資於個別行業或板塊的相關基金之表現相連之若干投資選項可能涉及特別風險。投資於特定的行業，例如地產、天然資源、康健服務業、家庭消耗品、本地投資、基建發展項目、高檔消費貨品及服務行業進行的投資，或會因某些與該等行業有關的事件而大受影響，例如國際政治及經濟發展、經濟衰退、節約能源、勘探項目成功與否、稅務及其他政府規例，以及其他因素。投資於房地產行業的公司則可能出現其他風險，例如信貸及利率風險。投資於基礎設施行業的公司則可能出現其他風險，例如融資是否有提供，該等融資一般以及相對以前各時期的成本，適當的基礎設施項目的供應量等。

4.2 由本附錄日期起，投資選項手冊第十五頁的「適用於與利用金融衍生工具的投資之表現相連的投資選項之特定風險因素」部分下的第(d)及第(e) 應完全由以下段落所取代：

此外，與於中華人民共和國（「中國」）的合格境外機構投資者（「QFII」）相關的連接產品會涉及以下風險因素：

d. **QFII 之限制所構成的局限：**中國的QFII須遵循若干投資限制，尤其是，(i)一個QFII於一家中國上市公司持有的股份合計不得超逾該公司已發行股本總額的10%（即使該QFII事實上可能代表多名不同最終客戶持有其權益）；及(ii)所有QFII於任何中國上市公司持有的股份合計不得超逾該公司已發行股本總額的20%。該等限制或會局限連接產品發行人的發行能力，並繼而限制相關基金購買與若干中國市場A股掛鈎的連接產品之能力。

e. **匯回風險：**從中國匯回資金須經國家外匯管理局批准，且匯回資金數額及相距時間均設有限制。連接產品乃於中國境外地方發行，一般而言，限制或暫停QFII匯回美元資金的能力應不會影響相關基金的運作。然而，倘若連接產品發行人亦為QFII或連接產品發行人將連接產品與屬於QFII的聯屬公司進行對沖，無法匯回美元資金或會對該連接產品發行人造成流動性問題。倘若連接產品發行人因此無法履行其於相關連接產品項下的責任，相關基金可能會受到影響。

宏利人壽保險（國際）有限公司（百慕達註冊成立）於二零一三年九月四日刊印



宏利
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宏利智富錦囊

產品銷售說明書附錄

本附錄應與產品銷售說明書理解為同一份文件。本附錄應連同本計劃於二零一三年四月刊發之最新版本的「產品銷售說明書 - 產品說明書」（「產品說明書」）、於二零一三年四月刊發之「產品銷售說明書 - 投資選項手冊」（「投資選項手冊」）、及分別於二零一三年四月十七日、二零一三年五月三十日、二零一三年九月四日刊發之產品銷售說明書附錄，及於二零一三年九月刊發之「產品資料概要」一併閱讀。本附錄中所用詞語，除非另有規定，均與產品銷售說明書內所使用者同義。

產品說明書附錄

載於產品說明書第11頁第6條計劃層面之費用及收費，及產品說明書附錄 - 「宏利智富中國A股基金」及「宏利智富中國債券基金」統稱「中國市場投資選項」的特點及具體運作第21頁第11條之費用及收費下的墊支費用，由二零一三年九月三十日起，完全被刪除並為下列段落所取代：

費用及收費	現時收費水平
墊支費用	<ul style="list-style-type: none">• 每年不多於投資選項資產淨值的 0.03%，從其資產淨值中扣除（按日累計），並反映在投資選項的單位價格內。根據所分配的投資選項單位，單位價格會用作計算帳戶價值。• 計劃及投資選項運作所引起的其他各項開支，包括但不限於核數師、律師及其他顧問費用，以及刊登單位價格、印刷和派發產品銷售說明書、年報、通告、報表及通訊費用、交易費用、會計及估值、託管服務、稅項、以及其他合理墊支費用。

投資選項手冊附錄

減低每年投資管理費佔投資選項資產淨值之百分比

由二零一三年九月三十日起宏利智富新興市場債券基金、宏利智富國際債券基金、宏利智富韓國股票基金及宏利智富泰國股票基金之每年投資管理費佔該投資選項資產淨值之百分比將分別減少至 1.25%，1.25%，1.5%及 1.5%。所有在投資選項手冊內關於此每年投資管理費之參考資料將相應地被更改。

宏利人壽保險（國際）有限公司（百慕達註冊成立）於二零一三年九月三十日刊印