



Manulife 宏利

Investment Choice Table
(Manulife Investment Solutions / Manulife Investment Plus /
Manulife Investment Plus 2 / Manulife Secure IncomePlus / Skyline)

投資選項表

(宏利智富錦囊 / 宏利投資計劃 / 宏利投資計劃 2 / 宏利優裕錦囊 / 宏圖)

This table is for reference only and does not constitute any investment instructions to Manulife. 此表只供參考之用，並不會構成任何向宏利作出的投資指示。

Existing investment choices and corresponding codes as of August 11, 2025 are as follows (subject to the latest notification by Manulife):

截至二零二五年八月十一日的現有投資選項名稱及其編號如下（以宏利最新發出之通知為準）：

Manulife Investment Plus 2 宏利投資計劃 2			
Name	名稱	Code 編號	Risk Level 風險級別 [†]
Equity Focused	股票類別		
Amundi Funds – Emerging Markets Equity Focus [®]	東方匯理系列基金－新興市場內需股票基金 [®]	DDD01	4
Barings ASEAN Frontiers Fund	霸菱大東協基金	DBA01	4
Barings Europe Select Trust	霸菱歐洲精選基金	DBE01	5
BlackRock European Equity Income Fund	貝萊德歐洲股票入息基金	DEF01	4
BlackRock European Equity Income Fund (dist) ⁺	貝萊德歐洲股票入息基金（支付派發） ⁺	DUI88	4
BlackRock Systematic Global Equity High Income Fund	貝萊德系統分析環球股票高息基金	DSY01	4
BlackRock Systematic Global Equity High Income Fund (dist) ⁺	貝萊德系統分析環球股票高息基金（支付派發） ⁺	DBB88	4
BlackRock Systematic Global SmallCap Fund ^{**}	貝萊德系統分析環球小型企業基金 ^{**}	DBS01	5
BlackRock World Healthscience Fund	貝萊德世界健康科學基金	DBH01	4
BlackRock World Technology Fund	貝萊德世界科技基金	DBW01	5
BNP Paribas Funds Aqua	法巴水資源基金	DBQ01	5
Capital Group New Perspective Fund (LUX)	資本集團新視野基金（盧森堡）	DNP01	4
Fidelity Funds – China Consumer Fund	富達基金－中國消費動力基金	DFC01	5
Franklin Biotechnology Discovery Fund	富蘭克林生物科技新領域基金	DFB01	5
Franklin U.S. Opportunities Fund	富蘭克林美國機會基金	DFU01	5
FSSA Asian Equity Plus Fund	首域盈信亞洲股本優點基金	DAH01	4
Hang Seng Index Fund	恒生指數基金	DHI01	5
Invesco Asian Equity Fund	景順亞洲動力基金	DET01	4
Invesco Japanese Equity Advantage Fund	景順日本股票優勢基金	DIJ01	4
Janus Henderson Global Technology Leaders Fund	駿利亨德森環球科技領先基金	DHT01	4
Janus Henderson Japanese Smaller Companies Fund	駿利亨德森日本小型公司基金	DHS01	4
JPMorgan ASEAN Fund	摩根東協基金	DJA01	4
JPMorgan China Pioneer A – Share Fund	摩根中國先驅A股基金	DAE01	5
JPMorgan Emerging Markets Opportunities Fund	摩根環球新興市場機會基金	DJO01	4
JPMorgan Korea Fund	摩根南韓基金	DMK01	5
Manulife Asia Pacific REIT Fund	宏利亞太房地產投資信託產業基金	DAP01	4
Manulife Asia Pacific REIT Fund (dist) ⁺	宏利亞太房地產投資信託產業基金（支付派發） ⁺	DPR88	4
Manulife Asian Small Cap Equity Fund	宏利亞洲小型公司基金	DAS01	5
Manulife China Value Fund	宏利中華威力基金	DCV01	5
Manulife Dragon Growth Fund	宏利巨龍增長基金	DHE01	5
Manulife Dynamic Leaders Fund [®]	宏利領先動力基金 [®]	DEE01	4
Manulife Global Climate Action Fund	宏利環球氣候行動基金	DGC01	3
Manulife Global Equity Fund	宏利環球股票基金	DIE01	4
Manulife Global REIT Fund	宏利環球房地產投資信託產業基金	DGT01	4
Manulife Global REIT Fund (dist) ⁺	宏利環球房地產投資信託產業基金（支付派發） ⁺	DGR88	4
Manulife Global Semiconductor Opportunities Fund [®]	宏利環球半導體機會基金 [®]	DUS01	5
Manulife Healthcare Fund	宏利健康護理基金	DHC01	4
Manulife India Equity Fund	宏利印度股票基金	DEQ01	5
Manulife Japan Equity Fund	宏利日本股票基金	DJE01	4
Manulife Sustainable Asia Equity Fund	宏利可持續亞洲股票基金	DPA01	4
Manulife Taiwan Equity Fund	宏利台灣股票基金	DTW01	5
Manulife U.S. Equity Fund	宏利美國股票基金	DNA01	5
Ninety One Global Environment Fund	晉達環球環境基金	DGE01	4
Ninety One Global Gold Fund	晉達環球黃金基金	DGG01	5
Ninety One Global Natural Resources Fund	晉達環球天然資源基金	DDR01	5

[†] Definition of Risk Level: 5 – High; 4 – Medium to High; 3 – Medium; 2 – Low to Medium; 1 – Low. Description of the Manulife Risk Meter is attached.
風險級別定義：5 - 高；4 - 中至高；3 - 中；2 - 低至中；1 - 低。有關宏利風險指標，請參見附頁。

⁺ Please refer to the section 4 Operations Specific to the Distribution of Dividends under General Information on Investment Choices of the Principal Brochure - Investment Choice
Brochure for details on the operations specific to the Payout Distribution Investment Choices.
有關支付派發投資選項具體運作詳情，請參閱產品銷售說明書 - 投資選項手冊內投資選項一般資料下第四節「股息派發的具體運作」。

[®] This investment choice is not allowed for initial regular premium, subsequent regular premium, optional lump-sum top-up premium and switch-in.
此投資選項不再接受首次定期保費，後續定期保費，自選一筆過增額保費及轉入。

[®] The investment choice was renamed from Manulife European Growth Fund to Manulife Dynamic Leaders Fund on December 13, 2024.
投資選項名稱已於2024/12/13由宏利歐洲增長基金改為宏利領先動力基金。

[®] The investment choice was renamed from Manulife U.S. Small Cap Equity Fund to Manulife Global Semiconductor Opportunities Fund on February 17, 2025.
投資選項名稱已於2025/02/17由宏利美國小型公司基金改為宏利環球半導體機會基金。

^{**} The investment choice was renamed from BlackRock Systematic Sustainable Global SmallCap Fund to BlackRock Systematic Global SmallCap Fund on May 6, 2025.
投資選項名稱已於2025/05/06由貝萊德系統分析可持續環球小型企業基金改為貝萊德系統分析環球小型企業基金。

Warning 警告：Investment involves risks. Prices may go down as well as up. Past performance figures shown are not indicative of future performance. Please refer to the Principal Brochure for further details including the risk factors, charges and features of the product. 投資涉及風險，價格可跌亦可升，過往業績數據並非未來業績的指標。有關詳情包括風險因素、收費及產品特點，請參閱產品銷售說明書。

Please contact your Insurance Advisor or call our Customer Service Hotline at 2108 1110 to ascertain the latest available investment choices.
請聯絡閣下的保險顧問或致電宏利客戶服務熱線2108 1110查閱最新可供選擇的投資選項。

Manulife (International) Limited (Incorporated in Bermuda with limited liability)

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）

T36_MISO/MIPLUS/MIPLUS2/MSIP/Skyline (08/2025)

Manulife Investment Plus 2 宏利投資計劃 2			
Name	名稱	Code 編號	Risk Level 風險級別 [†]
Equity Focused			
Pictet – Clean Energy Transition	百達－環保能源	DPN01	5
Pictet – Global Thematic Opportunities	百達－主題精選	DPG01	5
Schroder Emerging Markets	施羅德新興市場	DSM01	4
Schroder Global Sustainable Growth	施羅德環球持續增長	DZG01	4
Schroder Hong Kong Equity	施羅德香港股票	DHK01	5
Templeton Frontier Markets Fund	鄧普頓前緣市場基金	DFM01	4
UBS Emerging Markets Sustainable Leaders	瑞銀新興市場可持續領先股票基金	DUE01	4
Fixed Income Focused			
固定收益類別			
AB FCP I – American Income Portfolio (dist) ⁺	聯博美元收益基金（支付派發） ⁺	DBI88	3
Amundi Funds – US Short Term Bond (dist) ⁺	東方匯理系列基金－美元短期債券基金（支付派發） ⁺	DUS88	2
Barings Developed and Emerging Markets High Yield Bond Fund (dist) ⁺	霸菱成熟及新興市場高收益債券基金（支付派發） ⁺	DBD88	4
Barings Global Senior Secured Bond Fund	霸菱環球高級抵押債券基金	DGS01	4
Barings Global Senior Secured Bond Fund (dist) ⁺	霸菱環球高級抵押債券基金（支付派發） ⁺	DSS88	4
BlackRock Global Corporate Bond Fund	貝萊德環球企業債券基金	DBG01	2
Fidelity Funds – Asian High Yield Fund	富達基金－亞洲高收益基金	DHY01	4
Fidelity Funds – China High Yield Fund (dist) ⁺	富達基金－中國高收益基金（支付派發） ⁺	DFH88	5
Invesco Emerging Markets Bond Fund (dist) ⁺	景順新興市場債券基金（支付派發） ⁺	DMD88	4
Invesco Global High Yield Fund (dist) [§]	景順環球高收益債券基金（支付派發） [§]	DGI88	4
JPMorgan Income Fund (dist) ⁺	摩根環球債券收益基金（支付派發） ⁺	DMO88	3
Manulife Asia Total Return Fund (dist) ⁺	宏利亞洲總回報基金（支付派發） ⁺	DAR88	3
Manulife Asian High Yield Fund (dist) ⁺	宏利亞洲高收益基金（支付派發） ⁺	DAY88	4
Manulife Sustainable Asia Bond Fund (dist) ⁺	宏利可持續亞洲債券基金（支付派發） ⁺	DST88	2
Manulife USD Income Fund	宏利美元入息基金	DUB01	2
Manulife USD Income Fund (dist) ⁺	宏利美元入息基金（支付派發） ⁺	DUB88	2
Manulife U.S. Special Opportunities Fund	宏利美國特別機會基金	DSU01	4
PIMCO GIS Emerging Markets Bond Fund (dist) ⁺ ***	PIMCO GIS 新興市場債券基金（支付派發） ⁺ ***	DPE88	5
PIMCO GIS Global High Yield Bond Fund (dist) ⁺	PIMCO GIS 環球高孳息債券基金（支付派發） ⁺	DPY88	4
PIMCO GIS Income Fund (dist) ⁺ ***	PIMCO GIS 收益基金（支付派發） ⁺ ***	DPI88	5
Templeton Global Bond Fund	鄧普頓環球債券基金	DIB01	3
Templeton Global Total Return Fund (dist) ⁺ ***	鄧普頓環球總收益基金（支付派發） ⁺ ***	DTG88	5
T. Rowe Price Diversified Income Bond Fund (dist) ⁺	普徠仕多元收益債券基金（支付派發） ⁺	DTI88	2
UBS Euro High Yield	瑞銀歐元高收益債券基金	DEY01	4
Multi-assets Focused			
多元資產類別			
Allianz Asian Multi Income Plus	安聯亞洲多元入息基金	DAA01	3
Allianz Income and Growth	安聯收益及增長基金	DIG01	4
Allianz Income and Growth (dist) ⁺	安聯收益及增長基金（支付派發） ⁺	DAI88	4
Amundi Funds – Real Assets Target Income (dist) ⁺	東方匯理系列基金－有型資產目標收益基金（支付派發） ⁺	DRA88	3
BlackRock Global Allocation Fund	貝萊德環球資產配置基金	DGA01	3
Fidelity Funds – Global Multi Asset Income Fund (dist) ⁺	富達基金－環球多元收益基金（支付派發） ⁺	DAG88	3
First Sentier Asian Bridge Fund (dist) ⁺	首源亞洲鐵橋基金（支付派發） ⁺	DFS88	3
Franklin Income Fund (dist) ⁺ ^^	富蘭克林入息基金（支付派發） ⁺ ^^	DFK88	3
Invesco Asia Asset Allocation Fund	景順亞洲資產配置基金	DAB01	3
JPMorgan Asia Pacific Income Fund (dist) ⁺	摩根亞太入息基金（支付派發） ⁺	DJX88	3
JPMorgan China Income Fund (dist) ⁺	摩根中國入息基金（支付派發） ⁺	DJP88	4
JPMorgan Multi Income Fund (dist) ⁺	摩根全方位入息基金（支付派發） ⁺	DJM88	3
Manulife Asia Dynamic Income Fund (dist) ⁺	宏利亞洲動力入息基金（支付派發） ⁺	DDI88	3
Manulife Diversified Real Asset Fund [®]	宏利多元化實質資產基金 [®]	DRF01	4
Manulife Global Dynamic Asset Allocation Fund (dist) ⁺	宏利環球動態資產配置基金（支付派發） ⁺	DDA88	3
Manulife Global Multi – Asset Diversified Income Fund	宏利環球多元資產入息基金	DMA01	3
Manulife Global Multi – Asset Diversified Income Fund (dist) ⁺	宏利環球多元資產入息基金（支付派發） ⁺	DAM88	3
Manulife Greater Bay Area Growth and Income Segregated Portfolio (dist) ⁺	宏利大灣區增長及收益獨立資產組合（支付派發） ⁺	DGB88	4

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⁺ Please refer to the section 4 Operations Specific to the Distribution of Dividends under General Information on Investment Choices of the Principal Brochure - Investment Choice Brochure for details on the operations specific to the Payout Distribution Investment Choices.
有關支付派發投資選項具體運作詳情，請參閱產品銷售說明書 - 投資選項手冊內投資選項一般資料下第四節「股息派發的具體運作」。

^{^^} The investment choice is not allowed for new subscriptions (whether by way of lump-sum subscription or regular subscription) and/or switch-in.
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 / 或轉入。

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

[®] The investment choice was renamed from Manulife Global Resources Fund to Manulife Diversified Real Asset Fund on June 13, 2025.
投資選項名稱已於2025/06/13由宏利環球資源基金改為宏利多元化實質資產基金。

[§] The investment choice was renamed from Invesco Sustainable Global High Income Fund (dist) to Invesco Global High Yield Fund (dist) on March 24, 2025.
投資選項名稱已於2025/03/24由景順永續性環球高收益債券基金（支付派發）改為景順環球高收益債券基金（支付派發）。

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請聯絡閣下的保險顧問或致電宏利客戶服務熱線2108 1110查閱最新可供選擇的投資選項。

Manulife (International) Limited (Incorporated in Bermuda with limited liability)
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）
T36_MISO/MIPLUS/MIPLUS2/MSIP/Skyline (08/2025)

Manulife Investment Plus 2 宏利投資計劃 2			
Name	名稱	Code 編號	Risk Level 風險級別 [†]
Multi-assets Focused 多元資產類別			
Manulife Preferred Securities Income Fund (dist) ⁺	宏利優先證券收益基金（支付派發） ⁺	DPS88	4
Manulife STARS Income and Growth Fund (dist) ⁺ [®]	宏利STARS收益及增長基金（支付派發） ⁺ [®]	DSG88	3
Schroder Emerging Markets Multi – Asset (dist) ⁺	施羅德新興市場股債（支付派發） ⁺	DSA88	4
Schroder Global Multi – Asset Income	施羅德環球股債收息	DGM01	3
UBS US Growth and Income (dist) ⁺	瑞銀美國增長及收益基金（支付派發） ⁺	DGF88	3
Liquidity Focused 流動類別			
Amundi Funds – Cash USD ^{***}	東方匯理系列基金－美元貨幣市場基金 ^{***}	DCA01	1
Manulife MHK Stable Fund (dist) [×] ^{®®®}	宏利MHK穩定基金（支付派發） [×] ^{®®®}	DCP88	1
Manulife MHK Stable Fund Class AA (USD) Acc	宏利MHK穩定基金 AA（美元）累積類別	DSL01	1

Manulife Investment Solutions 宏利智富錦囊 / Manulife Investment Plus 宏利投資計劃			
Name	名稱	Code 編號	Risk Level 風險級別 [†]
Equity Focused 股票類別			
Manulife Inv Allianz Euroland Equity Growth Fund	宏利智富安聯歐陸成長基金	IAG01	5
Manulife Inv Amundi Asia Equity Focus Fund ^{^^}	宏利智富東方匯理亞洲智選股票基金 ^{^^}	ITE01	5
Manulife Inv Amundi Emerging Markets Equity Focus Fund	宏利智富東方匯理新興市場內需股票基金	IDD01	4
Manulife Inv Asia Pacific REIT Fund (dist) ^α	宏利智富亞太房地產投資信託產業基金（支付派發） ^α	GPR01	4
Manulife Inv Asian Small Cap Fund	宏利智富亞洲小型公司基金	IAS01	5
Manulife Inv Barings ASEAN Frontiers Fund	宏利智富霸菱大東協基金	IBA01	4
Manulife Inv Barings Europe Select Fund	宏利智富霸菱歐洲精選基金	IBE01	5
Manulife Inv BlackRock European Equity Income Fund (dist) ^α	宏利智富貝萊德歐洲股票入息基金（支付派發） ^α	GUI01	4
Manulife Inv BlackRock Systematic Global Equity High Income Fund (dist) ^α	宏利智富貝萊德系統分析環球股票高息基金（支付派發） ^α	GBB01	4
Manulife Inv BlackRock Systematic Global SmallCap Fund ^{**}	宏利智富貝萊德系統分析環球小型企業基金 ^{**}	IBS01	5
Manulife Inv BlackRock World Healthscience Fund	宏利智富貝萊德世界健康科學基金	IBH01	4
Manulife Inv BlackRock World Technology Fund	宏利智富貝萊德世界科技基金	IBW01	5
Manulife Inv BNP Paribas Aqua Fund	宏利智富法巴水資源基金	IBQ01	5
Manulife Inv Capital Group New Perspective Fund (LUX)	宏利智富資本集團新視野基金（盧森堡）	INP01	4
Manulife Inv China A Fund [^]	宏利智富中國A股基金 [^]	IQA01	5
Manulife Inv China Value Fund	宏利智富中華威力基金	ICV01	5
Manulife Inv ChinaAMC China Focus Fund	宏利智富華夏中國聚焦基金	ICC01	5
Manulife Inv Dynamic Leaders Fund [○]	宏利智富領先動力基金 [○]	IEE01	4
Manulife Inv Emerging Eastern Europe Fund	宏利智富新興東歐基金	IEM01	5
Manulife Inv Fidelity China Consumer Fund	宏利智富富達中國消費動力基金	IFC01	5
Manulife Inv Fidelity European Dynamic Growth Fund ^{^^}	宏利智富富達歐洲動力增長基金 ^{^^}	IED01	5
Manulife Inv Fidelity Global Thematic Opportunities Fund	宏利智富富達環球主題機遇基金	IFI01	4
Manulife Inv Franklin Biotechnology Discovery Fund	宏利智富富蘭克林生物科技新領域基金	IFB01	5
Manulife Inv Franklin U.S. Opportunities Fund	宏利智富富蘭克林美國機會基金	IFU01	5
Manulife Inv FSSA Asian Equity Plus Fund	宏利智富首域盈信亞洲股本優點基金	IAH01	4
Manulife Inv Global Climate Action Fund	宏利智富環球氣候行動基金	IGC01	3
Manulife Inv Global Equity Fund	宏利智富環球股票基金	IIE01	4
Manulife Inv Global REIT Fund	宏利智富環球房地產投資信託產業基金	IGP01	4
Manulife Inv Global REIT Fund (dist) ^α	宏利智富環球房地產投資信託產業基金（支付派發） ^α	GGR01	4

[†] Definition of Risk Level: 5 – High; 4 – Medium to High; 3 – Medium; 2 – Low to Medium; 1 – Low. Description of the Manulife Risk Meter is attached.
風險級別定義：5 - 高；4 - 中至高；3 - 中；2 - 低至中；1 - 低。有關宏利風險指標，請參見附頁。

⁺ Please refer to the section 4 Operations Specific to the Distribution of Dividends under General Information on Investment Choices of the Principal Brochure - Investment Choice Brochure for details on the operations specific to the Payout Distribution Investment Choices.
有關支付派發投資選項具體運作詳情，請參閱產品銷售說明書 - 投資選項手冊內投資選項一般資料下第四節「股息派發的具體運作」。

^α Please refer to the Annex 5 – Operations Specific to the Payout Distribution Investment Choices of the Principal Brochure – Investment Choice Brochure for details on the operations specific to the Payout Distribution Investment Choices.
有關支付派發投資選項具體運作詳情，請參閱產品銷售說明書 - 投資選項手冊附錄5 - 支付派發投資選項的具體運作。

[^] This investment choice is not allowed for regular subscription and switching-in.
此投資選項並不接受定期認購及轉入。

^{^^} The investment choice is not allowed for new subscriptions (whether by way of lump-sum subscription or regular subscription) and/or switch-in.
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 / 或轉入。

^{***} The underlying fund corresponding to the investment choice is a standard variable net asset value money market fund under European Money Market Fund Regulation (EU) 2017/1131 but not a money market fund in Hong Kong.
此投資選項的相關基金是歐洲貨幣市場基金規例(EU) 2017/1131之下的標準可變資產淨值貨幣市場基金，但在香港並不是貨幣市場基金。

[®] 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.
此投資選項的相關基金為基金中之基金，主要投資於相關集體投資計劃（「集體投資計劃」）的投資組合。若相關基金投資於相關集體投資計劃，須涉及額外費用，包括此等相關集體投資計劃的服務機構所收取的費用及開支，以及相關基金於其贖回此等相關集體投資計劃時應付的費用。

^{®®®} This investment choice is not allowed for initial premium, top-up (whether by way of lump-sum top-up premium or regular top-up premium) and switch-in.
此投資選項不再接受首次保費，增額（無論是透過一筆過增額保費或定期增額保費）及轉入。

[○] The investment choice was renamed from Manulife Inv European Equity Fund to Manulife Inv Dynamic Leaders Fund on December 13, 2024.
投資選項名稱已於2024/12/13由宏利智富歐洲股票基金改為宏利智富領先動力基金。

[×] The investment choice was renamed from Manulife Capital Conservative Fund (dist) to Manulife MHK Stable Fund (dist) on March 28, 2025.
投資選項名稱已於2025/03/28由宏利資本穩健基金（支付派發）改為宏利MHK穩定基金（支付派發）。

^{**} The investment choice was renamed from Manulife Inv BlackRock Systematic Sustainable Global SmallCap Fund to Manulife Inv BlackRock Systematic Global SmallCap Fund on May 6, 2025.
投資選項名稱已於2025/05/06由宏利智富貝萊德系統分析可持續環球小型企業基金改為宏利智富貝萊德系統分析環球小型企業基金。

Warning 警告：Investment involves risks. Prices may go down as well as up. Past performance figures shown are not indicative of future performance. Please refer to the Principal Brochure for further details including the risk factors, charges and features of the product. 投資涉及風險，價格可跌亦可升，過往業績數據並非未來業績的指標。有關詳情包括風險因素、收費及產品特點，請參閱產品銷售說明書。

Please contact your Insurance Advisor or call our Customer Service Hotline at 2108 1110 to ascertain the latest available investment choices.
請聯絡閣下的保險顧問或致電宏利客戶服務熱線2108 1110查閱最新可供選擇的投資選項。

Manulife Investment Solutions 宏利智富錦囊 / Manulife Investment Plus 宏利投資計劃			
Name	名稱	Code 編號	Risk Level 風險級別†
Equity Focused	股票類別		
Manulife Inv Global Semiconductor Opportunities Fund ^β	宏利智富環球半導體機會基金 ^β	IUS01	5
Manulife Inv Hang Seng Index Fund	宏利智富恒生指數基金	IHI01	5
Manulife Inv Healthcare Fund	宏利智富康健護理基金	IHC01	4
Manulife Inv Hong Kong Equity Fund	宏利智富香港股票基金	IHE01	5
Manulife Inv India Equity Fund	宏利智富印度股票基金	IEQ01	5
Manulife Inv Invesco Asian Equity Fund	宏利智富景順亞洲動力基金	IIA01	4
Manulife Inv Invesco Japanese Equity Advantage Fund**	宏利智富景順日本股票優勢基金**	IIJ01	4
Manulife Inv Janus Henderson Global Technology Leaders Fund	宏利智富駿利亨德森環球科技領先基金	IHT01	4
Manulife Inv Janus Henderson Japanese Smaller Companies Fund	宏利智富駿利亨德森日本小型公司基金	IHS01	4
Manulife Inv Japan Equity Fund	宏利智富日本股票基金	IJE01	4
Manulife Inv JPMorgan ASEAN Fund	宏利智富摩根東協基金	IJA01	4
Manulife Inv JPMorgan China Pioneer A – Share Fund	宏利智富摩根中國先驅A股基金	IEA01	5
Manulife Inv JPMorgan Emerging Markets Opportunities Fund	宏利智富摩根環球新興市場機會基金	IJO01	4
Manulife Inv JPMorgan Korea Fund	宏利智富摩根南韓基金	IMK01	5
Manulife Inv Middle East and North Africa Equity Fund	宏利智富中東及北非股票基金	IMN01	4
Manulife Inv Ninety One Global Environment Fund	宏利智富晉達環球環境基金	IGE01	4
Manulife Inv Ninety One Global Gold Fund	宏利智富晉達環球黃金基金	IGG01	5
Manulife Inv Ninety One Global Natural Resources Fund	宏利智富晉達環球天然資源基金	IDR01	5
Manulife Inv Pictet Clean Energy Transition Fund	宏利智富百達環保能源基金	IPN01	5
Manulife Inv Pictet Global Thematic Opportunities Fund	宏利智富百達主題精選基金	IPG01	5
Manulife Inv Schroder Emerging Markets Fund	宏利智富施羅德新興市場基金	ISM01	4
Manulife Inv Schroder Global Sustainable Growth Fund	宏利智富施羅德環球持續增長基金	IZG01	4
Manulife Inv Schroder Hong Kong Equity Fund	宏利智富施羅德香港股票基金Manulife Inv	ISE01	5
Manulife Inv Sustainable Asia Equity Fund	宏利智富可持續亞洲股票基金	IPA01	4
Manulife Inv Taiwan Equity Fund	宏利智富台灣股票基金	ITW01	5
Manulife Inv Templeton Frontier Markets Fund	宏利智富鄧普頓前緣市場基金	IFM01	4
Manulife Inv UBS China Opportunity Fund^^	宏利智富瑞銀中國精選股票基金^^	IOE01	5
Manulife Inv UBS Emerging Markets Sustainable Leaders Fund	宏利智富瑞銀新興市場可持續領先股票基金	IUE01	4
Manulife Inv U.S. Bank Equity Fund	宏利智富美國銀行業股票基金	IBU01	5
Manulife Inv U.S. Equity Fund	宏利智富美國股票基金	INA01	5
Bond Focused	債券類別		
Manulife Inv AllianceBernstein American Income Fund (dist) ^α	宏利智富聯博美元收益基金（支付派發） ^α	GBI01	3
Manulife Inv Allianz Dynamic Asian High Yield Bond Fund (dist) ^α	宏利智富安聯動力亞洲高收益債券基金（支付派發） ^α	GAD01	4
Manulife Inv Amundi US Short Term Bond Fund (dist) ^α	宏利智富東方匯理美元短期債券基金（支付派發） ^α	GUS01	2
Manulife Inv Asia Total Return Fund	宏利智富亞洲總回報基金	ITR01	3
Manulife Inv Asia Total Return Fund (dist) ^α	宏利智富亞洲總回報基金（支付派發） ^α	GAR01	3
Manulife Inv Asian High Yield Fund (dist) ^α	宏利智富亞洲高收益基金（支付派發） ^α	GAY01	4
Manulife Inv Barings Developed and Emerging Markets High Yield Bond Fund (dist) ^α	宏利智富霸菱成熟及新興市場高收益債券基金（支付派發） ^α	GBD01	4
Manulife Inv Barings Global Senior Secured Bond Fund (dist) ^α	宏利智富霸菱環球高級抵押債券基金（支付派發） ^α	GSS01	4
Manulife Inv BlackRock Global Corporate Bond Fund	宏利智富貝萊德環球企業債券基金	IBG01	2
Manulife Inv BNP Paribas Emerging Bond Opportunities Fund (dist) ^{^^α}	宏利智富法巴新興市場智取債券基金（支付派發） ^{^^α}	GPA01	4
Manulife Inv BNP Paribas Sustainable Asian Cities Bond Fund^^	宏利智富法巴可持續亞洲城市債券基金^^	IPB01	3
Manulife Inv China Bond Fund^	宏利智富中國債券基金^	IRM01	3

† Definition of Risk Level: 5 – High; 4 – Medium to High; 3 – Medium; 2 – Low to Medium; 1 – Low. Description of the Manulife Risk Meter is attached.
風險級別定義：5 - 高；4 - 中至高；3 - 中；2 - 低至中；1 - 低。有關宏利風險指標，請參見附頁。

α Please refer to the Annex 5 – Operations Specific to the Payout Distribution Investment Choices of the Principal Brochure – Investment Choice Brochure for details on the operations specific to the Payout Distribution Investment Choices.
有關支付派發投資選項具體運作詳情，請參閱產品銷售說明書 - 投資選項手冊附錄5 - 支付派發投資選項的具體運作。

^ This investment choice is not allowed for regular subscription and switching-in.
此投資選項並不接受定期認購及轉入。

^^ The investment choice is not allowed for new subscriptions (whether by way of lump-sum subscription or regular subscription) and switch-in.
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。

** The investment choice was renamed from Manulife Inv Invesco Japanese Equity Core Fund to Manulife Inv Invesco Responsible Japanese Equity Value Discovery Fund on July 9, 2021 and from Manulife Inv Invesco Responsible Japanese Equity Value Discovery Fund to Manulife Inv Invesco Japanese Equity Advantage Fund on August 9, 2024 respectively.
投資選項名稱已分別於2021/07/09由宏利智富景順日本動力基金改為宏利智富景順日本股票探索價值社會責任基金及於2024/08/09由宏利智富景順日本股票探索價值社會責任基金改為宏利智富景順日本股票優勢基金。

β The investment choice was renamed from Manulife Inv US Small Cap Fund to Manulife Inv Global Semiconductor Opportunities Fund on February 17, 2025.
投資選項名稱已於2025/02/17由宏利智富美國小型公司基金改為宏利智富環球半導體機會基金。

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Manulife (International) Limited (Incorporated in Bermuda with limited liability)
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）
T36_MISO/MIPLUS/MIPLUS2/MSIP/Skyline (08/2025)

Manulife Investment Solutions 宏利智富錦囊 / Manulife Investment Plus 宏利投資計劃			
Name	名稱	Code 編號	Risk Level 風險級別†
Bond Focused	債券類別		
Manulife Inv Fidelity Asian High Yield Fund	宏利智富富達亞洲高收益基金	IHY01	4
Manulife Inv Fidelity China High Yield Fund (dist) ^α	宏利智富富達中國高收益基金（支付派發） ^α	GFH01	5
Manulife Inv Global Emerging Markets Debt Fund	宏利智富新興市場債券基金	IMD01	4
Manulife Inv International Bond Fund	宏利智富國際債券基金	IIB01	3
Manulife Inv Invesco Global High Yield Fund [§]	宏利智富景順環球高收益債券基金 [§]	IGI01	4
Manulife Inv JPMorgan Income Fund (dist) ^α	宏利智富摩根環球債券收益基金（支付派發） ^α	GIC01	3
Manulife Inv PIMCO GIS Emerging Markets Bond Fund (dist) ^{***α}	宏利智富 PIMCO GIS 新興市場債券基金（支付派發） ^{***α}	GPE01	5
Manulife Inv PIMCO GIS Global High Yield Bond Fund (dist) ^α	宏利智富 PIMCO GIS 環球高孳息債券基金（支付派發） ^α	GPY01	4
Manulife Inv PIMCO GIS Income Fund (dist) ^{***α}	宏利智富 PIMCO GIS 收益基金（支付派發） ^{***α}	GPI01	5
Manulife Inv Schroder Hong Kong Dollar Bond Fund	宏利智富施羅德港元債券基金	ISB01	2
Manulife Inv Sustainable Asia Bond Fund (dist) ^α	宏利智富可持續亞洲債券基金（支付派發） ^α	GST01	2
Manulife Inv Templeton Global Total Return Fund ^{***}	宏利智富鄧普頓環球總收益基金 ^{***}	ITG01	5
Manulife Inv Templeton Global Total Return Fund (dist) ^{***α}	宏利智富鄧普頓環球總收益基金（支付派發） ^{***α}	GTG01	5
Manulife Inv T. Rowe Price Diversified Income Bond Fund (dist) ^α	宏利智富普徠仕多元收益債券基金（支付派發） ^α	GTI01	2
Manulife Inv USD Income Fund	宏利智富美元入息基金	IUB01	2
Manulife Inv USD Income Fund (dist) ^α	宏利智富美元入息基金（支付派發） ^α	GUB01	2
Manulife Inv U.S. Special Opportunities Fund	宏利智富美國特別機會基金	ISU01	4
Manulife Inv UBS Euro High Yield Bond Fund	宏利智富瑞銀歐元高收益債券基金	IEY01	4
Manulife Inv Value Partners Greater China High Yield Income Fund (dist) ^α	宏利智富惠理大中華高收益債券基金（支付派發） ^α	GVP01	5
Others	其他類別		
Manulife Inv Allianz Asian Multi Income Plus Fund	宏利智富安聯亞洲多元入息基金	IAA01	3
Manulife Inv Allianz Income and Growth Fund	宏利智富安聯收益及增長基金	IAI01	4
Manulife Inv Allianz Income and Growth Fund (dist) ^α	宏利智富安聯收益及增長基金（支付派發） ^α	GAI01	4
Manulife Inv Amundi Real Assets Target Income Fund (dist) ^α	宏利智富東方匯理有型資產目標收益基金（支付派發） ^α	GRA01	3
Manulife Inv Asia Dynamic Income Fund (dist) ^α	宏利智富亞洲動力入息基金（支付派發） ^α	GDI01	3
Manulife Inv BlackRock Global Allocation Fund	宏利智富貝萊德環球資產配置基金	IGA01	3
Manulife Inv Diversified Real Asset Fund ^{@@}	宏利智富多元化實質資產基金 ^{@@}	IRF01	4
Manulife Inv Fidelity Global Multi Asset Income Fund	宏利智富富達環球多元收益基金	IMI01	3
Manulife Inv Fidelity Global Multi Asset Income Fund (dist) ^α	宏利智富富達環球多元收益基金（支付派發） ^α	GAG01	3
Manulife Inv First Sentier Asian Bridge Fund (dist) ^α	宏利智富首源亞洲鐵橋基金（支付派發） ^α	GFS01	3
Manulife Inv Franklin Income Fund (dist) ^{α^}	宏利智富蘭克林入息基金（支付派發） ^{α^}	GFK01	3
Manulife Inv Global Multi-Asset Diversified Income Fund (dist) ^α	宏利智富環球多元資產入息基金（支付派發） ^α	GAM01	3
Manulife Inv Global Dynamic Asset Allocation Fund (dist) ^α	宏利智富環球動態資產配置基金（支付派發） ^α	IDA01	3
Manulife Inv Greater Bay Area Growth and Income Fund (dist) ^α	宏利智富大灣區增長及收益基金（支付派發） ^α	GGB01	4
Manulife Inv Invesco Asia Asset Allocation Fund	宏利智富景順亞洲資產配置基金	IAB01	3
Manulife Inv JPMorgan Asia Pacific Income Fund (dist) ^α	宏利智富摩根亞太入息基金（支付派發） ^α	GJX01	3
Manulife Inv JPMorgan China Income Fund (dist) ^α	宏利智富摩根中國入息基金（支付派發） ^α	GJP01	4
Manulife Inv JPMorgan Multi Income Fund	宏利智富摩根全方位入息基金	IJM01	3
Manulife Inv JP Morgan Multi Income Fund (dist) ^α	宏利智富摩根全方位入息基金（支付派發） ^α	GJM01	3
Manulife Inv Preferred Securities Income Fund (dist) ^α	宏利智富優先證券收益基金（支付派發） ^α	GPS01	4
Manulife Inv Schroder Emerging Markets Multi-Asset Fund (dist) ^α	宏利智富施羅德新興市場股債基金（支付派發） ^α	GSA01	4
Manulife Inv Schroder Global Multi-Asset Income Fund	宏利智富施羅德環球股債收益基金	IGM01	3
Manulife Inv STARS Income and Growth Fund (dist) ^α	宏利智富 STARS 收益及增長基金（支付派發） ^α	GSG01	3
Manulife Inv UBS US Growth and Income Fund (dist) ^α	宏利智富瑞銀美國增長及收益基金（支付派發） ^α	GGF01	3

† Definition of Risk Level: 5 – High; 4 – Medium to High; 3 – Medium; 2 – Low to Medium; 1 – Low. Description of the Manulife Risk Meter is attached.
風險級別定義：5 - 高；4 - 中至高；3 - 中；2 - 低至中；1 - 低。有關宏利風險指標，請參見附頁。

α Please refer to the Annex 5 – Operations Specific to the Payout Distribution Investment Choices of the Principal Brochure – Investment Choice Brochure for details on the operations specific to the Payout Distribution Investment Choices.
有關支付派發投資選項具體運作詳情，請參閱產品銷售說明書 - 投資選項手冊附錄5 - 支付派發投資選項的具體運作。

^ This investment choice is not allowed for regular subscription and switching-in.
此投資選項並不接受定期認購及轉入。

*** 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.
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。

§ The investment choice was renamed from Manulife Inv Invesco Sustainable Global High Income Fund to Manulife Inv Invesco Global High Yield Fund on March 24, 2025. 投資選項名稱已於2025/03/24由宏利智富景順永續性環球高收益債券基金改為宏利智富景順環球高收益債券基金。

@@ The investment choice was renamed from Manulife Inv Global Resources Fund to Manulife Inv Diversified Real Asset Fund on June 13, 2025. 投資選項名稱已於2025/06/13由宏利智富環球資源基金改為宏利智富多元化實質資產基金。

Manulife Investment Solutions 宏利智富錦囊 / Manulife Investment Plus 宏利投資計劃			
Name	名稱	Code 編號	Risk Level 風險級別†
Liquidity Focused 流動資產類別			
Manulife Inv Amundi Cash Fund#	宏利智富東方匯理現金基金#	ICA01	1
Manulife Inv MHK Stable Fund (dist)***	宏利智富MHK穩定基金（支付派發）***	ICP01	1
Manulife Inv MHK Stable Fund	宏利智富MHK穩定基金	ISL01	1
Internally Managed 內部管理類別			
Manulife Inv Aggressive Portfolio△	宏利智富進取組合△	IAF01	4
Manulife Inv Balanced Portfolio△	宏利智富均衡組合△	IBP01	3
Manulife Inv Growth Portfolio△	宏利智富增長組合△	IGR01	4
Manulife Inv Stable Portfolio△	宏利智富平穩組合△	ISF01	3

Manulife Secure IncomePlus 宏利優裕錦囊			
Name	名稱	Code 編號	Risk Level 風險級別†
MSIP Aggressive Portfolio	宏利優裕進取組合	SAP01	4
MSIP Balanced Portfolio	宏利優裕均衡組合	SBP01	3
MSIP Growth Portfolio	宏利優裕增長組合	SGP01	4
Strategic Portfolio	策略組合	SSP01	4

Skyline 宏圖			
Name	名稱	Code 編號	Risk Level 風險級別†
Equity Focused 股票類別			
Manulife Global Fund – Dragon Growth Fund - Class AA (HKD)#	宏利環球基金－巨龍增長基金AA（港元）類別股份#	CSA01	5
Allianz Global Investors Fund – Allianz Hong Kong Equity	安聯環球投資基金－安聯香港股票基金	CSB02	5
BOCHK China Equity Fund	中銀香港中國股票基金	CSG07	5
Schroder International Selection Fund – Hong Kong Equity	施羅德環球基金系列－香港股票	CSC03	5
Bond Focused 債券類別			
BOCHK Hong Kong Dollar Income Fund#	中銀香港港元收入基金#	CSH08	2
Schroder International Selection Fund – Hong Kong Dollar Bond	施羅德環球基金系列－港元債券	CSD04	2

† Definition of Risk Level: 5 – High; 4 – Medium to High; 3 – Medium; 2 – Low to Medium; 1 – Low. Description of the Manulife Risk Meter is attached.
風險級別定義：5 - 高；4 - 中至高；3 - 中；2 - 低至中；1 - 低。有關宏利風險指標，請參見附頁。

The underlying fund corresponding to the investment choice is not a money market fund in Hong Kong.
此投資選項的相關基金在香港不是貨幣市場基金。

µ Please refer to the section 4 Operations Specific to the Distribution of Dividends under General Information on Investment Choices of the Principal Brochure – Investment Choice Brochure for details on the operations specific to the distribution of dividends of the underlying funds corresponding to the investment choices.
有關此投資選項的相應相關基金派發股息之具體運作詳情，請參閱產品銷售說明書 - 投資選項手冊內投資選項的一般資料下第四節「派發股息之具體運作」。

△ This investment choice is not allowed for new subscription, regular subscription, auto regular switching and switch-in if you do not have any unit holdings in such investment choice on or after February 3, 2016. If you have arranged regular subscription to such investment choice but your holdings are reduced to zero on or after February 3, 2016, your future subscription will be automatically allocated to Manulife Inv Amundi Cash Fund (previously named Manulife Inv Cash Fund).
倘若閣下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、定期自動轉換及轉換至此投資選項。若閣下已安排定期進行認購此投資選項，而當閣下所持有此投資選項的單位數量於二零一六年二月三日或以後遞減至零，此投資選項之新認購將會自動被分配至宏利智富東方匯理現金基金（前稱宏利智富現金基金）。

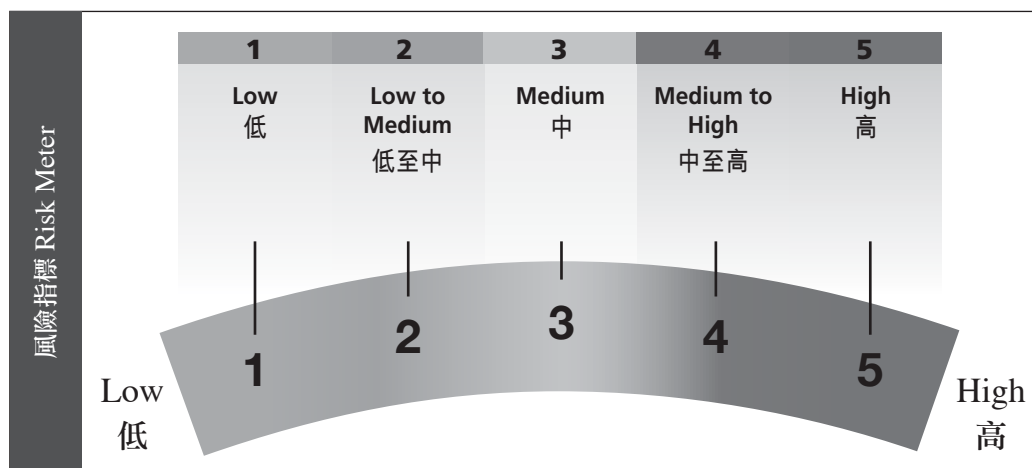
*** The investment choice is not allowed for new subscriptions (whether by way of lump-sum subscription or regular subscription) and/or switch-in.
此投資選項不可再作新認購（無論是透過整筆認購或定期認購）及 / 或轉入。

* The investment choice was renamed from Manulife Inv Capital Conservative Fund (dist) to Manulife Inv MHK Stable Fund (dist) on March 28, 2025.
投資選項名稱已於2025/03/28由宏利智富資本穩健基金（支付派發）改為宏利智富MHK穩定基金（支付派發）。

Description of the Manulife Risk Meter

The risk level is represented by the Manulife Risk Meter, a 5-level risk continuum from 1 to 5, which signifies the risk profile of the investment choice. The more sensitive an investment choice is to the change of market conditions, the more volatile it is and therefore the higher its risk level is indicated by the Manulife Risk Meter. Likewise, an investment choice less sensitive to market condition changes has lower volatility and is therefore regarded as bearing lower risk on the Manulife Risk Meter.

Each risk level reflects the corresponding risk profile as follows:



Remarks:

The 5 risk levels in the Manulife Risk Meter are determined on the basis of a number of factors relating to the underlying investments of investment choices, including the types of asset classes and their respective target weightings, the breadth and geography of diversification, the historical volatility and capitalisation of the relevant markets, investment strategy and the presence of any guaranteed investment returns.

Please note that the volatility and the risk level of an investment choice may change over time and the future market volatility may not follow the historical volatility. The composition of the underlying investments of each investment choice may be different from that of the referenced market index. The Manulife Risk Meter and the risk level of each investment choice will at least be reviewed quarterly.

While an investment choice of a higher risk level may be more volatile, the lowest risk level does not mean risk-free.

有關宏利風險指標

風險水平由一個具有五個級別的宏利風險指標表示，以表示投資選項的風險程度。當宏利風險指標內所標示的風險級別愈高，就代表該投資選項對市場狀況的轉變愈敏感，波幅愈大；相反，當宏利風險指標內所標示的風險級別愈低，該投資選項對市場狀況的轉變愈不敏感，波幅愈小。

每個風險級別反映對應的風險程度如下：

註解：

宏利風險指標內五個風險級別的釐定，乃基於多項因素，包括投資選項旗下資產類別及其相應的目標比重，投資項目的覆蓋範圍及地域分布、有關市場過往的波幅及資本總額、投資策略和投資選項有否提供回報保證。

請注意投資選項的波幅及風險級別或會因時不同，將來波幅未必跟隨過往幅度。每隻投資選項的旗下實際投資項目成分與相關市場指數或有不同。宏利風險指標及每隻投資選項的風險級別將會最少每季度檢討一次。

較高風險級別的投資選項之波幅可能較大，而最低風險級別並非代表沒有風險。

The risk level of each investment choice is assigned and regularly reviewed by Manulife (International) Limited (Incorporated in Bermuda with limited liability).

Information in this description of the Manulife Risk Meter and the risk level of each investment choice are for reference only and should not be regarded as investment advice on, an offer to sell, or a solicitation for an offer to purchase any financial products and services. Neither should such information be regarded as a substitute for professional advice.

The risk levels of the investment choices provided in this publication may be different from the risk ratings provided by the bank(s) or broker(s). Please refer to the relevant risk ratings provided by the bank(s) or broker(s) through which you take out the investment-linked assurance scheme(s).

每隻投資選項的風險級別由宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）釐定及定期檢討。

上述宏利風險指標之概述資料及每隻投資選項的風險級別只供參考，不應被視為投資意見、建議或游說買賣任何金融產品及服務。有關資料亦不應被視為代替任何專業的意見。本刊物所提供的投資選項的風險級別可能與銀行或經紀所提供的不同，請參考協助您購買投資相連壽險計劃的銀行或經紀所提供的有關風險評級。

Warning 警告： Investment involves risks. Investment choice prices may go down as well as up. Past performance figures shown are not indicative of future performance. Please refer to the offering document for further details including the risk factors, charges and features of the Plan.

投資涉及風險，投資選項價格可跌亦可升，過往業績數據並非未來業績的指標。有關詳情包括風險因素、收費及產品特點，請參閱銷售文件。

Issued by Manulife (International) Limited (Incorporated in Bermuda with limited liability).

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）刊發。