

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

November 13, 2021

**To Policyowners of Manulife Investment Plus (“MI Plus”) / Manulife Investment Solutions (“MISo”) /
Manulife Wealth Creator (“MWC”) / Alpha / Alpha Regular Investor (“ARI”) / Matrix
(each a “Plan” and collectively, the “Plans”)**

Various Changes of the Underlying Funds

We would like to notify you of the following changes with regard to the following underlying funds (each an “**Underlying Fund**” and collectively, the “**Underlying Funds**”) corresponding to the following investment choices under the Plans, following our receipt of the respective notices of the Underlying Funds.

Name of Plan	Name of Investment Choice	Name of Underlying Fund		Share Class of Underlying Fund
MI Plus, MISo and MWC	Manulife Inv Amundi Asia Equity Concentrated Fund	Amundi Funds - Asia Equity Concentrated		Class I2 USD (C)
Alpha, ARI and Matrix	MIL Amundi Asia Equity Concentrated Fund			
MI Plus and MISo	Manulife Inv Amundi Emerging Markets Equity Focus Fund	Amundi Funds – Emerging Markets Equity Focus	each an “ Amundi Underlying Fund ” and collectively, the “ Amundi Underlying Funds ”	Class A2 USD (C)
Alpha, ARI and Matrix	MIL Amundi Emerging Markets Equity Focus Fund			
MI Plus, MISo and MWC	Manulife Inv Middle East and North Africa Equity Fund	Amundi Funds – Equity MENA		Class A2 USD (C)
Alpha, ARI and Matrix	MIL Middle East and North Africa Fund			
MI Plus, MISo and MWC	Manulife Inv Amundi Cash Fund	Amundi Funds – Cash USD		Class A2 USD (C)
Alpha, ARI and Matrix	MIL Amundi Cash Fund			
MI Plus and MISo	Manulife Inv JPMorgan ASEAN Fund	JPMorgan ASEAN Fund		Class (acc) USD
Alpha, ARI and Matrix	MIL JPMorgan ASEAN Fund			
MI Plus and MISo	Manulife Inv JPMorgan China Income Fund (dist)	JPMorgan China Income Fund	each a “ JPMorgan Underlying Fund ” and collectively, the “ JPMorgan Underlying Funds ”	Class (mth) – USD
Alpha, ARI and Matrix	MIL JPMorgan China Income Fund			Class (acc)-USD
MI Plus and MISo	Manulife Inv JPMorgan Korea Fund	JPMorgan Korea Fund		Class (acc) USD
Alpha, ARI and Matrix	MIL JPMorgan Korea Fund			
MI Plus and MISo	Manulife Inv JPMorgan Multi Income Fund	JPMorgan Multi Income Fund		Class (acc) USD
	Manulife Inv JPMorgan Multi Income Fund (dist)			Class (mth) USD
Alpha, ARI and Matrix	MIL JPMorgan Multi Income Fund			Class (acc) USD

1. Changes to the Amundi Underlying Funds

According to the notice from Amundi Funds (the Amundi Underlying Funds being sub-funds of which) dated October 29, 2021, the following changes will be made to the prospectus of the respective Amundi Underlying Funds.

- a) Update to the disclosure of Amundi Funds – Cash USD to reflect that Amundi Funds – Cash USD is rated A/f S1 by Fitch, further to a rating solicited and financed by the investment manager of Amundi Funds – Cash USD.
- b) Update to the list of board of directors of the management company of the Amundi Underlying Funds and the lists of conducting officers of Amundi Funds and its management company.
- c) Update to the disclosures associated with investment made through the Qualified Foreign Investor regime.
- d) Other miscellaneous clarifications and updates.

Except as otherwise mentioned above, the changes to the Amundi Underlying Funds as mentioned above will not have any impact on the features and risks applicable to the Amundi Underlying Funds, and will not lead to any changes in the operation and/or manner in which the Amundi Underlying Funds are being managed or other effects on existing investors of the Amundi Underlying Funds. There will be no change in the fee structure and fee level of the Amundi Underlying Funds and cost in managing the Amundi Underlying Funds following the implementation of the changes. It is not expected that the changes will materially prejudice the rights and interests of shareholders of the Amundi Underlying Funds.

The costs and expenses associated with the changes as mentioned above will be borne by the management company of the Amundi Underlying Funds.

2. Changes to the JPMorgan Underlying Funds

According to the notice from JPMorgan Funds (Unit Trust Range) (the JPMorgan Underlying Funds being funds under which) dated November 8, 2021, the following changes will be made to the respective JPMorgan Underlying Funds.

- a) *JPMorgan China Income Fund - Merger of the Small and Medium Enterprise (SME) Board of the Shenzhen Stock Exchange into the main board of the Shenzhen Stock Exchange*

The investment policy of the JPMorgan Underlying Fund and the relevant risk disclosures in the offering documents of the JPMorgan Underlying Fund have been amended to reflect the merger of the Small and Medium Enterprise (SME) Board of the Shenzhen Stock Exchange into the main board of the Shenzhen Stock Exchange.

- b) *Clarification to the investment policy of JPMorgan China Income Fund*

The investment policy of JPMorgan Underlying Fund in its offering documents has been amended to clarify that the JPMorgan Underlying Fund's investment through the Qualified Foreign Investors status of its investment manager and the CIBM Initiative¹ will be less than 70% of its total net asset value.

- c) *Enhancement of disclosures in the offering documents of the JPMorgan Underlying Funds*

Other enhancement of disclosures and miscellaneous amendments have been made in the offering documents of the JPMorgan Underlying Funds, including update of the list of directors of the manager of the JPMorgan Underlying Funds, risk disclosures, classes of units, etc.

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

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

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

¹ In February 2016, the People's Bank of China announced the opening-up of the China Interbank Bond Market to a wider group of eligible foreign institutional investors free of quota restriction (the "CIBM Initiative").