

**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 ManuSelect Investment Protector (“MIP”) / Flexible Investment Protector (“FIP”)
(each a “Plan” and collectively, the “Plans”)**

Various Changes of the Underlying Funds

We would like to notify you of the following changes with regard to the following underlying funds (each an “**Underlying Fund**” and collectively, the “**Underlying Funds**”) corresponding to the following investment choices under the Plans, following our receipt of the notice of Amundi Funds (the Underlying Funds being sub-funds of which) dated October 29, 2021.

Name of Plan	Name of Investment Choice	Name of Underlying Fund	Share Class of Underlying Fund
MIP	ManuSelect Amundi Asia Equity Concentrated Fund	Amundi Funds - Asia Equity Concentrated	Class I2 USD (C)
FIP	Asia Equity Concentrated Fund		
MIP	Cash Fund	Amundi Funds – Cash USD	Class A2 USD (C)
FIP	Cash Fund		

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

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

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

If you have any enquiry, please do not hesitate to contact your Manulife Insurance Advisor or call our Customer Service Hotline at (852) 2510 3941 during office hours: 9:00am - 6:00pm, Monday to Friday.

Customer Services
Individual Financial Products
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