

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

January 18, 2023

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

Various Changes of the Underlying Funds

We would like to notify you of the following changes with regard to the following underlying funds (each an “**Underlying Fund**” and collectively, the “**Underlying Funds**”) corresponding to the following investment choices (each an “**Investment Choice**” and collectively, the “**Investment Choices**”) under the Plans, following our receipt of the shareholder notice of Manulife Global Fund (the Underlying Funds being sub-funds of which) dated December 28, 2022 (the “**Shareholder Notice**”).

Name of Plan	Name of Investment Choice	Name of Underlying Fund	Share Class of Underlying Fund
MI Plus and MISo	Manulife Inv Asia Pacific REIT Fund (dist)	Manulife Global Fund – Asia Pacific REIT Fund	Class AA (USD) MDIST (G)
Alpha, ARI and Matrix	MIL Asia Pacific REIT Fund		Class AA
MI Plus and MISo	Manulife Inv Asia Total Return Fund	Manulife Global Fund – Asia Total Return Fund	Class AA Inc
	Manulife Inv Asia Total Return Fund (dist)		
Alpha, ARI and Matrix	MIL Asia Total Return Fund		
MI Plus, MISo and MWC	Manulife Inv Asian Small Cap Fund	Manulife Global Fund – Asian Small Cap Equity Fund	Class AA
Alpha, ARI and Matrix	MIL Asian Small Cap Fund		
MIP	ManuSelect Asian Small Cap Fund		
MI Plus, MISo and MWC	Manulife Inv China Value Fund	Manulife Global Fund – China Value Fund	Class AA
Alpha, ARI and Matrix	MIL China Fund		
MIP	ManuSelect China Fund		
FIP	China Value Fund		
MI Plus, MISo and MWC	Manulife Inv Hong Kong Equity Fund	Manulife Global Fund – Dragon Growth Fund	Class AA
Alpha, ARI and Matrix	MIL Hong Kong Fund		
MIP	ManuSelect Hong Kong Fund		
FIP	Dragon Growth Fund		
Skyline	Manulife Global Fund – Dragon Growth Fund – Class AA (HKD)		Class AA (HKD)
MI Plus, MISo and MWC	Manulife Inv Emerging Eastern Europe Fund	Manulife Global Fund – Emerging Eastern Europe Fund	Class AA
Alpha, ARI and Matrix	MIL Eastern European Fund		
MIP	ManuSelect Eastern European Fund		
FIP	Emerging Eastern European Fund		

Name of Plan	Name of Investment Choice	Name of Underlying Fund	Share Class of Underlying Fund
MI Plus, MISo and MWC	Manulife Inv European Equity Fund	Manulife Global Fund – European Growth Fund	Class AA
Alpha, ARI and Matrix	MIL European Fund		
MIP	ManuSelect European Fund		
FIP	European Growth Fund		
MI Plus, MISo and MWC	Manulife Inv Global Equity Fund	Manulife Global Fund – Global Equity Fund	Class AA
Alpha, ARI and Matrix	MIL Global Equity Fund		
FIP	Global Equity Fund		
MI Plus and MISo	Manulife Inv Global Multi-Asset Diversified Income Fund (dist)	Manulife Global Fund – Global Multi-Asset Diversified Income Fund	Class AA (USD) MDIST (G)
Alpha, ARI and Matrix	MIL Global Multi-Asset Diversified Income Fund		Class AA
MI Plus and MISo	Manulife Inv Global REIT Fund	Manulife Global Fund – Global REIT Fund	Class AA
	Manulife Inv Global REIT Fund (dist)		Class AA (USD) MDIST (G)
Alpha, ARI and Matrix	MIL Global REIT Fund		Class AA
MI Plus, MISo and MWC	Manulife Inv Global Resources Fund	Manulife Global Fund – Global Resources Fund	Class AA
Alpha, ARI and Matrix	MIL Global Resources Fund		
MIP	ManuSelect Global Resources Fund		
MI Plus, MISo and MWC	Manulife Inv Healthcare Fund	Manulife Global Fund - Healthcare Fund	Class AA
Alpha, ARI and Matrix	MIL Healthcare Fund		
MIP	ManuSelect Healthcare Fund		
MI Plus, MISo and MWC	Manulife Inv India Equity Fund	Manulife Global Fund – India Equity Fund	Class AA
Alpha, ARI and Matrix	MIL India Fund		
MIP	ManuSelect India Fund		
FIP	India Equity Fund		
MI Plus, MISo and MWC	Manulife Inv Japan Equity Fund	Manulife Global Fund – Japan Equity Fund	Class AA
Alpha, ARI and Matrix	MIL Japan Fund		
MIP	ManuSelect Japan Fund		
FIP	Japan Equity Fund		
MI Plus and MISo	Manulife Inv Preferred Securities Income Fund (dist)	Manulife Global Fund – Preferred Securities Income Fund	Class AA (USD) MDIST (G)
Alpha, ARI and Matrix	MIL Preferred Securities Income Fund		Class AA
MI Plus and MISo	Manulife Inv Sustainable Asia Bond Fund (dist)	Manulife Global Fund – Sustainable Asia Bond Fund	Class AA (USD) MDIST (G)
Alpha, ARI and Matrix	MIL Sustainable Asia Bond Fund		Class AA Acc

Name of Plan	Name of Investment Choice	Name of Underlying Fund	Share Class of Underlying Fund
MI Plus, MISo and MWC	Manulife Inv Sustainable Asia Equity Fund	Manulife Global Fund – Sustainable Asia Equity Fund	Class AA
Alpha, ARI and Matrix	MIL Sustainable Asia Equity Fund		
MIP	ManuSelect Sustainable Asia Equity Fund		
FIP	Sustainable Asia Equity Fund		
MI Plus, MISo and MWC	Manulife Inv Taiwan Equity Fund	Manulife Global Fund – Taiwan Equity Fund	Class AA
Alpha, ARI and Matrix	MIL Taiwan Fund		
MI Plus and MISo	Manulife Inv U.S. Bond Fund	Manulife Global Fund – U.S. Bond Fund	Class AA
Alpha, ARI and Matrix	MIL U.S. Bond Fund		
MI Plus, MISo and MWC	Manulife Inv U.S. Equity Fund	Manulife Global Fund – U.S. Equity Fund	Class AA
Alpha, ARI and Matrix	MIL U.S. Equity Fund		
MIP	ManuSelect U.S. Equity Fund		
FIP	U.S. Equity Fund		
MI Plus, MISo and MWC	Manulife Inv US Small Cap Fund	Manulife Global Fund – U.S. Small Cap Equity Fund	Class AA
Alpha, ARI and Matrix	MIL US Small Cap Fund		
MIP	ManuSelect US Small Cap Fund		
MI Plus and MISo	Manulife Inv U.S. Special Opportunities Fund	Manulife Global Fund – U.S. Special Opportunities Fund	Class AA
Alpha, ARI and Matrix	MIL U.S. Special Opportunities Fund		

Unless otherwise specified below, the following changes are reflected in the revised prospectus of Manulife Global Fund (the “**Prospectus**”) (and where applicable and for Hong Kong shareholders of the Underlying Funds only, the revised Hong Kong covering document of the Underlying Funds (the “**Hong Kong Covering Document**”) dated December 2022.

The board of directors of Manulife Global Fund (the “**Directors**” or the “**Board**”) has decided that it is appropriate to implement the following changes with respect to Manulife Global Fund with effect from December 28, 2022 (the “**Effective Date**”) (unless otherwise specified below):

1. European Union (“EU”) Sustainable Finance Disclosure Regulation (“SFDR”) – further regulatory disclosure requirements for Manulife Global Fund – Sustainable Asia Equity Fund and Manulife Global Fund – Sustainable Asia Bond Fund

In March 2021, the Regulation (EU) 2019/2088 of 27 November 2019 on sustainability-related disclosures in the financial services sector came into force, which stipulated that the Prospectus must include prescript and standardised sustainability-related disclosures in order to provide further information for investors on how sustainability risks are considered in the investment decisions, and the likely impact on investment returns.

Manulife Global Fund first introduced these disclosures into its Prospectus in 2021, however the SFDR disclosure requirements have evolved over time as the EU continues to issue further guidance on their expectations in relation thereto.

In addition to SFDR, investors should note that there are also further disclosure requirements concerning the Regulation (EU) 2020/852 of 18 June 2020 on the establishment of a framework to facilitate sustainable investments amending Regulation (EU) 2019/2088 (the “**Taxonomy Regulation**”), which sets out an EU-wide framework (a classification system known as “**taxonomy**”) according to which investors and businesses can assess whether certain economic activities are sustainable from an environmental / climate perspective. The first set of disclosure requirements relating to the Taxonomy Regulation came into effect on January 1, 2022.

In response to the evolving SFDR and Taxonomy Regulation level 1 and level 2 disclosure requirements, Manulife Global Fund has updated the existing disclosures in the revised Prospectus pursuant to the Commission Delegated Regulation (EU) 2022/1288 of 6 April 2022 (Regulatory Technical Standards (RTS) under the SFDR, the “**SFDR RTS**”) to:

- further update the wording of the risk factor headed “Sustainable Investing Risk” in the “Specific Risk Factors” section of Appendix I (“Information on the Sub-Funds”) relating to the Underlying Funds;
- further update the relevant disclosures under the “Sustainability Disclosures” section of Appendix I (“Information on the Sub-Funds”), in particular the sub-sections relating to the “Likely impacts of sustainability risks on each Sub-Fund” and the “Adverse sustainability impacts”; and
- replace the relevant disclosures under the “Environmental and/or Social Characteristics” section in relation to the Underlying Funds in Appendix I (“Information on the Sub-Funds”) with the revised disclosures based on the templates pursuant to the SFDR RTS for the Underlying funds, each being an Article 8 SFDR fund.

2. Other Miscellaneous Changes

The revised Prospectus (and where applicable, the Hong Kong Covering Document) has also been updated to reflect other general miscellaneous, administrative and merely editorial and/or clarificatory updates.

Please refer to the Shareholder Notice and the 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), (852) 2510 3941 (in relation to ARI, Alpha, Matrix, MIP and FIP) and (852) 2108 1111 (in relation to Skyline) in Hong Kong or (853) 8398 0383 in Macau during office hours: 9:00am - 6:00pm, Monday to Friday.

Customer Services

Individual Financial Products

Manulife (International) Limited

Incorporated in Bermuda with limited liability