



Manulife (Singapore) Pte. Ltd.
(Reg. No. 198002116D)
51 Bras Basah Road #09-00
Manulife Centre
Singapore 189554

31 May 2018

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Reference: ML010718A

Dear Customer,

Notice of fund changes

Thank you for choosing Manulife as your preferred financial partner. We are writing to inform you about changes to the following Investment Linked Policy Sub-Fund(s) managed by Aberdeen Asset Management Asia Limited

- Manulife Global Emerging Markets Fund
- Manulife India Equity Fund

Please refer to the enclosed document for more information on the changes.

To remain invested in the Fund(s), no further action is required from you. However, if you would like to make changes to your investments, the following options are available:

- 1) Perform a fund switch and premium redirection
You may switch your units to any other applicable funds of your choice, without any charge. If you are investing through a regular-premium plan, you will also need to provide us with instructions to redirect your future premiums.
- 2) Redeem your units in the Fund(s)
You may also choose to redeem your units in the Fund(s) at any time. **Please note that when redeeming your units, surrender charges may apply, depending on the policy's terms and conditions.**

If your policy has not been issued, you may make the above changes once your policy is in force.

If you need any assistance, please contact your Financial Consultant or call us at 6833-8188 from Mondays to Fridays, 9am to 6pm, excluding public holidays.

Thank you for your continued support and we look forward to serving you in the years ahead.

Yours faithfully,

Matthew Hoover
Acting Chief Product Officer
Manulife Singapore

Encl.

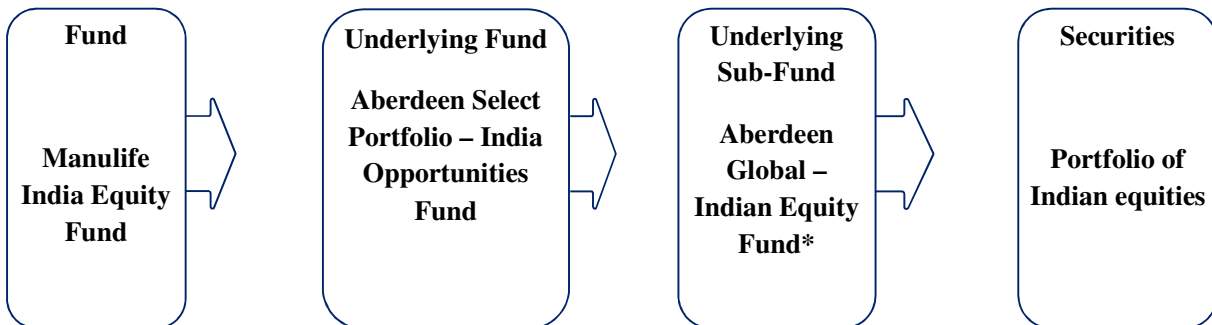
cc: <Agent Title> <Agent Name> <Rep No> < HP> <Agent Branch Name>

Changes to the Manulife Global Emerging Markets Fund and Manulife India Equity Fund

Both Manulife Global Emerging Markets Fund and Manulife India Equity Fund are Investment Linked Policy Sub-Funds (“Funds”) which feed into the Underlying Funds (“Underlying Funds”).

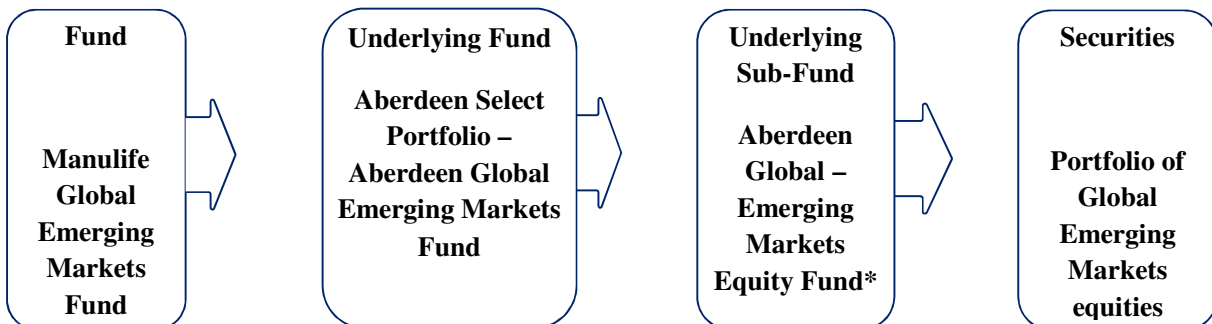
The Underlying Funds in turn feed into a sub-fund (“Underlying Sub-Fund”) of Aberdeen Global (“Underlying Umbrella Fund”).

Manulife India Equity Fund



***Aberdeen Global – Indian Equity Fund” is a sub-fund of Aberdeen Global*

Manulife Global Emerging Markets Fund



***Aberdeen Global – Emerging Markets Equity Fund” is a sub-fund of Aberdeen Global*

Currently, Aberdeen Global Services S.A., the management company of the Underlying Umbrella Fund (the “Management Company”), delegates the investment management functions of its sub-funds to Aberdeen Standard Investments (Hong Kong) Limited (the “Investment Manager”).

Effective from 1 July 2018, Aberdeen Asset Managers Limited will be appointed as the new Investment Manager, who will delegate certain of its functions to Aberdeen Asset Management Asia Limited (the “Sub-Investment Manager”). Please refer to the Appendix for the summary of changes of the delegation arrangements for the Underlying Sub-Funds.

The Board of Directors of the Underlying Umbrella Fund is of the opinion that the new structure will be for the benefit of shareholders of the Underlying Umbrella Fund as it will help reduce the complexity and inefficiencies of the current investment structure.

Frequently Asked Questions

Q1) What is the reason for this change?

The Board of Directors of the Underlying Umbrella Fund is of the opinion that the new structure will be for the benefit of shareholders of the Underlying Umbrella Fund as it will help reduce the complexity and inefficiencies of the current investment structure.

Q2) Are there any changes to the risk profile of the Funds?

No, there are no changes to the risk profile of the Fund as a result of the changes mentioned.

Q3) When will the change take effect?

The change will take effect on 1 July 2018.

Q4) What do I have to do if I wish to switch to other applicable funds?

To perform a fund switch, please send us your completed *Fund Switch / Premium Redirection / Auto-Rebalancing Form*. If you are holding a regular-premium plan, you will also need to provide us with instructions to redirect your future premiums to the newly selected fund(s). You may download the form at: manulife.com.sg/pdfs/PS_Fund_Switch_Premium_Redirection.pdf

You can find out the list of applicable funds available to your policy at: manulife.com.sg/pdfs/PS_List_of_Investment_Funds.pdf

If your policy is under the Central Provident Fund Investment Scheme (CPFIS), you may switch to any other applicable CPFIS List A Fund that is included in the same scheme as your current Fund, i.e. CPFIS-Ordinary Account or CPFIS-Special Account.

If you have an account registered with our customer website, you can also log in at manulife.com.sg/mymanulife to perform the fund switch or premium redirection.

Q5) What do I have to do if I wish to redeem my units in the Fund?

You may redeem your units in the Fund by sending us a completed *Surrender / Withdrawal Form*, which you can download at manulife.com.sg/pdfs/PS_Withdrawal_Surrender.pdf

Q6) Are there any charges / fees involved if I decide to switch or redeem my units in the Fund?

There will be no charges incurred for the switching of funds. However, please note that when redeeming your units, surrender charges may apply, depending on the policy's terms and conditions. The policy's terms and conditions can be found in your policy contract.

Q7) How can I submit my fund switch / premium redirection request?

Please mail the completed form to us at: 51 Bras Basah Road, #09-00, Manulife Centre, Singapore 189554. You may also email the documents to us at fundswitch@manulife.com or fax them to us at 6732-2714.

You will need to have a valid Customer Knowledge Assessment (CKA) before making a fund switch and premium redirection. Please contact your Financial Consultant if you do not have a valid CKA.



Appendix: Summary of Changes

			Current Structure			New Structure Effective 1 July 2018		
The Fund	The Underlying Fund	The Underlying Sub-Fund	Management Company of the Underlying Sub-Fund	Investment Manager of the Underlying Sub-Fund	Investment Adviser of the Underlying Sub-Fund	Management Company of the Underlying Sub-Fund	Investment Manager of the Underlying Sub-Fund	Sub-Investment managers of the Underlying Sub-Fund
Manulife India Equity Fund	Aberdeen India Opportunities Fund	Aberdeen Global – Indian Equity Fund	Aberdeen Global Services S.A.	Aberdeen Standard Investments (Hong Kong) Limited	Aberdeen Asset Management Asia Limited	Aberdeen Global Services S.A.	Aberdeen Asset Managers Limited	Aberdeen Asset Management Asia Limited
Manulife Global Emerging Markets Fund	Aberdeen Global Emerging Markets Fund	Aberdeen Global – Emerging Markets Equity Fund	Aberdeen Global Services S.A.	Aberdeen Standard Investments (Hong Kong) Limited	Aberdeen Asset Management Asia Limited, and Aberdeen Asset Management Asia Limited	Aberdeen Global Services S.A.	Aberdeen Asset Managers Limited	Aberdeen Asset Management Asia Limited