

16 November 2017

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Reference: ML18122017A

Dear Customer,

**Notice of changes to India Equity Fund**

Thank you for choosing Manulife as your preferred financial partner. We are writing to inform you about a change to the India Equity Fund, the ILP Sub-Fund ("Fund") managed by Aberdeen Asset Management Asia Limited.

This Fund invests all or most of its assets into the Aberdeen Select Portfolio - Aberdeen India Opportunities Fund ("Underlying Fund"), a Singapore-authorized unit trust that aims to achieve long-term capital growth by investing in the Aberdeen Global – Indian Equity Fund ("Underlying Sub-Fund"), which invests in a portfolio of Indian equities.

Aberdeen Global, the umbrella fund of the Underlying Sub-Fund, utilised a wholly-owned Mauritian subsidiary to hold all of the Underlying Sub-Fund's investments. The board of directors of Aberdeen Global has now proposed to merge this subsidiary into the Underlying Sub-Fund with effect from 18 December 2017.

**To remain invested in this Fund, 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  
You may also choose to redeem your units in the Fund at any time. **Please note that when redeeming your units in a fund, 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.

You may find more information on the changes and options available to you in the enclosed *Frequently Asked Questions*. 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,



Carlos Vazquez  
Chief Product Officer

Encl.

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

## Frequently Asked Questions

### Q1) What is the reason for this change?

The board of directors of Aberdeen Global came to the conclusion that a transition to a direct investment model for investment in Indian securities would benefit investors in terms of cost and risk reduction. By transitioning to a direct investment model and removing the subsidiary structure, the complexity of the investment structure will be reduced and cost reduction can be achieved.

An extraordinary general meeting of the shareholders of Aberdeen Global has approved the Merger.

The Articles of Merger, which have been drawn up by the board of directors of the subsidiary and Aberdeen Global, were published in the RESA (*Recueil Electronique des Sociétés et Associations*) of Luxembourg on 31 October 2017.

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

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 18 December 2017.

### Q4) What must I do to remain invested in the Fund?

No action is required if you wish to remain invested in the Fund.

### Q5) What options do I have if I do not wish to remain invested in the Fund?

If your policy is active, you may choose to switch to any other applicable funds or redeem your units in the Fund. If your policy has not been issued, you may do so once your policy is in force.

### Q5) 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](http://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](http://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 funds that are included in the same scheme as the 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](http://manulife.com.sg/mymanulife) to perform the fund switch or premium redirection.

### Q6) 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](http://manulife.com.sg/pdfs/PS_Withdrawal_Surrender.pdf)

### Q7) 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 in a fund, surrender charges may apply, depending on the policy's terms and conditions. The policy's terms and conditions are found in your policy contract.

**Q8) 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](mailto: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.