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A Manulife Company
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11 October 2017

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For enquiries, please contact our
Client Services Officers.
Tel: 6833-8188 Fax: 6235-3927
E-mail: service@manulife.com
Service hours: 9am – 6pm, Mon - Fri

Dear Customer,

Notice of Changes to ILP Sub-Funds

Thank you for choosing Manulife as your preferred financial partner. We are writing to inform you about changes to two of our funds, the Golden Regional China Fund and John Hancock Greater China Fund (each an “ILP Sub-Fund”, collectively the “ILP Sub-Funds”), which will take effect on or around 14 November 2017, or on another date that we may advise (“Effective Date”).

The ILP Sub-Funds currently feed into the Deutsche China Equity Fund (“Underlying Fund”), which is managed by Deutsche Asset Management (Asia) Limited. With effect from 15 November 2017, Deutsche China Equity Fund will cease to be included under the Central Provident Fund Investment Scheme (“CPFIS”).

For the ILP Sub-Funds to remain under the CPFIS, the ILP Sub-Funds will require a change of Underlying Fund. As such, the Underlying Fund will be replaced by BlackRock Global Funds – China Fund from the Effective Date and the ILP Sub-Funds will be managed by BlackRock (Luxembourg) S.A..

For more information on the changes to the ILP Sub-Funds, please refer to the enclosed Appendices

All fees and charges for the ILP Sub-Funds will remain the same. **To remain invested in the ILP Sub-Funds, no further action is required from you.** However, if you would like to make changes to your investments, the following options are available:

- 1) Performing 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) Redeeming your units in the ILP Sub-Funds
You may also choose to redeem your units in the ILP Sub-Funds at any time.

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.

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. <Rep No>) (HP: < HP>), <Agent Branch Name>

Frequently Asked Questions

Q1) Why is there a need to change the Underlying Fund?

As the Underlying Fund will cease to be included under the CPFIS, the ILP Sub-Funds will require a change of Underlying Fund to remain under the CPFIS. In addition, we believe that this change will provide a stronger investment proposition to our investors based on the investment strategy and approach of the new Fund Manager and the new Underlying Fund.

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

No, there are no changes to the risk profile of the ILP Sub-Funds due to the changes mentioned.

Q3) When will the change take effect?

The change will take effect on 14 November 2017, or on another date which we may advise.

Q4) What must I do to remain invested in the ILP Sub-Funds?

No action is required if you wish to remain invested in the ILP Sub-Funds.

Q5) What options do I have if I do not wish to remain invested in the ILP Sub-Funds?

You may choose to switch to any other Manulife funds or redeem your units in the ILP Sub-Funds.

Q6) 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 Manulife funds on the CPF ILP List A that are included in the same scheme as your current ILP Sub-Funds, 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. Please note that you will need to have a valid Customer Knowledge Assessment (CKA) before making a fund switch and premium redirection. Please approach your Financial Consultant if you do not have a valid CKA.

Q7) When must I provide instructions to Manulife for the fund switch and redirection of premiums?

To perform the fund switch and redirection of premiums before the change takes effect, please provide us with your instructions and other required documents (if any) no later than **10 November 2017, 3pm**. Please note that you will need to have a valid Customer Knowledge Assessment (CKA) before making a fund switch and premium redirection.

Q8) What do I have to do if I wish to redeem my units in the ILP Sub-Funds?

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

Q9) Are there any charges/fees involved if I decide to switch or redeem my units in the ILP Sub-Funds?

There will not be any charges incurred for switching to another Manulife fund. However, please note that when redeeming your units in an ILP Sub-Fund, surrender charges may apply, subject to the policy's terms and conditions.

Q10) 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.

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

Appendix – Changes to the ILP Sub-Funds

	Current Structure	New Structure
ILP Fund Manager	Deutsche Asset Management (Asia) Limited	BlackRock (Luxembourg) S.A.
Underlying Fund	Deutsche China Equity Fund	BlackRock Global Funds – China Fund
Investment objective of the Underlying Fund	The investment objective of the Underlying Fund is to achieve capital appreciation in the medium to long term by investing in a diversified portfolio of equity and equity-related securities (including preferred stock, warrants and convertible securities) (i) issued by entities listed or to be listed on the recognised stock exchanges of China, including Hong Kong; (ii) of entities domiciled or organised under the laws of China; and/or (iii) of entities (whether domiciled or organised in China or elsewhere) which, in the opinion of the Managers, have significant assets, business, production activities, trading or other business interests in China.	The Underlying Fund seeks to maximise total return. The Fund invests at least 70% of its total assets in the equity securities of companies domiciled in, or exercising the predominant part of their economic activity in, the People's Republic of China.
Benchmark	MSCI China Total Return Index	MSCI China 10/40 Index