

12 June 2018

<NAME>  
<ADDRESS 1>  
<ADDRESS 2>  
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<ADDRESS 4> <POSTAL>

Reference: <PB130718A>

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 Fund(s) managed by Allianz Global Investors:

- Allianz Europe Equity Growth AT H2 SGD
- Allianz Income and Growth AM H2 SGD Dis
- Allianz Income and Growth AMg H2 SGD Dis

Please refer to the enclosed letter from Allianz Global Investors and the *Frequently Asked Questions* for 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.

**Allianz Global Investors Fund**  
Société d'Investissement à Capital Variable  
(the "Company")

Notification to Shareholders ("Notice")

Date: 31 May 2018  
Our Ref: Changes to certain Sub-Funds

**Changes to Singapore Prospectus**

Dear Shareholders,

**Unless the context requires otherwise, capitalised terms in this Notice shall have the same meaning as defined in the Singapore Prospectus.**

We, as the Singapore Representative of the Company, are writing to notify you of certain changes as set out in the Appendix attached.

If you decide that you do not wish to be impacted by the changes set out in the Appendix, you may redeem your shares in the Company on or before 12<sup>th</sup> July 2018 by submitting a redemption request in accordance with the procedure set out in the Singapore Prospectus.

The changes as set out in this Notice will be reflected in the next Singapore Prospectus, which will be available to Shareholders without charge upon request to us.

If you have questions or require further information, please consult your financial advisor or contact our hotline at 1800-438-0828 during normal business hours.

We once again thank you for your investment with Allianz Global Investors.

**Allianz Global Investors Singapore Limited**

*Note: Investments in a Sub-Fund of the Company are not obligations of, deposits with, or guaranteed by the Company, its manager or Allianz Global Investors Singapore Limited and are subject to investment risks, including the possible loss of the principal amount invested. The value of the Shares in a Sub-Fund and the income accruing to the Shares, if any, may fall or rise and cannot be guaranteed. Past performance of a Sub-Fund is not necessarily a guide to future performance. Investors should read the Singapore Prospectus of the Company for details on a Sub-Fund before deciding whether to subscribe for, purchase units in or switch into a Sub-Fund. Copies of the Singapore Prospectus of the Company are available and may be obtained from Allianz Global Investors Singapore Limited or any of its appointed distributors.*

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Co. Regn No. 199907169Z

## Appendix

The following changes will be reflected in the Singapore Prospectus dated 13<sup>th</sup> July 2018:

Name of the Sub-Fund	Subject	
	Present Approach	New Approach
Allianz Best Styles Emerging Markets Equity; Allianz Best Styles Euroland Equity; Allianz Best Styles Global Equity; Allianz China Equity; Allianz Europe Equity Growth; Allianz European Equity Dividend; Allianz GEM Equity High Dividend; Allianz High Dividend Asia Pacific Equity; Allianz Enhanced Short Term Euro; Allianz Oriental Income;	<b>Addition of one Restriction in the Investment Restrictions (Appendix 1, Part B of the Prospectus)</b>	
	-	- VAG Investment Restriction applies Provisions issued by the German Act of the Supervision of Insurance Undertakings. In this case investment restrictions particularly relate to the minimum credit rating applicable to ABS/MBS and other debt securities. Specific conditions are also set out when two different ratings would be available for the same security, or when a credit rating downgrade would occur. For further details, please refer to the prospectus.
Allianz Euroland Equity Growth	<b>Addition of one Restriction in the Investment Restrictions (Appendix 1, Part B of the Prospectus)</b>	
	-	- Taiwan Restriction applies
Allianz Global Metals and Mining	<b>Addition of one Restriction in the Investment Restrictions (Appendix 1, Part B of the Prospectus)</b>	
	-	- Max 10% of Sub-Fund Assets may be invested into the China A-Shares market
Allianz Emerging Markets Select Bond	<b>Change of the Investment Restrictions (Appendix 1, Part B of the Prospectus)</b>	
	- Min. 70% of Sub-Fund assets are invested in Debt Securities in accordance with the investment objective - Min. 70% of Sub-Fund assets are invested in Emerging Markets or in countries which are constituents of the JP Morgan Emerging Market Bond Index Global Diversified or of the JP Morgan Corporate Emerging Market Bond Index or of the JP Morgan GBI-EM Global Index	- Min. 70% of Sub-Fund assets are invested in Debt Securities of Emerging Markets or of countries which are constituents of the JP Morgan Emerging Market Bond Index Global Diversified or of the JP Morgan Corporate Emerging Market Bond Index or of the JP Morgan GBI-EM Global Index. - Hong Kong Restriction applies
Allianz Emerging Markets Short Duration Defensive Bond	<b>Change of the Investment Restrictions (Appendix 1, Part B of the Prospectus)</b>	
	- Min. 70% of Sub-Fund assets are invested in Debt Securities in accordance with the investment objective with a rating of B- (Standard & Poor's) or better - Min. 70% of Sub-Fund assets are invested in Emerging Markets or in countries which are constituents of the JP Morgan Emerging Market Bond Index Global Diversified or the JP Morgan Corporate Emerging Market Bond Index	- Min. 70% of Sub-Fund assets are invested in Debt Securities with a rating of B- (Standard & Poor's) or better of Emerging Markets or of countries which are constituents of the JP Morgan Emerging Market Bond Index Global Diversified or the JP Morgan Corporate Emerging Market Bond Index and which are denominated in USD  - VAG Investment Restriction applies
Allianz US High Yield	<b>Change of the Investment Restrictions (Appendix 1, Part B of the Prospectus)</b>	
	- Min. 70% of Sub-Fund assets are invested in High-Yield Investments Type 1	- Min. 70% of Sub-Fund assets are invested in High-Yield Investments Type 1, however, within this limit Sub-Fund assets may be invested in Debt Securities that are only rated CC (Standard & Poor's) or lower (including max. 10% of defaulted securities) - Taiwan Restriction applies, except for the respective high-yield limit
Allianz Income and Growth	<b>Change of the Investment Restrictions (Appendix 1, Part B of the Prospectus)</b>	
	- Max. 70% of Sub-Fund assets may be invested in High-Yield Investments Type 1	- Max. 70% of Sub-Fund assets may be invested in High-Yield Investments Type 1, however Sub-Fund assets may be invested in Debt Securities that are only rated CC (Standard & Poor's) or lower (including max. 10% of defaulted securities)

## Frequently Asked Questions

### **Q1) Are there any changes to the risk profile of the Fund?**

There are no changes to the risk profile of the Fund as a result of the changes mentioned.

### **Q2) When will the change take effect?**

The change will take effect on 13 July 2018.

### **Q3) How do I perform a fund switch or premium redirection?**

To perform a fund switch or premium redirection, log on to our customer portal, *MyManulife*, at **mymanulife.com.sg**.

Alternatively, please download the *Fund Switch / Premium Redirection / Auto-Rebalancing Form* from **manulife.com.sg/pdfs/PS\_Fund\_Switch\_Premium\_Redirection.pdf** and mail or email the completed form to us. Please mail the completed form to us at: 51 Bras Basah Road, #09-00, Manulife Centre, Singapore 189554 or email the completed form to us at **fundswitch@manulife.com**.

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

### **Q4) How do I know which are the applicable funds for me to perform a fund switch?**

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 need financial advice, please approach your Financial Consultant.

### **Q5) What do I have to do if I wish to redeem my units in the Funds?**

To redeem your units in the Funds, please download the *Surrender / Withdrawal Form* from **manulife.com.sg/pdfs/PS\_Withdrawal\_Surrender.pdf** and mail the completed form to us, together with all relevant documents. Please mail the completed form to us at: 51 Bras Basah Road, #09-00, Manulife Centre, Singapore 189554.

### **Q6) Are there any charges/fees involved if I decide to perform a fund switch / premium redirection or redeem my units in the Funds?**

There will not be any charges incurred when you perform a fund switch or premium redirection. However, please note that when redeeming your units in the Funds, surrender charges may apply, subject to the policy's terms and conditions.