

Date: 01 April 2021

Dear Valued Customer,

REVISION OF ASSET ALLOCATION FOR MANULIFE EQUITY FUND

We are pleased to inform that effective from 01 July 2021, the strategic asset allocation for Manulife Equity Fund will be revised as shown below:

Feature(s)	Current	Effective 01 July 2021
Strategic Asset Allocation	Equity: 50% - 95%	Equity: 50% - 100%

Please note that there are no changes to the terms in your insurance policy and the overall investment objective. The revised Fund Fact Sheet is attached for your further reference.

What are the options available to you?**Option 1: Maintain your investment in Manulife Equity Fund.**

No action is required. The new asset allocation will automatically take effect from 01 July 2021.

Option 2: You may choose to switch to a different investment-linked fund.

You may choose to switch to any of the available funds under your policy by performing Fund Switching at no charge:

https://www.manulife.com.my/content/dam/insurance/my/documents/form/In-Link-Request-Form_LF4068_122019.pdf

We have enclosed a list of Frequently Asked Questions (FAQ) for your better understanding. If you need further assistance, please consult your servicing agent or bank representative. Alternatively, you may contact us at our customer service through:

Telephone : 03-2719 9112 or 1-300-13-2323

Email : MYCARE@manulife.com

Thank you.

Yours sincerely,



Lee Tat Fatt,
Chief Operations Officer

The contents of this letter do not take into account any alteration(s) made to the policy after 01 April 2021.

Frequently Asked Questions (FAQ)**Q01 : What are the reasons for this change to Manulife Equity Fund?**

A01 : The change in the fund's asset allocation is aimed to achieve better performance during favorable market conditions and to be competitive with other similar types of investment linked funds.

Q02 : Where can I get the latest information on the fund performance?

A02 : For the latest fund information, you may refer to Manulife website at <https://www.manulife.com.my/en/individual/funds/funds.html/>

Q03 : How will this affect my account value?

A03 : Your account value will depend on the actual fund performance.

Q04 : How will this affect my premium?

A04 : Your premium amount will not be affected by this exercise.

Q05 : How will this affect the benefits of my insurance plan?

A05 : There will be no change to the benefits of your existing insurance plan.

Q06 : Can I choose to switch to a different fund or change the future premium allocation?

A06 : Yes. In the event Manulife Equity Fund is no longer a suitable fund for you, you may choose to switch to any of the available funds under your policy that suit your risk profile and investment objectives, without any fund switching costs. In addition, you may adjust the existing premium allocation of the existing or new fund(s) when you make your future premium payment.

Q07 : How do I perform Fund Switching or change Premium Allocation?

A07 : You may perform Fund Switching or change Premium Allocation at no additional cost by submitting the Investment-Linked Insurance Request Form by:

1. Mailing to the address below:
Customer Service
Level 12
Menara Manulife, 6 Jalan Gelenggang, Damansara Heights,
50490 Kuala Lumpur, Malaysia

Or

2. Sending a scanned copy to this Email: MYCARE@manulife.com

You may obtain a copy of the form online at Manulife's website by visiting https://www.manulife.com.my/content/dam/insurance/my/documents/form/In-Link-Request-Form_LF4068_122019.pdf or scanning this QR code:

**Q08 : What will happen if I perform a Regular or Single Premium Top Up?**

A08 : Your premium will continue to be allocated into Manulife Equity Fund. The new investment strategy will take effect automatically from 01 July 2021.

Q09 : How do I get more information?

A09 : Please do not hesitate to contact your agent or bank representative. Alternatively, you may contact our Customer Service during business hours:

Business Hours : Monday – Friday, from 9:00am to 5:30pm

Telephone : 03-2719 9112 or 1-300-13-2323

Email : MYCARE@manulife.com