

Manulife Investment Solutions

Addendum to Principal Brochure

This Addendum should be construed together with the Principal Brochure as one document. This Addendum should be read in conjunction with the latest Principal Brochure – Product Brochure dated October 13, 2010 (“Product Brochure”), Principal Brochure – Investment Choice Brochure dated October 13, 2010 (“Investment Choice Brochure”), addendums to the Principal Brochure dated October 13, 2010, May 23, 2011, September 9, 2011 and October 17, 2011, and Product Key Facts Statement dated April, 2011 of the Plan. Words and phrases used in this Addendum shall, unless otherwise provided, have the same meaning as are ascribed to them in the Principal Brochure.

Addendum to Product Brochure

1. NOTES:

The third and fourth paragraphs under the heading “NOTES” on page 1 of the Product Brochure should be replaced in its entirety with the following paragraphs with effect from the date of this Addendum:

The Plan is issued by the Company which accepts full responsibility for the accuracy of the information contained in the Offering Document comprising the Product Brochure, the Investment Choice Brochure, addendums to the Principal Brochure, and Product Key Facts Statement of the Plan at the date of publication and confirms, having made all reasonable enquiries, that to the best of its knowledge and belief there are no other facts the omission of which would make any statement misleading.

The Plan has been authorised by the Securities and Futures Commission in Hong Kong (the “SFC”). Such SFC authorisation is not a recommendation or endorsement of the Plan nor does it guarantee the commercial merits of the Plan or its performance. It does not mean the Plan is suitable for all investors nor is it an endorsement of its suitability for any particular investor or class of investors. The SFC does not take any responsibility for the contents of the Offering Document, makes no representation as to its accuracy or completeness, expressly disclaims any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of the Offering Document.

Addendum to Investment Choice Brochure

1. NOTES:

The third and fourth paragraphs under the heading “NOTES” on page 19 of the Investment Choice Brochure should be replaced in its entirety with the following paragraphs with effect from the date of this Addendum:

The Plan is issued by the Company which accepts full responsibility for the accuracy of the information contained in the Offering Document comprising the Product Brochure, the Investment Choice Brochure, addendums to the Principal Brochure, and Product Key Facts Statement of the Plan at the date of publication and confirms, having made all reasonable enquiries, that to the best of its knowledge and belief there are no other facts the omission of which would make any statement misleading.

The Plan has been authorised by the Securities and Futures Commission in Hong Kong (the “SFC”). Such SFC authorisation is not a recommendation or endorsement of the Plan nor does it guarantee the commercial merits of the Plan or its performance. It does not mean the Plan is suitable for all investors nor is it an endorsement of its suitability for any particular investor or class of investors. The SFC does not take any responsibility for the contents of the Offering Document, makes no representation as to its accuracy or completeness, expressly disclaims any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of the Offering Document.

2. Risk Disclosures:

The second paragraph on page 20 of the Investment Choice Brochure should be replaced in its entirety with the following paragraph with effect from the date of this Addendum:

The underlying fund of the following Investment Choice(s) may use financial derivative instruments for the purposes of meeting the investment objectives or as part of the investment strategy:

- Manulife Inv Citi China Select Fund
- Manulife Inv Global Strategic Income Fund
- Manulife Inv Macquarie IPO China Gateway Fund
- Manulife Inv Zeal Voyage Zelec China Fund

3. List of Investment Choices:

The List of Investment Choices on pages 21 and 22 of the Investment Choice Brochure shall be deleted in its entirety and replaced with the following List of Investment Choices:

Name of Investment Choice	Code of Investment Choice	Currency of Investment Choice	Investment Management Fee Per Annum of the net asset value of the Investment Choice*	Name of Underlying Fund Manager / Investment Manager	Underlying Fund / Assets
Equity Focused					
Manulife Inv Asia Pacific High Dividend Fund	IPH01	USD	1.9%	Sensible Asset Management Limited	Manulife Global Fund – Asia Value Dividend Equity Fund Class AA
Manulife Inv Asian Small Cap Fund	IAS01	USD	1.9%	Manulife Asset Management (Hong Kong) Limited	Manulife Global Fund – Asian Small Cap Equity Fund Class AA
Manulife Inv Australia Equity Fund	IAU01	USD	1.7%	Aberdeen International Fund Managers Limited	Aberdeen Global – Australasian Equity Fund Class A2
Manulife Inv China Value Fund	ICV01	USD	1.9%	Value Partners Limited	Manulife Global Fund – China Value Fund Class A
Manulife Inv Citi China Select Fund	ICC01	USD	2.1%	Citigroup First Investment Management Limited	Citi Investment Trust (Cayman) II – China Select Fund
Manulife Inv Emerging Eastern Europe Fund	IEM01	USD	1.9%	Charlemagne Capital (UK) Limited	Manulife Global Fund – Emerging Eastern Europe Fund Class A
Manulife Inv European Equity Fund	IEE01	USD	1.7%	Manulife Asset Management (Europe) Limited	Manulife Global Fund – European Growth Fund Class A
Manulife Inv Global Contrarian Fund	ICN01	USD	1.9%	Manulife Asset Management (US) LLC	Manulife Global Fund – Global Contrarian Fund Class AA
Manulife Inv Global Resources Fund	IRF01	USD	1.9%	Manulife Asset Management (Hong Kong) Limited	Manulife Global Fund – Global Resources Fund Class AA
Manulife Inv Healthcare Fund	IHC01	USD	1.9%	Manulife Asset Management (US) LLC	Manulife Global Fund – Healthcare Fund Class AA
Manulife Inv Hong Kong Equity Fund	IHE01	USD	1.7%	Manulife Asset Management (Hong Kong) Limited	Manulife Global Fund – Dragon Growth Fund Class A
Manulife Inv India Equity Fund	IEQ01	USD	2.1%	Manulife Asset Management (Hong Kong) Limited	Manulife Global Fund – India Equity Fund Class AA
Manulife Inv International Equity Fund	IIE01	USD	1.7%	Manulife Asset Management (Europe) Limited	Manulife Global Fund – International Growth Fund Class A
Manulife Inv Japan Equity Fund	IJE01	USD	1.7%	Manulife Asset Management (Europe) Limited	Manulife Global Fund – Japanese Growth Fund Class A
Manulife Inv Korean Equity Fund	IKE01	USD	1.7%	Amundi Hong Kong Limited	Amundi Funds – Equity Korea Class I
Manulife Inv Latin America Equity Fund	ILA01	USD	1.9%	Manulife Asset Management (Hong Kong) Limited	Manulife Global Fund – Latin America Equity Fund Class AA
Manulife Inv Macquarie IPO China Gateway Fund	IMA01	USD	1.9%	Macquarie Funds Management Hong Kong Limited	Macquarie Unit Trust Series – Macquarie IPO China Gateway Fund Class A2
Manulife Inv North American Equity Fund	INA01	USD	1.7%	Manulife Asset Management (Europe) Limited	Manulife Global Fund – American Growth Fund Class A

Name of Investment Choice	Code of Investment Choice	Currency of Investment Choice	Investment Management Fee Per Annum of the net asset value of the Investment Choice*	Name of Underlying Fund Manager / Investment Manager	Underlying Fund / Assets
Manulife Inv Pacific Asia Equity Fund	IPA01	USD	1.7%	Manulife Asset Management (Hong Kong) Limited	Manulife Global Fund – Asian Equity Fund Class A
Manulife Inv Russia Equity Fund	IRE01	USD	1.9%	Charlemagne Capital (UK) Limited	Manulife Global Fund – Russia Equity Fund Class AA
Manulife Inv Taiwan Equity Fund	ITW01	USD	1.9%	Manulife Asset Management (Hong Kong) Limited	Manulife Global Fund – Taiwan Equity Fund Class AA
Manulife Inv Templeton Frontier Markets Fund	IFM01	USD	2.1%	Templeton Asset Management Ltd	Franklin Templeton Investment Funds – Templeton Frontier Markets Fund Class A
Manulife Inv Thailand Equity Fund	ITE01	USD	1.7%	Amundi Hong Kong Limited	Amundi Funds – Equity Thailand Class I
Manulife Inv Turkey Equity Fund	ITF01	USD	1.9%	Charlemagne Capital (UK) Limited	Manulife Global Fund – Turkey Equity Fund Class AA
Manulife Inv US Small Cap Fund	IUS01	USD	1.7%	Manulife Asset Management (US) LLC	Manulife Global Fund – U.S. Small Cap Equity Fund Class AA
Manulife Inv Zeal Voyage Zelec China Fund	IVY01	USD	1.9%	Zeal Asset Management Limited	Voyage Zelec China Fund
Bond Focused					
Manulife Inv Asia Total Return Fund	ITR01	USD	1.7%	Manulife Asset Management (Hong Kong) Limited	Manulife Global Fund – Asia Total Return Fund Class AA
Manulife Inv Global Emerging Markets Debt Fund	IMD01	USD	1.9%	Invesco Global Asset Management Limited	Invesco Funds Series 2 – Invesco Emerging Markets Bond Fund Class C
Manulife Inv Global Strategic Income Fund	ISI01	USD	1.7%	Manulife Asset Management (US) LLC	Manulife Global Fund – Strategic Income Fund Class AA
Manulife Inv U.S. Treasury Inflation-Protected Securities Fund	IUT01	USD	1.7%	Manulife Asset Management (US) LLC	Manulife Global Fund – U.S. Treasury Inflation-Protected Securities Fund Class AA
Internally Managed					
Manulife Inv Aggressive Portfolio	IAF01	USD	1.7%	Manulife Asset Management (Hong Kong) Limited	Please refer to Annex 1
Manulife Inv Growth Portfolio	IGR01	USD	1.7%	Manulife Asset Management (Hong Kong) Limited	Please refer to Annex 2
Manulife Inv Balanced Portfolio	IBP01	USD	1.7%	Manulife Asset Management (Hong Kong) Limited	Please refer to Annex 3
Manulife Inv Stable Portfolio	ISF01	USD	1.7%	Manulife Asset Management (Hong Kong) Limited	Please refer to Annex 4
Manulife Inv Cash Fund	ICF01	USD	0.5%	Manulife Asset Management (Hong Kong) Limited	Please refer to Annex 5

* Note: The investment management fee shown in this Investment Choice Brochure includes any management fee charged by the investment manager of the corresponding underlying fund(s)/assets plus any management fee charged by the Company. Please note that the underlying fund may be subject to other charges, e.g. performance fee. For details, please refer to the offering documents of the corresponding underlying funds.

4. Investment Objectives and Policies of Investment Choices linked to the performance of an Individual SFC-authorized fund

4.1 The words “of the net asset value of the Investment Choice” shall be inserted after the words “% p.a.” in the second sentence of each of the Investment Choices under the heading “Investment Objectives and Policies of Investment Choices linked to the performance of an Individual SFC-authorized fund”.

4.2 The name of the Underlying Fund of “Manulife Inv Korean Equity Fund” shall be changed to “Amundi Funds – Equity Korea Class I” under the “Equity Focused” section on page 25 of the Investment Choice Brochure.

4.3 The name of the Underlying Fund of “Manulife Inv Thailand Equity Fund” shall be changed to “Amundi Funds – Equity Thailand Class I” under the “Equity Focused” section on page 26 of the Investment Choice Brochure.

4.4 The third paragraph of the investment objective and policy of Manulife Inv Templeton Frontier Markets Fund under the “Equity Focused” section on page 26 of the Investment Choice Brochure shall be deleted in its entirety and replaced with the following paragraph: -

Since the investment objective is more likely to be achieved through an investment policy which is flexible and adaptable, the underlying fund may also invest in other types of transferable securities, including equity and fixed income securities of issuers worldwide as well as in financial derivative instruments for hedging and efficient portfolio management. These financial derivative instruments may include, inter alia, forwards and financial futures contracts, or options on such contracts, equity linked notes dealt in either on regulated markets or over-the-counter.

Issued by Manulife (International) Limited on January 4, 2012

Addendum to Principal Brochure

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Addendum to Investment Choice Brochure

1. Risk Disclosures:

The second paragraph in the “Risk Disclosures” section on page 20 of the Investment Choice Brochure shall be replaced in its entirety with the following paragraph:

The underlying fund of each of the following Investment Choices may use financial derivative instruments for the purposes of meeting the investment objectives or as part of the investment strategy:

- Manulife Inv Citi China Select Fund
- Manulife Inv Global Strategic Income Fund
- Manulife Inv Macquarie IPO China Gateway Fund
- Manulife Inv Templeton Frontier Markets Fund
- Manulife Inv Zeal Voyage Zelec China Fund

2. List of Investment Choices:

The following Investment Choice shall be inserted into the List of Investment Choices on page 21 of the Investment Choice Brochure under the "Equity Focused" section of the list:

Name of Investment Choice	Code of Investment Choice	Currency of Investment Choice	Investment Management Fee Per Annum	Name of Underlying Fund Manager / Investment Manager	Underlying Fund / Assets
Equity Focused					
Manulife Inv Citi China Select Fund	ICC01	USD	2.1%	Citigroup First Investment Management Limited	Citi Investment Trust (Cayman) II - China Select Fund

3. Investment Objectives and Policies of Investment Choices Linked to the Performance of an Individual SFC-authorized fund

The following paragraph shall be inserted under the “Equity Focused” section on page 26 of the Investment Choice Brochure:

Manulife Inv Citi China Select Fund (ICC01)

Investment management fee: 2.1% p.a.

Underlying Fund: Citi Investment Trust (Cayman) II

Currency of the Underlying Fund: USD

- China Select Fund

Manulife Inv Citi China Select Fund is a unitized equity focused Investment Choice which is designed to provide investors with long term capital growth linked to the performance of the underlying fund investing in equities and equity-related instruments of China-related companies traded both onshore and offshore China.

The investment strategy of the underlying fund seeks to take investment exposure to companies which are headquartered in or have significant business exposure to China. The underlying fund manager will select China-related companies based on their respective merits and through analysis of macroeconomic factors. It is expected that approximately 70% to 100% of the underlying fund's portfolio will be invested directly and indirectly in equity securities issued by companies which are listed or being offered in an initial public offer on official stock markets in Hong Kong, China (A Share and B Share markets), the United States, Taiwan, Singapore, and other countries. As direct investment in A Shares is restricted by applicable PRC law, the underlying fund will gain exposure to the A Share market by investing in access products. It is expected that access products will generally account for approximately 10% to 30% of the underlying fund's net asset value. An access product is a form of financial derivative instrument, in respect of which the issuer is obliged to pay to the underlying fund an economic return equivalent to holding the underlying A Shares, without providing any equitable entitlement or interest in the relevant A Shares. Please refer to the Risk Factors section for the details about the specific risks associated with access products.

The underlying fund's portfolio may also be partially allocated to cash and/or cash based instruments (such as short-term fixed deposits) but it is expected such allocation will not exceed 30% of the underlying fund's net asset value. The underlying fund may also use financial derivative instruments (including index futures, index options and index and currency swaps) only to hedge market and currency risks.

4. Risk Factors

The following paragraphs shall be inserted into the “Specific Risk Factors Applicable to Investment Choices Linked to the Performance of Investments Using Financial Derivative Instruments (“FDI”)” section after the last paragraph in the “Risk Factors” section on page 8 of the Addendum to the Principal Brochure dated September 9, 2011.

Certain Investment Choice(s) may from time to time link to the investments of complex FDIs such as access products. Access product means a security (such as a note, warrant, option or participation certificate) linked to equities or bonds or portfolios of equities and/or bonds which aim to synthetically replicate the economic benefit of

the relevant equities, bonds or portfolios of equities and/or bonds. In general, Investment Choices linked to the performance of underlying funds with investments in access products are regarded as high risk investments and the specific risk factors are set forth below:

- (a) Limited liquidity:** These derivatives will be subject to the terms and conditions imposed by its issuer. These terms may lead to delays in implementing the underlying fund's investment strategy. These derivatives may not have active market and so have limited liquidity. In order to liquidate investments, the underlying fund will rely upon the counterparty issuing the access product to quote a price to unwind any part of the access product. Accordingly the underlying fund manager's ability to adjust positions may be restricted which may have an impact on the performance of the underlying fund. The price quoted will also reflect the market liquidity conditions and the size of the transaction.
- (b) Credit risk:** An investment in these derivative products are not an investment directly in the underlying investments (such as shares) themselves. An investment in these derivative products does not entitle the holder to the beneficial interest in the shares nor to make any claim against the company issuing the shares. These derivative products constitute direct, general and unsecured contractual obligations of the derivative issuer. Accordingly, the underlying fund will be subject to credit risk of the issuer of any derivative product invested by the underlying fund and would be exposed to potential losses equal to the full value of the derivative products issued by the derivative issuer if such issuer became bankrupt or otherwise failed to perform its obligations due to financial difficulties. Any loss would result in a reduction in the net asset value and impair the ability of the underlying fund to achieve its investment objective. However the underlying fund manager will mitigate such counterparty risk by putting in place appropriate counterparty risk management procedures.
- (c) Cost of access products risk:** The availability of access products is limited by applicable regulations, and as a result the cost of investing in access products is subject to market supply and demand forces. Where the market supply is low relative to market demand, acquiring further access products may involve a higher cost or a premium, which may affect the underlying fund's overall performance. However, in constructing the underlying fund's portfolio and deciding whether to use access products to gain exposure to a certain company, the underlying fund manager will take into account all relevant considerations, including the cost involved in investing in access products.
- (d) Limitations posed by restrictions on Qualified Foreign Institutional Investor ("QFII"):** QFIIs in the Peoples' Republic of China ("PRC") are required to comply with certain investment restrictions, in particular, (i) shares held by a QFII in a listed PRC company should not exceed in aggregate 10% of the total outstanding share capital of the company (regardless of the fact that the QFII may hold its interest on behalf of a number of different ultimate clients); and (ii) the aggregated holdings of all QFIIs in any listed PRC company should not exceed 20% of the total outstanding share capital of that company. These restrictions may restrict the ability of the access product issuer to issue, and therefore the ability of the underlying fund to purchase, access products linked to certain A shares traded in the PRC markets.
- (e) Repatriation risk:** Repatriation of capital from the PRC is subject to approval by the State Administration of Foreign Exchange and there are restrictions imposed on the repatriation amount and interval. Access products

are issued outside the PRC and restrictions on or suspension of the ability of QFIIs in general to repatriate US dollars should not affect the operation of the underlying fund. However, where the access product issuer is also a QFII or the access product issuer hedges the access product with an affiliate which is a QFII, the inability to repatriate US dollars may give rise to liquidity problems for that access product issuer, which may impact the underlying fund if that access product issuer is unable to perform its obligations under the relevant access product.

5. Features and Operations Specific to an Individual Investment Choice

The following paragraph shall be inserted after the “Borrowing and Investment Restrictions” section on page 30 of the Investment Choice Brochure:

Features and Operations Specific to an Individual Investment Choice

The following Investment Choice is subject to operational restrictions due to restrictions on the underlying fund:

1. Manulife Inv Citi China Select Fund

(a) Restrictions on Policyowners and Life Insured

If any policyowner(s) or life insured of the policy belongs to one of the following types of persons or entities, the policyowner is not eligible to subscribe for units of Manulife Inv Citi China Select Fund:

- (i) holders of an identity card or a resident card issued by the People’s Republic of China, regardless of the current residence or domicile of such individuals, or
- (ii) entities which are established under the laws of the People’s Republic of China unless such entity is an approved qualified domestic institutional investor (“QDII”) and the purchase of the Units is permitted under the rules issued by the relevant QDII’s regulator and applicable foreign exchange rules.

(b) Restrictions on Regular Subscription and Switching in

Only initial subscription and subsequent lump-sum subscription to Manulife Inv Citi China Select Fund are allowed. No regular subscription to and/or switching from any other Investment Choices into Manulife Inv Citi China Select Fund is permitted currently. The Company may relax such restrictions with a prior written notice pursuant to the relevant regulatory requirements.

Issued by Manulife (International) Limited on October 17, 2011

Manulife Investment Solutions

Addendum to Principal Brochure

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Addendum to Investment Choice Brochure

1. Risk Disclosures:

The second paragraph on page 20 of the Investment Choice Brochure should be replaced in its entirety with the following paragraph with effect from the date of this Addendum:

The underlying fund of the following Investment Choice(s) may use financial derivative instruments for the purposes of meeting the investment objectives or as part of the investment strategy:

- Manulife Inv Global Strategic Income Fund
- Manulife Inv Macquarie IPO China Gateway Fund
- Manulife Inv Templeton Frontier Markets Fund
- Manulife Inv Zeal Voyage Zelec China Fund

2. List of Investment Choices:

The following two Investment Choices shall be inserted into the list of Investment Choices on page 21 of the Investment Choice Brochure under the "Equity Focused" section of the list with effect from the date of this Addendum.

Name of Investment Choice	Code of Investment Choice	Currency of Investment Choice	Investment Management Fee Per Annum	Name of Underlying Fund Manager / Investment Manager	Underlying Fund / Assets
Equity Focused					
Manulife Inv Macquarie IPO China Gateway Fund	IMA01	USD	1.9%	Macquarie Funds Management Hong Kong Limited	Macquarie Unit Trust Series – Macquarie IPO China Gateway Fund Class A2
Manulife Inv Zeal Voyage Zelec China Fund	IVY01	USD	1.9%	Zeal Asset Management Limited	Voyage Zelec China Fund

3. Investment Objectives and Policies of Investment Choices Linked to the performance of an individual SFC-authorized fund

The following paragraphs shall be inserted under the “Equity Focused” section on page 26 of the Investment Choice Brochure with effect from the date of this Addendum:

Manulife Inv Macquarie IPO China Gateway Fund (IMA01)

Underlying Fund: Macquarie Unit Trust Series –

Macquarie IPO China Gateway Fund Class A2

Investment management fee: 1.9% p.a.

Currency of the Underlying Fund: USD

Manulife Inv Macquarie IPO China Gateway Fund is a unitized equity focused Investment Choice which is designed to provide investors exposure to returns from the initial public offering and secondary market trading of

securities of companies which have been listed in recent years (“IPO Securities”).

The investment objective of the underlying fund is to capture the potential growth of IPO Securities - from their initial offer price and during the early stages of their listing.

The exposure will be achieved directly by investing in shares or other related financial instruments which are or will be listed predominantly on stock exchanges in Hong Kong, Singapore, Taiwan or the United States (“Direct Portfolio”); and indirectly by investing in the Macquarie Unit Trust Series - Macquarie IPO China Concentrated Core Fund (“Indirect Portfolio”).

The manager of the underlying fund will generally seek to acquire new IPO Securities for its Direct Portfolio through the initial public offering of the relevant IPO Securities or on the market after listing. The eligible universe of the Direct Portfolio includes listed equities with a focus on IPO Securities listed in Hong Kong, Singapore, Taiwan and the United States. In the case of IPO Securities not listed in Hong Kong, Singapore or Taiwan, the IPO Securities must relate to companies which derive or are expected to derive a significant portion of their revenues from Greater China or Singapore. The underlying fund intends to invest no more than 30 per cent of its Net Asset Value in IPO Securities which are listed in markets other than Hong Kong or Taiwan and which are not expected to derive a significant portion of their revenues from the PRC.

Equity exposure in the secondary market may be achieved through investment in shares, depositary receipts, participation rights and potentially through other instruments which are linked to the performance of eligible IPO securities such as participation notes, equity swaps and equity linked notes, provided that exposure via investments in such instruments (excluding ADRs and GDRs) shall not exceed 15% of the net assets of the underlying fund.

The underlying fund may invest up to 30% of its net assets in the Macquarie IPO China Concentrated Core Fund, i.e. the Indirect Portfolio. The manager of the underlying fund is also the manager of the Macquarie IPO China Concentrated Core Fund. The Macquarie IPO China Concentrated Core Fund was established to provide investors with exposure to PRC-related IPO securities - principally those listed in Hong Kong, the United States and Singapore. It invests in shares which may include H shares and Red Chip shares listed on the Hong Kong Stock Exchange, and US-, Hong Kong- or Singapore-listed shares and ADRs of companies which have or are expected to have material economic exposure to the PRC. The Direct Portfolio may also acquire IPO Securities that are within the eligible universe of the Macquarie IPO China Concentrated Core Fund and the investments in the Direct and Indirect Portfolio will in aggregate comply with investment restrictions applicable to the underlying fund.

Manulife Inv Zeal Voyage Zelec China Fund (IVY01)

Underlying Fund: Voyage Zelec China Fund

Investment management fee: 1.9% p.a.

Currency of the Underlying Fund: USD

Manulife Inv Zeal Voyage Zelec China Fund is a unitized equity focused Investment Choice which is designed to provide long-term capital appreciation by primarily investing in listed equities with a China focus.

The underlying fund seeks to achieve its investment objective primarily through exposure to companies established in China or which derive a significant proportion of their revenue from business related to China, whether in the form of direct investment in, or trade with, China. The underlying fund may also invest in companies incorporated elsewhere that have significant assets, business, production, trading activity or other interests in China.

The underlying fund obtain investment exposure to such companies primarily through investing in securities listed on the Hong Kong Stock Exchange and the B-share markets of the Shanghai Stock Exchange and/or the Shenzhen Stock Exchange. Generally, the asset allocation strategy is that at least 70% of the underlying fund's non-cash assets will be invested in securities listed in Hong Kong, and 0% to 30% in securities listed in B-share markets in Shanghai and/or Shenzhen. In addition, at least 70% of the underlying fund's non-cash assets will be invested in securities and other investment relating to China. The underlying fund currently has no intention of having any direct or indirect exposure to the A-share markets of China. The underlying fund makes investments into companies that, in the opinion of the underlying fund manager, have been undervalued by the market.

4. Risk Factors

The “Specific Risk Factors Applicable to Investment Choices Linked to the Performance of Investments Using Financial Derivative Instruments (“FDI”)” section on page 30 of the Investment Choice Brochure shall be replaced in its entirety

with the following paragraphs with effect from the date of this Addendum:

Some Investment Choice(s) may from time to time link to the performance of underlying funds that from time to time use FDIs such as warrants, futures, options, forwards and other derivative instruments or contracts for the purposes of hedging and efficient portfolio management, and occasionally to a limited extent, for meeting the investment objectives, or as part of the investment strategy. This may lead to greater volatility in the value of the Investment Choice. The volatility of securities is not constant. For example, changes in volatility may impact on the value of certain options, especially for out-of-the money options. Volatility also tends to be mean reverting. When volatility reaches a very high level, it is more likely to decline than to rise. Conversely, when volatility reaches a very low level, it is more likely to rise than to decline. The types and degrees of risk associated with such techniques and instruments vary depending upon the characteristics of the particular FDI and all the underlying investments as a whole. Use of these instruments may entail investment exposures that are greater than their cost would suggest, meaning that a small investment in FDIs could have a large impact on the value of the Investment Choice.

Participation in FDIs that may be held by the underlying funds to the extent permitted by applicable laws from time to time, whether for hedging purposes or otherwise, may expose the underlying funds to a higher degree of risk to which the underlying funds would not receive or be subject to, in the absence of using these instruments. Although the use of FDIs in general may be beneficial or advantageous, FDIs involve risks which differ from, and are, possibly, greater than the risks associated with traditional securities investments. The risks presented by FDIs include, but are not limited to, the following risks.

- (a) **Management risk:** Management risk represents the risk that the investment results of the use of such instruments are reliant upon the success of the respective fund managers in making investment decisions in the context of prevailing market conditions. An underlying fund's ability to use FDIs successfully depends on the respective fund managers' ability to accurately predict movements in stock prices, interest rates, currency exchange rates or other economic factors and the availability of liquid markets. If the respective fund managers' predictions are inaccurate, or if the FDIs do not work as anticipated, the underlying fund could suffer greater losses than if it had not used such FDIs.
- (b) **Market risk:** Market risk refers to the risk of exposures to changes in the market value of FDIs. There is a risk that the portfolio value declines if the underlying fund is forced to unwind or close its FDIs positions under unfavourable conditions. In a down market, higher-risk securities and FDIs could become harder to value, their true value may not be realized, prices of such securities may fall in value as rapidly as they may rise, and it may not always be possible to dispose of such securities during market falls.
- (c) **Credit risk:** Credit risk represents the risk arising from the possibility of the insolvency, bankruptcy or default of a counterparty with which the underlying fund trades, which could result in substantial losses or a loss of the entire value of the FDIs to that underlying fund. The underlying fund will be exposed to credit risk of the counterparties with which it trades particularly in relation to FDIs that are not traded on a recognized market. Such instruments are not afforded the same protection as may be available to participants trading on organized exchanges (such as the performance guarantee of an exchange clearing house), in the event that a counterparty or issuer of the relevant FDIs the underlying fund holds fail to perform its contractual obligations.
- (d) **Liquidity risk:** Liquidity risk exists when particular investments are difficult to be purchased or sold quickly, thus restricting investment opportunities. When an investment strategy involves FDIs, the performance of the underlying fund may be impaired because it may be unable to unwind or close its positions at an advantageous time, price or both. Counterparty liquidity can be reduced by lower credit ratings, and large cash outflows and margin calls can increase the underlying fund's liquidity risk. If the underlying fund has illiquid positions, its limited ability to liquidate these positions at short notice will compound its market risk.
- (e) **Leverage risk:** The use of FDIs may introduce a form of leverage. While the use of leverage can increase returns, the potential for loss is also greater. Investments in FDIs typically require the posting of an initial margin which amount is generally small relative to the size of the contract so that transactions are geared. Additional margin on short notice may be required if the market moves against the investment positions. If no provision is made for the required margin within the prescribed time, the investment may be liquidated at a loss. Leverage tends to exaggerate the effect of any increase or decrease in the price of FDIs or value of the underlying securities and hence a relatively small market movement may have a potentially larger impact on FDIs than on standard bonds or equities.
- (f) **Financial system and legal risk:** Price movements of derivative contracts may be influenced by, among others, interest rates, changing supply and demand relationships, trade, fiscal, monetary and exchange

control programs and policies of governments and national and international political and economic events and policies. Financial difficulties in one institution or a major market disruption will cause uncontrollable financial harm to the financial system. The characterization of a transaction or a counterparty's legal capacity to enter into it could render the derivative contract unenforceable, and the insolvency or bankruptcy of a counterparty could pre-empt otherwise enforceable contract rights. Transactions in over-the-counter derivatives may involve additional risk as there is no exchange market on which to close out an open position.

- (g) **Operations risk:** Price movements of derivative contracts may be influenced by, among others, inadequate controls, deficient procedures, human errors, system failures or frauds, losses resulting from inadequate documentation; settlement problems arising when one party to a transaction has performed its obligations under a contract but has not yet received value from its counterparty and adoption of different valuation methodologies by the contractual parties to value the derivative contracts.
- (h) **Correlation risk:** When used for hedging purposes, there may be an imperfect correlation between the derivatives and the investments or market sectors being hedged.

Certain Investment Choice(s) may from time to time link to the underlying funds that may invest in complex FDIs such as structured products. Structured products could be depositary receipts, participation notes, equity swaps and equity linked notes. A depositary receipt traded on an international exchange may benefit from increased liquidity in a particular security and other advantages, comparing with direct investment into a given country. A depositary receipt admitted to the official listing on a stock exchange may be deemed an eligible transferable security regardless of the eligibility of the market in which the security to which it relates normally trades. A participation note is generally a contract that entitles the buyer to the economic benefits of ownership of equity securities. An equity swap is generally a contract for an exchange of an equity-based cash flow for a fixed-income cash flow. An equity linked note is generally an instrument whose return is determined by the performance of a single equity security, a basket of equity securities, or an equity index. These instruments are sometimes referred to as "structured products" because the terms of the instrument may be structured by the issuer of the product and the purchaser of the product. These products may be issued by banks, brokerage firms, insurance companies and other corporations including companies from within the group of the underlying fund manager.

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Manulife Investment Solutions

Addendum to Principal Brochure

This Addendum should be read in conjunction with the latest Principal Brochure – Product Brochure dated October 13, 2010, Principal Brochure – Investment Choice Brochure dated October 13, 2010, addendum dated October 13, 2010 to the Principal Brochure, and Product Key Facts Statement dated April, 2011 of the Plan, and should be construed together with the Principal Brochure as one document. Words and phrases used in this Addendum shall, unless otherwise provided, have the same meaning as are ascribed to them in the Principal Brochure.

Addendum to Principal Brochure – Investment Choice Brochure

The following additions shall be made to the relevant sections of the Principal Brochure – Investment Choice Brochure dated October 13, 2010:

1. Risk Disclosures:

The second paragraph on page 20 of Principal Brochure – Investment Choice Brochure of the Plan should be replaced in its entirety with the following paragraph with effect from May 4, 2011 or a later date as determined by the Company and communication of such a date will be made on the Company's public website:

The underlying fund of the following Investment Choice(s) may use financial derivative instruments for the purposes of meeting the investment objectives or as part of the investment strategy:

- Manulife Inv Global Strategic Income Fund
- Manulife Inv Templeton Frontier Markets Fund

2. List of Investment Choices:

The following two Investment Choices shall be inserted into the list of investment choices:

- 2.1 **Manulife Inv Templeton Frontier Markets Fund:** It shall be inserted into the list of investment choices on page 21 of the Principal Brochure – Investment Choice Brochure of the Plan under the "Equity Focused" section of the list with effect from May 4, 2011 or a later date as determined by the Company and communication of such a date will be made on the Company's public website.

Name of Investment Choice	Code of Investment Choice	Currency of Investment Choice	Investment Management Fee Per Annum	Name of Underlying Fund Manager / Investment Manager	Underlying Fund / Assets
Equity Focused					
Manulife Inv Templeton Frontier Markets Fund	IFM01	USD	2.1%	Templeton Asset Management Ltd	Franklin Templeton Investment Funds – Templeton Frontier Markets Fund Class A

- 2.2 **Manulife Inv Asia Total Return Fund:** It shall be inserted into the list of investment choices on page 22 of the Principal Brochure – Investment Choice Brochure of the Plan under the "Bond Focused" section of the list with effect from May 4, 2011 or a later date as determined by the Company and communication of such a date will be made on the Company's public website.

Name of Investment Choice	Code of Investment Choice	Currency of Investment Choice	Investment Management Fee Per Annum	Name of Underlying Fund Manager / Investment Manager	Underlying Fund / Assets
Bond Focused					
Manulife Inv Asia Total Return Fund	ITR01	USD	1.7%	Manulife Global Fund SICAV	Manulife Global Fund – Asia Total Return Fund Class AA

3. Investment Objectives and Policies of Investment Choices Linked to the performance of an individual SFC-authorized fund

3.1 The following paragraphs shall be inserted under the “Equity Focused” section on page 26 of the Principal Brochure – Investment Choice Brochure of the Plan:

Manulife Inv Templeton Frontier Markets Fund (IFM01)

Underlying Fund: Franklin Templeton Investment Funds
– Templeton Frontier Markets Fund Class A

Investment management fee: 2.1% p.a.

Currency of the Underlying Fund: USD

Manulife Inv Templeton Frontier Markets Fund is a unitized equity focused Investment Choice which is designed to provide capital appreciation by investing primarily in equity securities of companies located in or having business exposure to Frontier Markets countries for those who are prepared to make long term investments.

The underlying fund invests principally in transferable equity securities of companies (i) incorporated in the Frontier Markets countries, and/or (ii) which have their principal business activities in Frontier Markets countries across the market capitalization spectrum. The Frontier Markets countries are smaller, less developed and less accessible Emerging Markets countries, but with “investable” equity markets and include those defined as Frontier Markets by the International Finance Corporation as well as included in Frontier Markets related indices (including but not limited to MSCI Frontier Markets Index, Merrill Lynch Frontier Index, S&P Frontier Broad Market Index), for example Bahrain, Bulgaria, Egypt, Kazakhstan, Nigeria, Pakistan, Qatar, Vietnam etc.

Since the investment objective is more likely to be achieved through an investment policy which is flexible and adaptable, the underlying fund may also invest in other types of transferable securities, including equity and fixed income securities of issuers worldwide as well as in financial derivative instruments for investment purpose. These financial derivative instruments may include, inter alia, forwards and financial futures contracts, or options on such contracts, equity linked notes dealt in either on regulated markets or over-the-counter.

3.2 The following paragraphs shall be inserted under the “Bond Focused” section on page 27 of the Principal Brochure – Investment Choice Brochure of the Plan:

Manulife Inv Asia Total Return Fund (ITR01)

Underlying Fund: Manulife Global Fund – Asia Total Return Fund Class AA

Investment management fee: 1.7% p.a.

Currency of the Underlying Fund: USD

Manulife Inv Asia Total Return Fund is a unitized bond focused Investment Choice which is designed to provide returns from a combination of capital appreciation and income generation. The underlying fund primarily invests in a diversified portfolio of fixed income securities, issued by governments, agencies, supra-nationals and corporate issuers in Asia. The underlying fund may also invest (up to 30% of its net assets) in cash and fixed income securities of other issuers outside Asia if the underlying fund manager considers that such securities will achieve the goal of maximizing capital appreciation and income generation. The underlying fund invests in securities denominated in Asian currencies or other currencies and may invest in local currency bonds with unhedged currency exposure to achieve currency gains. The underlying fund may also hedge for efficient portfolio management purposes. As the underlying fund may invest in higher-yielding debt securities rated lower than investment grade, or if unrated, their equivalent, this underlying fund is exposed to a higher degree of credit risk.

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