

與僱員攜手 邁向健康稱心的退休生活
Lead Your Employees
To A Healthy
Happy Retirement



優惠期：2009年7月30日至2009年10月30日
Promotion Period: July 30, 2009 to October 30, 2009

Important to note:

- You should consider your own risk tolerance level and financial circumstances before making any investment choices. When, in your selection of funds, you are in doubt as to whether a certain fund is suitable for you (including whether it is consistent with your investment objectives), you should seek financial and/or professional advice and choose the funds most suitable for you taking into account your circumstances.
- All the constituent funds under this scheme invest solely in approved pooled investment funds in the form of insurance policies provided by Manulife (International) Limited. Your investments in the constituent funds under this scheme are therefore subject to the credit risks of Manulife (International) Limited.
- Manulife (International) Limited is the guarantor of Manulife MPF Stable Fund and Manulife MPF Interest Fund (collectively the "Guaranteed Funds"). Your investment in Guaranteed Funds are therefore subject to the credit risks of Manulife (International) Limited. Please refer to section 3 and 6 of the Offering Document for details of the guarantee features and qualifying conditions.
- You should not make your investment decision based on this document alone and should read the relevant Offering Document.

Make Your Business Flourish by Putting Your Employees First

People are the most valuable asset of your company. As a caring employer, you certainly want to offer the best to your employees for their health and wealth protection. At Manulife, we are committed to providing one-stop-shop employee benefits solutions, giving you and your employee's peace of mind both financially and physically, so that you can give your full attention to taking your business to new heights.

Manulife's MPF Services – A Brand Built Upon Service Excellence

Manulife has been in Hong Kong for over 110 years. Our experience in managing pension schemes can be traced back to 1936. With a wealth of experience and ISO 9001 certification, Manulife Employee Benefits division provides superb services to employers and employees alike.

As at the end of December 2008, more than 880,000 members of Hong Kong's working population were customers of Manulife Employee Benefitsⁱ.

Manulife is one of the largest MPF players in Hong Kong. As at the end of December 2008, we are looking after the retirement contributions of one in every five MPF members in the territory.

Our excellent service in group life and health protection have also put us at the top for group business, in terms of the number of in-force policies issued under group insuranceⁱⁱ.

i Including Manulife customers of MPF, ORSO or group life and health insurance plan.

ii According to the 2008 HKFI Statistics Report on the Medical Insurance Business.

Group Life and Health Protection

There is a strong link between employee health, employee performance and organizational success. Whatever your need for group life and health protection, you can be assured that Manulife has a prescription for you. You may opt for our package plan designed for small to medium enterprises such as ManuCare, or tailor-make your own formula for the protection of your employees and their dependants like ManuPlan, ManuChoice Plus Medical Plan and ManuShield Family Insurance Plan.



MPF Services

Manulife offers two MPF schemes, namely Manulife Global Select (MPF) Scheme and Manu-Lifestyle (MPF) Scheme, to suit the different needs of employers. Our diversified fund choices and multi-manager in the underlying investment platform means members with different investment needs and appetite, ranging from the simple to the sophisticated, can choose from a wide array of funds to design their own investment portfolio.



Lead Your Employees to a Healthy Happy Retirement

Health is precious. Health screening is a critical part of preventive health care. Early detection helps identify potential health risks. As the Provider of Choice for your Employee Benefits, Manulife always strives to help you lead your employees to a healthy happy retirement.

During the Promotion Period, when employers (excluding Self-Employed Persons) newly set up an MPF Sub-Scheme* and/or Group Life and Health Insurance Plan with us, your employees may enjoy one of the following thoughtful offers.

MPF Sub-Scheme	Privilege Offer for EACH Eligible Member
Employers who newly set up employer MPF sub-scheme at Manulife	
With assets transferred from other provider(s)	Free general health screening program [#]
Without assets transferred from other provider(s)	One general health screening program at preferential rate of HK\$88
Group Life & Health Insurance Plan	Privilege Offer for EACH Eligible Employee
Employers who have newly applied and successfully enrolled to a group life and health insurance plan at Manulife, including ManuPlan, ManuCare or FlexiCare Insurance Plan [^]	One general health screening program at preferential rate of HK\$88

Call your Manulife MPF Intermediary or call our Customer Hotline at 2108 1222 for details.

Please refer to the Terms and Conditions in this leaflet for further details.

* The above MPF sub-scheme refers to a sub-scheme under the Manulife Global Select (MPF) Scheme or Manu-Lifestyle (MPF) Scheme offered by Manulife Provident Funds Trust Company Limited. Investment involves risks. Please refer to the Offering Document for details and charges of the Scheme.

Manulife (International) Limited only arranges for the health screening program.

[^] ManuPlan, ManuCare and FlexiCare Insurance Plans are insurance plans underwritten and issued by Manulife (International) Limited. The relevant policy provisions should be referred for details. These insurance plans and health screening program are not Securities and Futures Commission authorized products.

Terms & Conditions:

- The Promotion Period refers to the period from July 30, 2009 to October 30, 2009 (both dates inclusive).
- For New MPF sub-scheme at Manulife:**
 - The date on which the following forms and documents are received by the Customer Services Counters of Employee Benefits at Manulife shall be referred to as the "Application Submission Date". The Application Submission Date must be a date within the Promotion Period:
 - MPF Employer's Participation Application Form (fully completed and accompanied by all required documents); and
 - The duly completed "Participating Employer's Request for Fund Transfer Form" (if applicable);
 provided that if the aforementioned forms and documents have been submitted on different days, then the date of receipt of the last remaining form and/or documents required shall be regarded as the Application Submission Date.
 - For new MPF Employer cases **with** assets transferred from other MPF provider(s):
 - A member shall only be regarded as an "Eligible Member" for enjoying a free general health screening program if he/she has transferred assets from other provider(s) and allocated to his/her respective account in the MPF sub-scheme (excluding assets transferred in respect of any self-employed persons/preserved account) on or before November 30, 2009 (i.e. the "Validation Date").
 - Notwithstanding paragraph (a) above, if the assets are still in the course of being transferred from other provider(s) and have not yet been allocated into his/her respective member account in the MPF sub-scheme on the Validation Date, he/she may still be regarded as an "Eligible Member" for enjoying a free general health screening program, provided that he/she is an active member with a total contribution amount of at least HK\$1,200 being made and allocated to his/her respective member account as at the Validation Date as defined herein above.
 - For new MPF Employer cases **without** assets transferred, a member shall only be regarded as an "Eligible Member" for enjoying one general health screening program at a preferential rate of HK\$88 if he/she is an active member with a total contribution amount of at least HK\$1,200 being made and allocated to his/her respective member account as at the Validation Date.
- For New ManuPlan, ManuCare or FlexiCare Insurance Plan:**
 - The date on which the fully completed appropriate Application Form with all required documents are received by the Customer Service Counters of Employee Benefits at Manulife shall be referred to as the "Application Submission Date". If the aforementioned form and documents have been submitted on different days, then the date of receipt of the last remaining form and/or documents required shall be regarded as the Application Submission Date. The Application Submission Date must be a date within the Promotion Period.
 - Every insured employee of the company shall only be regarded as an "Eligible Member" for enjoying one general health screening program at a preferential rate of HK\$88 if the average of the annualized premium for the whole company reached a minimum of HK\$1,000 per insured person and the concerned insured persons remain active under the Policy on the Validation Date.
- During the Promotion Period, each Eligible Member of the above MPF sub-scheme is eligible for enjoying either one free general health screening program or one general health screening program at a preferential rate of HK\$88. Each "Eligible Member" will be awarded only once within the Promotion Period.

5. The general health screening program includes:

Specifications	
General Analysis:	- Blood pressure - Pulse
Blood Picture:	- Complete Blood Counts
Diabetes Screening:	- Fasting Glucose
Blood Lipids Screening:	- Total Cholesterol
Gout Screening:	- Uric Acid
Renal Function:	- Creatinine - Urinalysis
Liver Function:	- SGPT - Hepatitis B Screening - HbsAg
Lab report with comments	
One doctor's consultation (for explaining the lab report only)	
Health questionnaire	
Body Mass Index	
Customer-centric check-up report and personalized health recommendation	

6. Manulife will validate each participating member's eligibility for enjoying one general health screening program for free or one general health screening program at a preferential rate of HK\$88 on the Validation Date. The asset transfer and contribution as shown on Manulife's record shall be final and conclusive.
7. The Eligible Member(s) must redeem the privilege offer within 6 months from the date printed on the respective redemption letters.
8. The Eligible Member(s) should refer to the redemption letter for the designated clinics of the health screening program service network as listed.
9. The redemption letter is neither transferable nor convertible to other monetary means. No redemption letter will be re-issued due to loss or theft.
10. The redemption letters will be sent to the relevant employers for distribution to Eligible Member(s) by December 2009.
11. Upon delivery of the redemption letters to the relevant employer(s), Manulife shall be taken as being discharged from all obligations and liabilities under these promotional offers. The general health screening program is made available to the Eligible Member(s) on behalf of the medical service provider who shall act as the principal party in giving their medical services to the Eligible Member(s), and Manulife (International) Limited will not be liable for any medical services therein or any default in the general health screening program offered by the medical service provider.
12. In the event of any dispute as to eligibility and entitlement (including but not limited to the number of redemption letters), Manulife's decision shall be final and conclusive.
13. This promotion is arranged by Manulife (International) Limited.