

## 赤霞珠終身壽險計劃

8年或12年短期繳款 保證終身保障及收益



想為生活多添一份保障，同時為未來點滴積蓄財富？「赤霞珠終身壽險計劃」能助您實現不同的人生大計，好比葡萄中的極品赤霞珠隨歲月醱釀成美酒，極具陳放能力，馥郁芳香。

計劃為您提供終身保證現金儲備達至100歲，無論想為下一代建立財務儲備、享受一個豪華假期、盡情購買心頭好、為家居裝潢或為自己準備安逸的退休生活，都能為您逐一實現。

此項儲蓄與壽險兼備的短期繳款保障計劃，在不同的人生階段，與您風雨同路。

### 短期繳款 終身保障

當您經歷不同人生階段，個人需要亦隨之改變。「赤霞珠終身壽險計劃」提供各種選擇，靈活配合不同情況。無論您是出生15日的嬰兒或年齡達70歲的人士，均可選擇此計劃。另一方面，此計劃分別設有8年或12年的保費繳付期選項，讓您同時獲享短期繳款的好處及全面的終身壽險保障至100歲。



### 保證兼且定期的收益

我們不能預知未來。因此，穩定及持續的收益十分重要，讓您可以應付固定支出、解決突如其來的需要、甚至應急。「赤霞珠終身壽險計劃」是您的後盾，提供保證兼且定期的終身收益，於第6個保單周年日及其後的每2個保單周年，支付相等於保障額6%的保證現金儲備，最長達至100歲。

### 保證回報及升值潛力 創建長遠財富

計劃除了提供保證現金價值，每年更會獲發紅利<sup>1</sup>。假如您並不急於使用保證現金儲備及紅利<sup>1</sup>，您可選擇將它們積存保單內，一方面避免資金面對驚濤駭浪的投資市場，另一方面仍享可觀的升值潛力，助您創富增值。當您退休後頤養天年時，計劃的總現金價值可高達已繳總保費的857%<sup>2</sup>。



### 應急資金 助您面對燃眉之急

如有需要，您可調動已留於保單內的紅利<sup>1</sup>及保證現金儲備，轉為應急現金。您更可申請保單貸款，進一步應付不時之需。

<sup>1</sup> 紅利並非保證。

<sup>2</sup> 以男性非吸煙受保人、投保年齡35歲、500,000港元之投保額、年繳保費、8年繳付期及滾存至85歲(50年)計算。上列數值包括保證及非保證款項，並假設此等款項保存於本公司，及按本公司不時決定及調整的利率計算利息。

### 附加保障 妥善周全

一系列的危疾、意外、醫療及其他附加保障可供選擇，附加於您的「赤霞珠終身壽險計劃」，令保障更加妥善周全。假如您不幸傷殘，但已擁有「傷殘豁免保費保障」，您的保單仍可繼續生效。

選擇「赤霞珠終身壽險計劃」，安心無憂地享有終身壽險保障，同時創建財富。



### 宏利人壽保險(國際)有限公司概覽

宏利人壽保險(國際)有限公司乃宏利金融集團屬下的成員公司。宏利金融為加拿大主要的金融服務機構，業務遍布全球二十二個國家及地區。過去一百二十多年來，宏利金融為客戶的重大理財決策提供穩健可靠、深受信賴而且遠達前瞻的理財方案。透過其環球僱員、保險代理及銷售夥伴網絡，宏利金融為數以百萬計客戶提供財務保障及財富管理產品和服務，並為各地的機構客戶提供資產管理服務。宏利金融亦提供各種再保險方案，並以人壽、財產及意外保險的轉再保業務為主。截至二零一零年六月三十日止，宏利金融及其附屬公司的管理資產達四千五百四十億加元(約三萬三千三百二十七億港元)。宏利業務遍及加拿大、亞洲及美國(主要透過恒康)。

宏利金融有限公司在多倫多、紐約及菲律賓證券交易所的股份代號為MFC，在香港聯交所的股份代號則為945，其網址為www.manulife.com。

「赤霞珠終身壽險計劃」乃宏利人壽保險(國際)有限公司提供的保險產品。此小冊子只供參考用途，計劃保障之確實細則及條款均以保單條款為準。

如欲了解計劃詳情，歡迎與您的宏利保險顧問聯絡，或致電客戶服務熱線 2510 3383。

宏利人壽保險(國際)有限公司為宏利金融附屬機構，於百慕達註冊，總部設於加拿大多倫多。

香港九龍觀塘偉業街223-231號  
宏利金融中心22樓  
電話：2510 3383

如欲參閱宏利之私隱政策，閣下可瀏覽宏利網站，網址為www.manulife.com.hk。閣下並可要求宏利避免使用閣下的個人資料作直接促銷用途，如有此需要，請致函宏利的個人資料保密主任，地址為香港九龍觀塘偉業街223-231號宏利金融中心22樓，或致電客戶服務熱線2108 1188。

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## La Vie

Guaranteed LIFE Protection and Income  
Paid Up in 8 or 12 Years

### La Vie is about LIFE!

A dollar saved with **La Vie** can be worth so much more than that over your life stages.

**La Vie** provides Guaranteed Cash Payments for you up to age 100... whether you need to supplement your children's education costs, a more luxurious holiday, a big shopping spree, decorating your home, or just a better retirement.

**La Vie** is the ideal solution that strikes the right proportion between savings and life protection, in all weathers and life stages, and paid up in a short period.

### Lifelong Protection with Short Payment Period

**La Vie** provides you with options and flexibilities to meet different needs at different stages of your life. The plan is available for you from 15 days to 70 years old. You also have the choice of paying off your policy in as short as eight (**La Vie 8**) or twelve years (**La Vie 12**) for comprehensive life protection for the rest of your life until age 100.



### Guaranteed and Periodic Income

While we understand that the future is unpredictable, a stable, sustainable income is important to cover fixed expenses, unexpected needs or even emergencies.

**La Vie** gives you guaranteed and periodic income. It is your backup providing Guaranteed Cash Payments throughout your lifetime up to age 100. Each payment amounts to 6% of the face amount, payable every two years, starting from the sixth policy anniversary of your plan.

### Long-term Wealth with Guaranteed Returns and Upside Potential

In addition to Guaranteed Cash Value, your policy will earn dividends<sup>1</sup> each year. You can choose to leave the Guaranteed Cash Payments and dividends<sup>1</sup> on deposit with us, as protection from a turbulent market environment and grow wealth if you do not need it immediately. In your retirement years, the potential value of the policy can be as high as 857%<sup>2</sup> of your total premium paid.



### Emergency Cash Helps You to Deal with Uncertainty

When you are in need, the dividends<sup>1</sup> and accumulated Guaranteed Cash Payments in your policy can become ready cash or you can apply for a policy loan if necessary.

<sup>1</sup> Dividends are non-guaranteed.

<sup>2</sup> The calculation is based on premium rate of a male non-smoker insured, age 35, Face Amount of HK\$500,000, annual premium payment mode, eight years of premium paying period and rolled over until age 85 (50 years). Such figures include guaranteed and non-guaranteed elements, assuming both elements are accumulated with the policy at interest rates which may be determined and revised by the Company from time to time.

### Additional Protection with Supplementary Benefits

A selection of critical illness, accident, medical and other supplementary benefits can be added to **La Vie** to make your protection even more comprehensive. The Premium Waiver Benefit, for example, ensures that the policy continues to be effective in the event of disability.

### La Vie - Secure your life protection and build wealth!



### About Manulife (International) Limited

Manulife (International) Limited is a member of the Manulife Financial group of companies. Manulife Financial is a leading Canadian-based financial services group operating in 22 countries and territories worldwide. For more than 120 years, clients have looked to Manulife for strong, reliable, trustworthy and forward-thinking solutions for their most significant financial decisions. Our international network of employees, agents and distribution partners offers financial protection and wealth management products and services to millions of clients. We provide asset management services to institutional customers worldwide as well as reinsurance solutions, specializing in life and property and casualty retrocession. Funds under management by Manulife Financial and its subsidiaries were Cdn\$454 billion (HK\$3,332.7 billion) as at June 30, 2010. The company operates as Manulife Financial in Canada and Asia and primarily as John Hancock in the United States.

Manulife Financial Corporation trades as 'MFC' on the TSX, NYSE and PSE, and under '945' on the SEHK. Manulife Financial can be found on the Internet at [www.manulife.com](http://www.manulife.com).

**La Vie** is an insurance product underwritten by Manulife (International) Limited. This pamphlet is for reference only. For the exact terms and conditions, please refer to the policy contract.

For more information, please contact your Manulife Insurance Advisor or call our Customer Service Hotline on **2510 3383** today.

Manulife (International) Limited.  
A Manulife Financial company. Incorporated in Bermuda.  
Head office in Toronto, Canada.

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To view our Privacy Policy, you can go to our website at [www.manulife.com.hk](http://www.manulife.com.hk). You may also request Manulife not to use your personal information for direct marketing purpose by writing to our Privacy Officer at 22/F, Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong or by calling our Customer Service Hotline 2108 1188.

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