

This statement provides you with key information about this product.

This statement is a part of the offering document.

You should not invest in this product based on this statement alone.

You may refer to the section of Glossary on the last page for the definition of the terminologies in italic.

Quick facts

Insurance Company	Manulife (International) Limited ("Manulife")	Policy Currency	USD / HKD								
Single or Regular Premium	<ul style="list-style-type: none"> Regular Premium - <i>Base Savings Premium</i> Single Premium - Optional top-up premium 	Minimum Premium	For <i>Base Savings Premium</i> <ul style="list-style-type: none"> US\$1,200 / HK\$9,600 per annum or US\$100 / HK\$800 per month For optional top-up premium <ul style="list-style-type: none"> US\$1,200 / HK\$9,600 per transaction 								
Regular Premium Frequency	Monthly / Annually	Maximum Premium	For <i>Base Savings Premium</i> <ul style="list-style-type: none"> US\$120,000 / HK\$960,000 per annum or US\$10,000 / HK\$80,000 per month For optional top-up premium <ul style="list-style-type: none"> NIL 								
Minimum Premium Payment Term	Up to age 100										
Period with Surrender Charge (Early Redemption Fee)	For <i>Base Savings Account</i> <table border="1" data-bbox="432 1469 1449 1675"> <thead> <tr> <th><i>Plan Options</i></th> <th>Period with Early Redemption Fee</th> </tr> </thead> <tbody> <tr> <td>Plan A</td> <td>First 9 policy years</td> </tr> <tr> <td>Plan B</td> <td>First 14 policy years</td> </tr> <tr> <td>Plan C</td> <td>First 24 policy years</td> </tr> </tbody> </table>			<i>Plan Options</i>	Period with Early Redemption Fee	Plan A	First 9 policy years	Plan B	First 14 policy years	Plan C	First 24 policy years
<i>Plan Options</i>	Period with Early Redemption Fee										
Plan A	First 9 policy years										
Plan B	First 14 policy years										
Plan C	First 24 policy years										
	For <i>Privilege Top-up Account</i> <ul style="list-style-type: none"> The first 5 years from the actual date of a subscription 										
Death Benefit	The sum of item 1 and item 2 below as at the date of death claim submission: <ol style="list-style-type: none"> The higher of items (i) and (ii) below: <ol style="list-style-type: none"> 110% of the difference between the aggregate sum of <i>Total Regular Premium</i> that is due and paid to the <i>Base Savings Account</i> and the withdrawals from the <i>Base Savings Account</i> the <i>Base Savings Account</i> value; 101% of the <i>Privilege Top-up Account</i> value, if any 										
Governing Law of Policy	The laws of the Hong Kong Special Administrative Region.										

What is this product and how does it work?

- Matrix (the “Plan”), being an investment-linked assurance scheme, is a life insurance policy issued by Manulife. This is not a fund authorised by the Securities and Futures Commission (“SFC”) pursuant to the Code on Unit Trusts and Mutual Funds (“UT Code”).
- The premiums you pay, after deduction of any applicable fees and charges, will be invested by Manulife in the underlying funds / assets linked to your selected investment choices (see below) and will accordingly go towards accretion of the value of your policy. Your policy value will be calculated by Manulife based on the performance of the underlying funds / assets linked to your selected investment choices from time to time and the ongoing fees and charges which will continue to be deducted from your policy value.
- Note, however, that all premiums you pay towards your policy, and any investments made by Manulife in the underlying funds / assets, will become and remain the assets of Manulife. You do not have any rights or ownership over any of those assets. Your recourse is against Manulife only.
- Due to the various fees and charges levied by Manulife on your policy, the return on your policy as a whole may be lower than the return of the underlying funds / assets. Please see page 4-6 for details of the fees and charges payable by you.
- Underlying funds / assets linked to investment choices available for selection are listed in the Investment Choice Brochure. These may include funds authorised by the SFC pursuant to the UT Code (“underlying funds”), but may also include other portfolios internally managed by Manulife on a discretionary basis not authorised by the SFC under the UT Code.
- Although your policy is a life insurance policy, because part of your death benefit is linked to the performance of the underlying funds / assets linked to the investment choices you selected from time to time, your death benefit is subject to investment risks and market fluctuations. The death benefit payable may be significantly less than your premiums paid and may not be sufficient for your individual needs.
- More importantly, you should be aware of the following regarding your death benefit and the cost of insurance (“insurance charges”):
 - Part of the fees and charges you pay that will be deducted from the value of your policy will be used to cover the insurance charges for the life coverage and any additional coverage you may choose.
 - The insurance charges will reduce the amount that may be applied towards investment in the underlying funds / assets linked to the investment choices you selected.
 - The insurance charges may increase significantly during the term of your policy due to factors such as age and investment loss, etc. This may result in significant or even total loss of your premiums paid.
 - If the value of your policy becomes insufficient to cover all the ongoing fees and charges, including the insurance charges, your policy may be terminated early and you could lose all your premiums paid and benefits.
 - You should consult your intermediary for details, such as how the charges may increase and could impact the value of your policy.

What are the key risks?

Investment involves risks. Please refer to the Principal Brochure for details including the risk factors.

The investment choices available under the Plan can have very different features and risk profiles. Some may be of high risk. Please read the Principal Brochure and the offering document of the underlying funds involved for details.

Credit and insolvency risks

The Plan is an insurance policy issued by Manulife. Your investments are subject to the credit risks of Manulife.

Early surrender / withdrawal penalty

The Plan is designed to be held for a medium / long term period. Early surrender of the policy, withdrawal from the policy, premium suspension or failure to pay premium in full may result in a significant loss of principal and / or bonuses to be awarded. Poor performance of the underlying funds / assets may further magnify the investment losses, while all fees and charges are still deductible.

Premium suspension

If premium contribution is suspended, the value of your policy may be significantly reduced due to fees and charges, which are still deductible during premium suspension, and your entitlement to bonuses may also be affected.

Market risks

Return of the policy is contingent upon the performance of the underlying funds / assets and therefore there is a risk of capital loss.

Foreign exchange risks

The investment returns of your policy may be subject to foreign exchange risks as some of the underlying funds may be denominated in a currency which is different from that of your policy.

Is there any guarantee?

The Plan does not have any guarantee of the repayment of principal. You may not get back the full amount of premium you pay and may suffer investment losses.

What are the fees and charges?

Manulife may at its sole discretion adjust the current level of fees and charges or impose new fees and charges at any time with no less than three months' prior written notice or such other period pursuant to the relevant regulatory requirements.

The fees and charges under the Plan level are payable to Manulife. For the investment choice level, please refer to the table below. For details, please refer to the section of Fees and Charges of the Product Brochure and the Investment Choice Brochure.

Plan Level

	Current Level of Fees and Charges	How is it charged / deducted?								
Account Management Fee	1.2% per annum of the net asset value of the investment choices while the policy is in force.	Daily accrued from the net asset value of the investment choices and is reflected in the unit price of the unitized investment choices or the net interest declared of the non-unitized investment choices.								
Monthly Deduction	<p>Consists of the charge items (i), (ii) (iii) and (iv) mentioned below while the policy is in force:</p> <p><u>(i) Policy Fee</u></p> <ul style="list-style-type: none"> • US\$3 / HK\$24 per month. • It is waived for <i>Base Savings Premium</i> of US\$6,000 / HK\$48,000 or above per policy year. <p><u>(ii) Administration Charge</u></p> <ul style="list-style-type: none"> • 0.35% per month of the annual amount of <i>Base Savings Premium</i>. <p><u>(iii) Cost of Insurance</u></p> <ul style="list-style-type: none"> • Including the cost, if any, for each selected <i>Base Protection</i> and the life coverage of the <i>Base Savings Account</i>. • Determined by Manulife based on age, sex, smoking habits, risk class and death benefit amount, where the cost of insurance rate may increase each year due to the age. • Illustration of the Cost of Insurance will appear in the proposal given to the client at point of sale. • The Cost of Insurance is subject to change from time to time as determined by Manulife without notice. <p><u>(iv) Premium Shortfall Charge</u></p> <ul style="list-style-type: none"> • 0.3% per month of the <i>Total Regular Premium Shortfall Amount</i>. • Applicable if there is any <i>Total Regular Premium Shortfall</i> on a <i>monthiversary</i> in the policy years as specified in the following table according to the <i>Plan Option</i> selected: <table border="1" data-bbox="459 1825 1021 2020"> <thead> <tr> <th><i>Plan Options</i></th> <th>Applicable period for Premium Shortfall Charge</th> </tr> </thead> <tbody> <tr> <td>Plan A</td> <td>First 6 policy years</td> </tr> <tr> <td>Plan B</td> <td>First 8 policy years</td> </tr> <tr> <td>Plan C</td> <td>First 12 policy years</td> </tr> </tbody> </table> <ul style="list-style-type: none"> • A grace period of two months is allowed for such shortfall before the Premium Shortfall Charge is payable. 	<i>Plan Options</i>	Applicable period for Premium Shortfall Charge	Plan A	First 6 policy years	Plan B	First 8 policy years	Plan C	First 12 policy years	<ul style="list-style-type: none"> • Charged on the <i>Policy Year Date</i> and each <i>monthiversary</i> by automatically redeeming the units of the unitized investment choice(s) and / or deducting such amount of the non-unitized investment choice(s) from the <i>Base Savings Account</i>. • Under the normal circumstance, if there is more than one investment choice in the <i>Base Saving Account</i>, the redemption amount from each investment choice will be in proportion to the value of each of these investment choices under the <i>Base Saving Account</i> at the time of redemption.
<i>Plan Options</i>	Applicable period for Premium Shortfall Charge									
Plan A	First 6 policy years									
Plan B	First 8 policy years									
Plan C	First 12 policy years									

What are the fees and charges? (Continued)

Plan Level (Continued)

	Current Level of Fees and Charges	How is it charged / deducted?												
Switching Fee	Currently nil	–												
Out-of-pocket Expense	<ul style="list-style-type: none"> Up to 1% per annum of the net asset value of the investment choices. Out-of-pocket expenses are the actual expenses incurred for the operations at the Plan and investment choice levels, including but not limited to, the fees of audit, legal and other advisers, the costs of unit price publishing, printing and distributing Principal Brochure, annual reports, notices, statements and newsletters, transaction costs, accounting and valuation, custodian services, taxes and other reasonable out-of-pocket expenses. 	Daily accrued from the net asset value of the investment choices and reflected in the unit price of the unitized investment choices or the net interest declared of the non-unitized investment choices.												
Early Redemption Fee	<p><u>Applicable to the <i>Base Savings Account</i> upon withdrawal or surrender</u></p> <ul style="list-style-type: none"> Due to withdrawal or surrender, charged as a percentage of the amount redeemed from the <i>Base Savings Account</i> exceeding any <i>Free Withdrawal Amount</i> available at the time of redemption. Please refer to the section of Fees and Charges of the Product Brochure for details of the applicable Early Redemption Fee rate. <p><u>Applicable to the <i>Privilege Top-up Account</i> upon withdrawal or surrender</u></p> <ul style="list-style-type: none"> Charged as a percentage (as set out in the table below) of the amount redeemed from the <i>Privilege Top-up Account</i> due to withdrawal or surrender. <table border="1"> <thead> <tr> <th>Subscription of less than</th> <th>Percentage of the redeemed amount</th> </tr> </thead> <tbody> <tr> <td>1 year</td> <td>6%</td> </tr> <tr> <td>2 years</td> <td>5%</td> </tr> <tr> <td>3 years</td> <td>4%</td> </tr> <tr> <td>4 years</td> <td>3%</td> </tr> <tr> <td>5 years</td> <td>2%</td> </tr> </tbody> </table> <ul style="list-style-type: none"> Early Redemption Fee does not apply to subscription made more than 5 years ago. Half of the Early Redemption Fee will be waived for redemption under the <i>Automatic Premium Payment</i>. Years will be measured from the actual date of a subscription. Early Redemption Fee will be applied to the earliest subscription first (on a first in first out basis). Switching will not affect the age of the subscription. 	Subscription of less than	Percentage of the redeemed amount	1 year	6%	2 years	5%	3 years	4%	4 years	3%	5 years	2%	Deducted from the redeemed amount.
Subscription of less than	Percentage of the redeemed amount													
1 year	6%													
2 years	5%													
3 years	4%													
4 years	3%													
5 years	2%													

What are the fees and charges? (Continued)

Investment Choice Level

	Current Level of Fees and Charges	How is it charged / deducted?
Investment Management Fee	<ul style="list-style-type: none"> Vary by each investment choice between 0.5% and 2.1% per annum of the net asset value of the investment choice. Comprise the following: <ul style="list-style-type: none"> (i) management fee charged by the underlying fund manager, which is also reflected in the unit price of the underlying fund; and (ii) management fee charged by Manulife 	It is accrued daily and reflected in the unit price of the unitized investment choices or the net interest declared of the non-unitized investment choices.
Bid-Offer Spread / Fiscal Charge	Currently nil	–
Performance Fee	Currently nil	–

Underlying Funds Level

You should note that the underlying funds linked to the investment choices may have separate charges on performance fee and / or other miscellaneous charges. You do not pay these fees directly. The fees will be deducted and such reduction will be reflected in the unit price of the underlying funds. For details, please refer to the offering document of the underlying funds and / or the Principal Brochure of the Plan, which are available by Manulife upon request.

What if you change your mind?

Cooling-off Period

- Cooling-off period is a period during which life insurance policyowners may cancel their policies and get back their original investments less any investment loss due to allocation and cancellation of all the investment choice units under the policy within the earlier of 21 days after the delivery of the policy or issue of a notice to you or your representative. Such notice should inform you of the availability of the policy and expiry date of the cooling-off period. Please refer to the cooling-off initiative issued by the Hong Kong Federation of Insurers from time to time for reference.
- You can cancel your policy by giving a written notice to Manulife. Such notice must be signed by you and received directly by the Administration Office of Manulife at 22/F, Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong.
- You may get back the amount you paid, or less if the value of the selected investment choices has gone down.

Insurance company's information

Manulife (International) Limited
Incorporated in Bermuda

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22/F, Manulife Financial Centre,
223-231 Wai Yip Street,
Kwun Tong, Kowloon, Hong Kong

Phone: (852) 2510 3941
Fax: (852) 2503 5154
Website: www.manulife.com.hk

Important

- Manulife is subject to the prudential regulation of the Insurance Authority. However, the Insurance Authority does not give approval to individual insurance products, including Matrix referred to in this statement.
- If you are in doubt, you should seek professional advice.
- The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

Glossary

Automatic Premium Payment

The transfer of the amount from the *Privilege Top-up Account* by redemption of units of investment choices to the *Base Savings Account* in the following circumstances: (i) if there is any *Total Regular Premium Shortfall* or (ii) if the *Base Savings Account* value is insufficient to cover the monthly deduction.

Base Protection

The additional insurance coverage selected by the Policyowner with the written approval of Manulife.

Base Protection Premium

The premium payable and to be paid regularly into the *Base Saving Account* for all insurance benefits that constitute the *Base Protection*.

Base Savings Account

A notional account set up in the policy that records all the units of the unitized investment choice(s) and the amount of the non-unitized investment choice(s) allocated as regards *Total Regular Premiums* paid.

Base Savings Premium

The committed premium amount selected by the Policyowner to be paid regularly into the *Base Savings Account*.

Glossary (Continued)

Free Withdrawal Amount (only applicable to Plan B and Plan C)

The *Free Withdrawal Amount* available at the time of redemption is equal to the *Base Savings Account* value, adjusted by (i) deducting the accumulated bonuses and (ii) adding accumulated monthly deductions, minus the *Net Premium Paid* since policy inception.

Monthiversary

The first day of each monthly period, provided that the first *monthiversary* shall be one month after the *Policy Year Date*.

Net Premium Paid

The total amount of premium paid to the *Base Savings Account* minus the aggregate of withdrawal amounts (if any) from the *Base Savings Account* that exceeds the *Free Withdrawal Amount* available at the time of redemption.

Plan Options

The plan options (Plan A, Plan B or Plan C) available under the Plan for the Policyowner to be selected at the outset, which determines the rates of bonuses, the entitlement of free withdrawal option, the applicable Premium Shortfall Charge, the applicable Early Redemption Fee and the minimum policy value requirement immediately after each withdrawal.

Policy Year Date

The first day of the first policy year as shown in the policy.

Privilege Top-up Account

A notional account set up in the policy that records all the units of the unitized investment choice(s) and the amount of the non-unitized investment choice(s) allocated as regards top-up premiums paid.

Total Regular Premium

The sum of *Base Savings Premium*, *Base Protection Premium* and extra premium.

Total Regular Premium Shortfall

The *Net Premium Paid* under the *Base Savings Account* since *Policy Year Date* is less than the sum of all *Total Regular Premium* due since *Policy Year Date*.

Total Regular Premium Shortfall Amount

The sum of all *Total Regular Premium* due since *Policy Year Date* less the *Net Premium Paid* under the *Base Savings Account* since *Policy Year Date*.

本概要提供本產品的重要資料，是銷售文件的一部分。

請勿單憑本概要作投保決定。

有關以斜體顯示的用詞之定義，您可參閱最後一頁「詞彙」部分的解釋。

資料便覽

保險公司	宏利人壽保險(國際)有限公司 (「宏利」)	保單貨幣	美元 / 港元								
整付或定期保費	<ul style="list-style-type: none"> 定期保費 — 基本儲蓄保費 整付保費 — 自選額外投資保費 	最低保費	基本儲蓄保費 <ul style="list-style-type: none"> 每年為1,200美元 / 9,600 港元；或 每月為100美元 / 800港元 自選額外投資保費 <ul style="list-style-type: none"> 每次為1,200美元 / 9,600 港元 								
定期保費次數	月繳 / 年繳	最高保費	基本儲蓄保費 <ul style="list-style-type: none"> 每年為120,000美元 / 960,000港元；或 每月為10,000美元 / 80,000港元 自選額外投資保費 <ul style="list-style-type: none"> 沒有 								
最短供款年期	至100歲										
徵收退保費 (提早贖回費) 年期	基本儲蓄帳戶										
	<table border="1"> <thead> <tr> <th>計劃選項</th> <th>徵收退保費年期</th> </tr> </thead> <tbody> <tr> <td>計劃A</td> <td>首9個保單周年</td> </tr> <tr> <td>計劃B</td> <td>首14個保單周年</td> </tr> <tr> <td>計劃C</td> <td>首24個保單周年</td> </tr> </tbody> </table>	計劃選項	徵收退保費年期	計劃A	首9個保單周年	計劃B	首14個保單周年	計劃C	首24個保單周年		
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計劃C	首24個保單周年										
	尊尚投資帳戶 <ul style="list-style-type: none"> 由實際認購日起計首5年 										
身故賠償額	以下第1項及第2項之總和，以提交身故索償當日計算： <ol style="list-style-type: none"> 為下列(i)或(ii)之較高者： <ol style="list-style-type: none"> 已投入於基本儲蓄帳戶之到期及已繳付的定期總保費總額，減去從基本儲蓄帳戶所提取的款項後之餘額的110%； 基本儲蓄帳戶價值 尊尚投資帳戶價值的101% (如有) 										
保單的管轄法律	香港特別行政區法律										

這是甚麼產品？如何運作？

- 邁駿投資理財計劃(「本計劃」)，作為與投資相連的人壽保險計劃，是一份由宏利所發出的壽險保單。本計劃並非為由證券及期貨事務監察委員會(「證監會」)根據《單位信託及互惠基金守則》(「《單位信託守則》」)所認可的基金。
- 閣下所支付的保費，經扣除任何適用費用及收費後，會由宏利投資於與閣下所選投資選項(見以下說明)相連的相關基金 / 資產，從而用作增加閣下保單的價值。宏利將根據閣下所選投資選項之相關基金 / 資產的不時表現，以及持續從保單價值中扣除的費用及收費，來計算保單價值。
- 請注意，閣下就閣下的保單所支付的所有保費，以及宏利對相關基金 / 資產的任何投資，將會成為及一直屬於宏利的資產。閣下對任何該等資產均沒有任何權利或擁有權。閣下只對宏利有追索權。
- 由於宏利會就閣下的保單徵收各項費用及收費，閣下保單的整體回報或會遜於相應的相關基金 / 資產的回報。有關閣下須支付的費用及收費的詳情，請參閱第11-14頁。
- 可供選取的投資選項之相關基金 / 資產已列載於投資選項手冊內，該等相關基金 / 資產可能包括由證監會根據《單位信託守則》所認可的基金(「相關基金」)，亦可能包括經宏利酌情內部管理但未經證監會根據《單位信託守則》所認可的其他投資組合。
- 儘管閣下的保單為人壽保險保單，但由於部分閣下的身故賠償額與閣下不時選擇的投資選項之相關基金 / 資產不時的表現相連，閣下的身故賠償額會受投資風險及市場波動所影響。應付身故賠償額或會明顯低於閣下所付的保費總額，亦可能不足以滿足閣下的個人需要。
- 更重要的是，閣下應留意以下有關身故賠償及保險費用(「保險收費」)的事宜：
 - 宏利會從閣下保單的價值中扣除部分費用及收費，以抵銷閣下所選擇的人壽保障及任何附加保障的保險收費。
 - 扣除保險收費後，可用作投資於閣下所選投資選項之相關基金 / 資產的款額會因而減少。
 - 基於年齡及投資虧損等因素，保險收費或會在閣下的保單之保單年期內大幅增加，結果閣下可能會損失大部分甚至全部閣下所付的保費。
 - 如閣下保單的價值不足以抵銷所有持續收取的費用及收費(包括保險收費)，閣下的保單可能會被提早終止，而閣下可能會失去全部供款及利益。
 - 閣下應向閣下的中介人查詢有關詳情，例如相關收費在甚麼情況下會有所增加，以及對閣下保單的價值有何影響。

本產品有哪些主要風險？

投資涉及風險。請參閱產品銷售說明書，了解包括風險因素等詳情。

本計劃所提供的各個投資選項的特點及風險狀況或會有很大差異，部分可能涉及高風險。詳情請參閱本計劃的產品銷售說明書及所涉相關基金的銷售文件。

信貸風險及無力償債風險

本計劃是一份由宏利所發出的保險保單。因此，閣下於本計劃中的投資需承受宏利的信貸風險。

提早退保 / 提取款項的費用

本計劃是為中 / 長線投資而設，閣下若提早退保、從保單提取款項、暫停繳付保費、沒有足額繳付保費，或會導致損失大筆本金及 / 或將獲派的獎賞。如相關基金 / 資產表現欠佳，或會進一步擴大投資虧損，而一切費用及收費仍可將被扣除。

暫停繳付保費

若閣下暫停繳付保費，閣下保單的價值有可能因費用及收費仍於暫停繳付保費期間被扣除而大幅減少，而閣下應得的獎賞亦可能會受到影響。

市場風險

保單的回報取決於相關基金 / 資產的表現，閣下的投資本金可能會出現虧蝕。

匯率風險

由於部分相關基金或與閣下的保單以不同的貨幣計值，因此閣下的保單的投資回報可能涉及匯率風險。

本產品有否提供保證？

本計劃不設任何退還本金保證。閣下或無法取回全部已付保費，並可能會蒙受投資虧損。

本產品涉及哪些費用及收費？

宏利有權隨時酌情調整現時費用及收費水平或徵收額外費用及收費，並將於不少於三個月或在符合有關監管要求的其他期限前，以書面事先發出通知。

計劃層面的費用及收費由宏利收取，而投資選項層面費用及收費請參閱下表。詳情請參閱產品說明書內的「費用及收費」部分及投資選項手冊。

計劃層面

	現行費用及收費水平	如何收取 / 扣除?
帳戶管理費	於保單生效期間，每年投資選項資產淨值的 1.2%。	從投資選項資產淨值中扣除（按日累計），並反映在單位化投資選項的單位價格或非單位化投資選項所宣佈的淨利息內。

本產品涉及哪些費用及收費？(續)

計劃層面(續)

	現行費用及收費水平	如何收取 / 扣除?								
保單月費	<p>於保單生效期間，包括下述的(i)、(ii)、(iii)及(iv)項費用：</p> <p>(i) 保單費用</p> <ul style="list-style-type: none"> 每月3美元 / 24港元。 若每保單周年的基本儲蓄保費為6,000美元 / 48,000港元或以上，此項費用將獲豁免。 <p>(ii) 行政費用</p> <ul style="list-style-type: none"> 每月為基本儲蓄保費的年繳金額之0.35%。 <p>(iii) 保險費用</p> <ul style="list-style-type: none"> 包括每項所選的基本保障（如有）及基本儲蓄帳戶的壽險保障之費用。 宏利根據年齡、性別、吸煙習慣、風險類別及身故賠償金額而釐定，保險費用的收費率或會隨年齡而每年增加。 保險費用之說明將列明於建議書內並於銷售時提供予客戶。 宏利將會不時更改保險費用而不會作出另行通知。 <p>(iv) 欠繳保費手續費</p> <ul style="list-style-type: none"> 每月為欠繳定期總保費金額的0.3%。 根據下表按所選計劃選項而定之保單周年內，如於保單月結日出現任何欠繳定期總保費的情況，此費用將適用。 <table border="1" data-bbox="399 1624 981 1870"> <thead> <tr> <th>計劃選項</th> <th>適用欠繳保費手續費之年期</th> </tr> </thead> <tbody> <tr> <td>計劃A</td> <td>首6個保單周年</td> </tr> <tr> <td>計劃B</td> <td>首8個保單周年</td> </tr> <tr> <td>計劃C</td> <td>首12個保單周年</td> </tr> </tbody> </table> <ul style="list-style-type: none"> 於收取欠繳保費手續費前，宏利提供2個月的寬限期。 	計劃選項	適用欠繳保費手續費之年期	計劃A	首6個保單周年	計劃B	首8個保單周年	計劃C	首12個保單周年	<ul style="list-style-type: none"> 宏利將自動於保單生效日及每一個保單月結日，從基本儲蓄帳戶中贖回單位化投資選項單位及 / 或扣減非單位化投資選項金額，以支付保單月費。 在一般情況下，若基本儲蓄帳戶內的投資選項不止一項，每一投資選項的贖回金額將根據贖回時基本儲蓄帳戶下每隻投資選項之價值的比例計算。
計劃選項	適用欠繳保費手續費之年期									
計劃A	首6個保單周年									
計劃B	首8個保單周年									
計劃C	首12個保單周年									
調配費用	現時並無收取	—								

本產品涉及哪些費用及收費？(續)

計劃層面(續)

	現行費用及收費水平	如何收取 / 扣除?												
墊支費用	<ul style="list-style-type: none"> • 每年不多於投資選項資產淨值的1%。 • 即本計劃及投資選項運作所引致的實際開支，包括但不限於核數師、律師及其他顧問費用，以及刊登單位價格、印刷和派發產品銷售說明書、年報、通告、報表及通訊費用、交易費用、會計及估值、託管服務、稅項以及其他合理墊支費用。 	從投資選項資產淨值中扣除（按日累計），並反映在單位化投資選項的單位價格或非單位化投資選項所宣佈的淨利息內。												
提早贖回費	<p><u>適用於基本儲蓄帳戶之款項提取或退保</u></p> <ul style="list-style-type: none"> • 此費用由於款項提取或退保而被徵收。按從基本儲蓄帳戶所贖回超出贖回時任何可用的免贖回費之款項提取限額的金額之某百分比計算。 • 有關適用之提早贖回費比率，請參閱產品說明書內之費用及收費部分。 <p><u>適用於尊尚投資帳戶之款項提取或退保</u></p> <ul style="list-style-type: none"> • 按因款項提取或退保而從尊尚投資帳戶所贖回的金額之某百分比計算（詳列於下表）。 <table border="1" data-bbox="399 1332 976 1630"> <thead> <tr> <th>認購年期少於</th> <th>贖回金額的百分比</th> </tr> </thead> <tbody> <tr> <td>1年</td> <td>6%</td> </tr> <tr> <td>2年</td> <td>5%</td> </tr> <tr> <td>3年</td> <td>4%</td> </tr> <tr> <td>4年</td> <td>3%</td> </tr> <tr> <td>5年</td> <td>2%</td> </tr> </tbody> </table> <ul style="list-style-type: none"> • 提早贖回費不適用於5年以前的認購。 • 透過自動繳付保費之贖回將獲豁免一半的提早贖回費。 • 年期由實際認購日起計算。最早的認購會首先被徵收提早贖回費（即「先進先出」基準）。調配不會影響認購年期。 	認購年期少於	贖回金額的百分比	1年	6%	2年	5%	3年	4%	4年	3%	5年	2%	從贖回金額中扣除。
認購年期少於	贖回金額的百分比													
1年	6%													
2年	5%													
3年	4%													
4年	3%													
5年	2%													

本產品涉及哪些費用及收費？(續)

投資選項層面

	現行費用及收費水平	如何收取 / 扣除?
投資管理費用	<ul style="list-style-type: none"> 按各投資選項而異（每年介乎投資選項之資產淨值的0.5%至2.1%之間）。 由以下兩項構成： <ul style="list-style-type: none"> (i) 由相關基金經理收取的管理費，該管理費亦反映在相關基金的單位價格中；及 (ii) 由宏利收取的管理費 	此費用按日累計，並反映在單位化投資選項的單位價格或非單位化投資選項所宣佈的淨利息內。
買賣差價 / 財務費用	現時無須收取	-
業績表現費	現時無須收取	-

相關基金層面

請注意，投資選項的相關基金或會另行徵收業績表現費及 / 或其他雜項費用。閣下不需直接繳付這些費用，此等收費會從相關基金中扣減及反映於相關基金的單位價格中。詳情請參閱相關基金的銷售文件及 / 或本計劃的產品銷售說明書。宏利會應要求提供該等文件。

若最後決定不投保，須辦理哪些手續？

保單冷靜期

- 在冷靜期內，人壽保險保單持有人可取消已購買的保單，取回原來的投資金額，惟需扣除因分配及取消本保單內所有投資選項單位而引致的任何投資損失。冷靜期為保單發出後21天內，或向閣下或閣下的代表發出通知書後的21天內，以較先者為準。該通知書應說明保單已備妥，並列明冷靜期的屆滿日期。請參閱香港保險業聯會就冷靜期權益而不時發出的指引。
- 閣下可以書面通知宏利取消保單。該通知必須由閣下簽署及直接送達香港九龍觀塘偉業街223-231號宏利金融中心22樓宏利行政部。
- 閣下可取回已付金額，但若閣下所選的投資選項的價值下跌，可取回的金額將會減少。

保險公司資料

宏利人壽保險(國際)有限公司
百慕達註冊成立

地址：
香港九龍觀塘偉業街223-231號
宏利金融中心22樓

電話：(852) 2510 3941
傳真：(852) 2503 5154
網址：www.manulife.com.hk

重要提示

- 宏利受到保險業監督的審慎規管，但保險業監督不會認可個別保險產品，包括本概要所述的邁駿投資理財計劃。
- 閣下如有疑問，應諮詢專業意見。
- 證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。

詞彙

自動繳付保費

倘若出現下列情況：(i) 出現任何欠繳定期總保費或(ii) 基本儲蓄帳戶價值不足以支付保單月費，從尊尚投資帳戶透過贖回投資選項單位轉移金額至基本儲蓄帳戶。

基本保障

指由保單持有人所選擇並已獲宏利書面批核之額外保障。

基本保障保費

指構成基本保障的所有保險保障而須支付並定期繳付至基本儲蓄帳戶的保費金額。

基本儲蓄帳戶

指於保單設立的一個名義帳戶，用以記錄就繳付的定期總保費而分配的單位化投資選項單位及非單位化投資選項金額。

基本儲蓄保費

指由保單持有人選擇並承諾定期繳付至基本儲蓄帳戶的保費金額。

詞彙 (續)

免贖回費之款項提取限額 (只適用於計劃B及計劃C)

贖回時可用的免贖回費之款項提取限額相等於基本儲蓄帳戶價值 (i) 減去累積獎賞及 (ii) 加上累積保單月費，再減去自保單生效後的淨已繳保費。

保單月結日

指每一個月的首日，而首個保單月結日應為保單生效日後滿一個月之日。

淨已繳保費

指已繳至基本儲蓄帳戶之保費總額，減去從基本儲蓄帳戶所提取超出贖回時可用的免贖回費之款項提取限額的累積提取總額(如適用)。

計劃選項

指本計劃提供予保單持有人於投保時可供選擇的計劃選項 (計劃A、計劃B或計劃C)。計劃選項影響獎賞比率、享有免贖回費之款項提取的權利、適用的欠繳保費手續費、適用的提早贖回費及每次提取款項後之即時最低保單價值要求。

保單生效日

指於保單所示之第一個保單周年的第一日。

尊尚投資帳戶

指於保單設立的一個名義帳戶，用以記錄就繳付的額外投資保費而分配的單位化投資選項單位及非單位化投資選項金額。

定期總保費

指基本儲蓄保費加基本保障保費以及額外保費之總和。

欠繳定期總保費

指自保單生效日起計基本儲蓄帳戶的淨已繳保費少於自保單生效日起計所有到期定期總保費之總和。

欠繳定期總保費金額

指自保單生效日起計所有到期定期總保費之總和與自保單生效日起計基本儲蓄帳戶的淨已繳保費之差額。