

Critical Illness Benefits

Bridge over your challenges for a healthy and joyful life



We all wish for better health and to enjoy a joyful life with our loved ones. Yet the hectic pace of urban living, work-related stress, inappropriate diets and lack of exercise can undermine our health. If unfortunately faced with a critical illness, the temporary loss of income during medical treatment and while receiving quality medical care often creates a huge financial burden.

Our Major Disease Benefit and Cash Assistance Benefit can build a bridge over these challenges by providing invaluable support to you, allowing you to rest and recuperate without financial worry. With Manulife standing behind you, you and your family can enjoy quality time together.

Major Disease Benefit (For ages 16-60)

Our Major Disease Benefit is a low-cost option that provides you with protection against a wide array of major critical illnesses until age 100¹. It offers you an advance payment of a specific claim amount² from the face amount of your basic life insurance policy upon diagnosis of any one of the 53 critical illnesses.

With level premium^{1,3} payment based on the entry age of the life insured, the premium will not increase by age every year and will give you better control over your financial planning. You can also keep pace with rising medical and living costs with the Inflation Protector Option⁴, which allows you to increase your coverage by 5% per year for up to 10 consecutive years.

Cash Assistance Benefit (From birth to age 60)

Protect yourself without reducing the face amount of your basic insurance plan with our Cash Assistance Benefit. Like Major Disease Benefit, it protects you against 53 critical illnesses by providing a lump sum of cash upon diagnosis, but without affecting your basic coverage. You can also offset the effect of inflation with the Inflation Protector Option⁴, which helps to guard against soaring medical costs and maintain a quality living standard.

The premium will increase by age every year based on your attained age and the coverage is up to age 75. You can also choose to exercise the Guarantee of Insurability Option and switch to paying a level premium³ at the 3rd or any subsequent Policy Anniversary before age 61 without evidence of insurability. It makes your financial budgeting even easier, and at the same time you can enjoy whole life coverage up to age 100. Once you exercise such an option, you will be entitled to death benefit from age 85 onwards or a maturity benefit if you live till age 100. Both amounts equal 100% of the face amount.



1. If the Major Disease Benefit is attached to an investment-linked plan, premium of Major Disease Benefit will increase by age every year until age 75, at which point the term of coverage will terminate.
2. The specific claim amount equals the face amount of the Major Disease Benefit. Note that the face amount of your basic insurance policy will be reduced accordingly upon the claim of the Major Disease Benefit.
3. Level premium will not increase with attained age every year, but is not guaranteed. Premium may increase to reflect any changes in experience such as claim experience.
4. The relevant premium will be adjusted according to the added coverage, based on the prevailing rate and the attained age of the life insured at the time the coverage is increased.

Conditions apply to the claim for a critical illness, the Inflation Protector Option, the Guarantee of Insurability Option and other benefits. Please refer to the policy provision for details.

Cancer	
1. Cancer	
Illness related to Organ Failure	
2. AIDS due to blood transfusion	8. Kidney Failure
3. Aplastic Anaemia	9. Major Organ Transplantation
4. Coma	10. Medullary Cystic Disease
5. End Stage Liver Disease	11. Occupationally Acquired HIV
6. End Stage Lung Disease	12. Systemic Lupus Erythematosus
7. Fulminant Viral Hepatitis	13. Total and Permanent Disability
Illness related to Circulatory System	
14. Cardiomyopathy	18. Infective Endocarditis
15. Coronary Artery Bypass Surgery	19. Other Serious Coronary Artery Diseases
16. Heart Attack (Myocardial Infarction)	20. Primary Pulmonary Arterial Hypertension
17. Heart Valve Surgery	21. Surgery to Aorta
Illness related to Nervous System	
22. Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders (Dementia)	31. Major Head Trauma
23. Amyotrophic Lateral Sclerosis	32. Multiple Sclerosis
24. Apallic Syndrome	33. Muscular Dystrophy
25. Bacterial Meningitis	34. Paralysis
26. Benign Brain Tumour	35. Parkinson's Disease
27. Blindness	36. Poliomyelitis
28. Creutzfeld-Jacob Disease	37. Primary Lateral Sclerosis
29. Encephalitis	38. Progressive Bulbar Palsy
30. Loss of Hearing	39. Progressive Muscular Atrophy
	40. Spinal Muscular Atrophy
	41. Stroke
Other Major Illness	
42. Acute Necrotic Pancreatitis	47. Major Burns
43. Chronic Relapsing Pancreatitis	48. Myasthenia Gravis
44. Haemolytic Streptococcal Gangrene	49. Severe Crohn's Disease
45. Loss of Limbs	50. Severe Rheumatoid Arthritis
46. Loss of Speech	51. Severe Ulcerative Colitis
	52. Systemic Sclerosis
	53. Terminal Illness

Please refer to the policy provision for the definitions of the above critical illnesses and applicable conditions (if any).

About Manulife (International) Limited

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Major Disease Benefit and Cash Assistance Benefit are insurance products (supplementary benefits) underwritten by Manulife (International) Limited. This pamphlet is for reference only. For the exact terms and conditions, please refer to the policy contracts.

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.
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MKT 550 (08/2011)