

一世無憂 危疾附加保障

保障至100歲
人更長壽 危疾保障也要更長久

人生可以是長路漫漫的旅程。沒有人希望患上危疾。然而，危疾每每是突如其來。



- 每日錄得60宗癌病新症及有30人因癌病病逝
- 在香港，每4個男性或每5個女性中，便有1人曾患上癌症（年齡介乎0至74歲）
- 超過40%危疾索償者的年齡在45歲或以下
- 由於人口老化，我們預計20年後約有1百萬人患上癌症及50萬人患上心臟病

(資料來源：香港經濟日報、明報、宏利個人保險賠償報告2007及醫院管理局香港癌症資料統計2005)

正因為我們有更長的平均壽命、從危疾康復後的生存率更高，以及需要面對不斷上漲的醫療開支，用以應付康復過程所須開支的保險其實是非常重要的。

危疾保險始創人Marius Barnard博士指出：
「一個人經歷危疾後，生還的機會往往較死亡高...
但是即使可倖存，其所面對的開支則遠較死亡為高...」

無論您不幸患上危疾、正值康復或需要現金回饋；百年歸老或希望長命百歲，一世無憂危疾附加保障都會承諾保障您至100歲，讓您安享晚年。

短至10年繳清保費

您可選擇保費1繳款期：10年、20年或直至65歲。助您退休前及尚有足夠流動資金時，繳清所有保費。

全面守護，提供多達48種危疾保障或身故時獲賠現金回饋

保障範圍包括男性及女性專有疾病及以下48種危疾，直至您100歲：

主要危疾 1. 突發性心臟病（心肌梗塞） 2. 癌症 3. 中風	主要器官疾病 18. 腎衰竭 19. 主要器官移植 20. 末期肝病 21. 再發性慢性胰臟炎 22. 末期肺病 23. 囊腫性腎髓病 24. 暴發性病毒性肝炎	33. 斷肢 34. 失聰 ² 35. 喪失語言能力 36. 完全及永久傷殘 ² 37. 嚴重類風濕關節炎
有關神經系統疾病 4. 肌萎縮性脊髓側索硬化 5. 延髓性逐漸癱瘓 6. 進行性肌肉萎縮 7. 遺傳性肌肉萎縮症 8. 多發性硬化 9. 柏金遜病 10. 良性腦腫瘤 11. 腦炎 12. 脊骨肌萎縮症 13. 原發性側索硬化 14. 植物人 15. 亞爾茲默氏症/不可還原之器質腦退化性疾病（痴呆） 16. 細菌性腦（脊）膜炎 17. 克雅二氏症	有關心臟及主動脈疾病 25. 冠狀動脈搭橋手術 26. 心瓣手術 27. 主動脈手術 28. 心肌病 29. 血管成形術及其他冠狀動脈疾病之創傷性治療法* 30. 其他嚴重冠狀動脈疾病	其他 38. 昏迷 39. 再生障礙性貧血 40. 嚴重灼傷 41. 脊髓灰質炎（小兒麻痺症） 42. 末期疾病 43. 紅斑狼瘡 44. 因職業引致之後天免疫力缺乏症 45. 溶血性鏈球菌引致之壞疽 46. 原發性肺動脈高血壓 47. 嚴重頭部創傷 48. 因輸血而感染愛滋病
嚴重傷殘 31. 癱瘓 32. 雙目失明		

* 本公司將優先支付相等於保障額15%的賠償，最高賠償額為12,500美元(或其等值)及只作一次賠償，而保障額則會作出相對調整。(以上危疾的定義，請參閱保單條款。)

如證實75歲前罹患前列腺癌或睪丸癌，可獲保額10%的額外賠償。女性原位癌包括乳房、子宮頸、子宮、卵巢、輸卵管及陰道原位癌，可預先賠償保額的20%，最高為30,000美元(或其等值)。

備用保障權益²，保障無間斷

正因為危疾康復後的生存率較高及人均壽命預期更長，您是否希望一生得到危疾保障，無後顧之憂？備用保障權益讓您在患上危疾的一年後可以再次受保。

第二醫療意見³



「三個月前，醫生證實我腦裡面生咗個腫瘤，當時我感到非常無助，好在一世無憂危疾附加保障幫我診斷同埋得到全數賠償後，搵到美國頂級嘅醫院提供第二醫療意見，而家我可以安心接受治療及進展良好。」— Thomas

現金回饋



若選擇在第10年後不再受保，您可獲高達50%的保費回饋²。而當您100歲大壽來臨，我們將會回饋保障額的100%，作為您的生日禮物。

通脹加保權益

通脹加保權益助您追上醫療通脹及先進治療的費用，您的保額在免核保的情況下最多可連續10年每年增額5%²。

康復路上，難免要付出鉅額醫療支出，令您及家人失卻預算。只靠醫療保險，普遍不足以支付治療危疾所需的龐大兼難以預算的費用。擁有一世無憂危疾附加保障，您便得到最全面的方案去彌補此不足。

擁有全面的危疾附加保障，您便可：

- 尋找最優質治療
- 彌補收入損失
- 康復期間處理商務流動資金
- 償還未完的按揭
- 減少工作
- 聘請家庭護理員

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、深受信賴而且達遠前瞻的理財方案。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。

「一世無憂危疾附加保障」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。

¹ 此乃水平式保費，保費不會隨所達年齡每年增加，但不保證永不調整。保費或會向上調整以反映經驗之改變，而經驗可包括理賠經驗。

² 受有關細則限制。詳情請參閱有關保單條款。

³ 上述提及的第二醫療意見及醫療服務是由特定的服務提供者提供，有關服務提供者之服務及第二醫療意見之詳情將不時作出調整。

Critical Illness Living Benefit

Coverage to age 100

We're living longer
Our critical illness coverage should last longer too

The journey of life is getting longer. Still, there's never a good time to get critical illness. But there is a bad one.



- Everyday, there are 60 new cancer cases and 30 deaths from cancer
- 1 in 4 men and 1 in 5 women had cancer in Hong Kong (ages 0-74)
- More than 40% of settled critical illness claimants were aged 45 or below
- We expect about 1 million people will have cancer and about half a million will have heart disease in 20 years due to the aging population

(Source: HK Economic Times, Ming Pao, Manulife Individual Insurance Claims Report 2007 & 2005 Hong Kong Cancer Registry-Hospital Authority)

Recovery insurance is a must given a longer life expectancy, higher survival rates after recovering from critical illness and increasing medical costs.

"Outcome of a major health crisis is more likely to be survival than death... But having survived, the cost of living is greater than the cost of dying ..."
- Dr Marius Barnard, inventor of critical illness insurance.



With a comprehensive critical illness supplementary benefit, you will be able to:

- Find the best treatments
- Replace lost income
- Manage your business cash flow during your recovery
- Pay off your mortgage
- Reduce your workload
- Hire home care



Critical Illness Living Benefit is a well-being promise to the age of 100, whether you are sick, recovering from a critical illness or wish to have your money back; on death or living your life to age 100.

Paid up as fast as 10 years

You have the option to pay up your premiums¹ in: 10 years, 20 years or by age 65. Pay off your coverage before retirement and while you have available cashflow.

Comprehensive protection against 48 major diseases OR compensate with Money Back² on death

You will be covered against male and female diseases and 48 major diseases up to age 100:

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

* Advance payment of 15% of the coverage will be paid once and subject to a maximum of USD12,500 (or equivalent), while the coverage will be adjusted accordingly. (Please refer to policy provision for the definitions of the above critical illnesses.)

Additional 10% of coverage is payable on prostate and testicular cancer up to age 75. 20% of coverage is advanced for female diseases (including carcinoma-in-situ of breast, uterine cervix, uterus, ovary, fallopian tube or vagina), benefit is up to US\$30,000 (or equivalent).

Continuous coverage with Cover-Me-Again Option²

Given the higher critical illness recovery rates and a longer life expectancy, wouldn't you want to ensure you can access critical illness cover for the rest of your life? Cover-Me-Again option enables you to get coverage again one year after diagnosis.

Faster Recovery with Second Medical Opinion³



"Three months ago, I was shocked and totally helpless as I was told I had a brain tumor. Thanks to Critical Illness Living Benefit, I was able to obtain second medical opinion from top hospitals in the U.S. after diagnosis and fully claimed for the brain tumor. I am now receiving treatments and making good progress." – Thomas

Money Back Options



If you no longer need any coverage after the 10th year, you can get up to 50% of premiums² back. When your 100th birthday comes, you will get a birthday present equal to 100% of face amount.

Inflation Protector Option

To help keep pace with the medical inflation and technology costs, the Inflation Protector Option allows coverage to increase by 5% annually, up to 10 consecutive years² without underwriting.

Recovery is expensive and will also be stressful to your family. Medical insurance alone is not usually sufficient to cope with the significant and unexpected costs of recovery from critical illness. Supplement with Critical Illness Living Benefit - the best of class solution.

¹ The Premiums are level. Premiums will not increase with attained age every year, but are not guaranteed. Premiums may increase to reflect any change in experience such as claim experience.

² Conditions apply. Please refer to policy provisions for details.

³ The second medical opinion referral service and the privileged price arrangement are provided by an external provider. Details of the service, including the selection of the hospitals and the second opinion, may be reviewed from time to time.

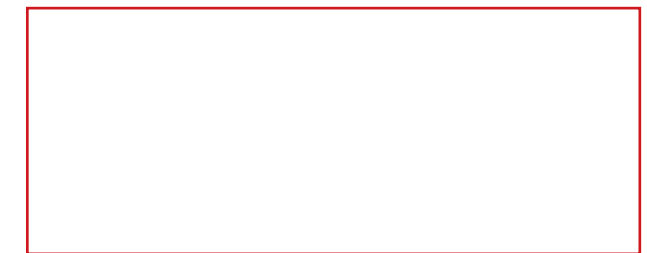
About Manulife (International) Limited

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.

Critical Illness Living Benefit is an insurance product (Supplementary Benefit) 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 at **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. 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.