

保證退休入息保

保證退休年金長達15年



喜悅、舒適的生活，源自保證入息的計劃，讓你可以選擇定期提取或累積儲備，以備晚年退休所需。即使遇上難以預料的經濟狀況，這份保證金額仍可助您渡過窘境。「保證退休入息保」保證為您提供**10年或15年的退休入息**，並附設壽險保障、保費假期及多項靈活提取入息的方法。

「保證退休入息保」讓您輕鬆實現退休夢想，安享優裕舒適的退休生活。

靈活提取入息

「保證退休入息保」備有三款選擇：10年、15年及20年供款計劃。您可因應個人理財需要，靈活選擇不同的退休儲備提取方式。

以35歲非吸煙人士為例，若投保15年供款的「保證退休入息保」，他/她可選擇不同的方案而獲得的退休金額為：

每月供款：5,179港元
15年內總供款：932,220港元

方案一：定期提取

	保證入息	預期退休入息 ¹
由50歲至65歲期間定期提取	每月7,000港元	每月10,366港元
15年內總入息	1,260,000港元	1,868,241港元
高達已繳月供總保費之200%		

方案二：全數滾存²

他/她亦可選擇將保證入息及紅利保留於保單內積存生息。預期於65歲時的累積退休金額為**2,546,767港元¹**。

除上述方案外，他/她可選擇於供款期完結時，一次過提取全部保單的現金總值以增強理財的靈活性。於年屆50歲時，預期現金總值高達**1,210,001港元¹**。此外，您亦可選擇延遲或延長入息提取期，一切由您決定！

保障摯愛家人

「保證退休入息保」設有壽險保障，一旦遇上不幸，您的家人即享賠償，令您加倍安心。

受保人若於供款期間身故，其已繳付基本計劃的保費，連同按1.8%年利率計算(以每年複式計算)³的利息以及供款期間的累積紅利將全數退回。

若於保證入息開始派發後身故，受益人可選擇一次過提取保單的保證現金價值或繼續收取餘下的保證入息，另加保單的累積保證入息及紅利。不論以任何角度來看，您的家人仍可繼續受惠於「保證退休入息保」。



保費假期長達兩年⁴

萬一出現暫時性的週轉不靈，由第3個保單年度起，您可選擇暫停供款，保費假期可長達共兩年⁴，以解燃眉之急，直至經濟情況有所改善。保費假期內，保單所有價值將維持不變。



¹ 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。

² 根據本公司不時釐定之細則及條款。

³ 若於保費假期期間身故，則只可獲退回全數已繳基本計劃保費(不帶利息)。

⁴ 保單持有人可享有不超過24個月之保費假期(可不連續地使用)。惟除首次享用外，每次申請保費假期必須繳付手續費，現行為200港元。

立即投保「保證退休入息保」，早日計劃美好的退休生活！

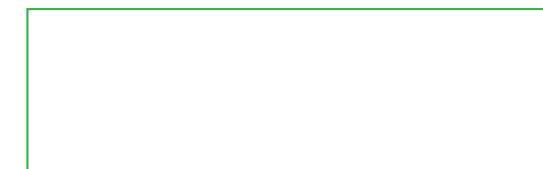
宏利人壽保險(國際)有限公司概覽

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線的理財方案。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。

「保證退休入息保」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。

MKT S98 (10/2010)

Guaranteed Retirement Income Plan

Guaranteed Retirement Annuity up to 15 years



To lead a wonderful and comfortable life in the future, you should invest in a retirement plan with a guaranteed income which can be withdrawn regularly, or be accumulated as a lump sum for retirement just when you want it – a promise that will be a comfort in times of unpredictable economic changes. **Guaranteed Retirement Income Plan (GRIP) delivers a guaranteed retirement income over a period of 10 or 15 years, along with life protection and the financial flexibility of a Premium Holiday and income withdrawal.**

Equip yourself with **GRIP** today and strive towards your planned golden retirement with ease.

Flexible means of income withdrawal

There are three **GRIP** plans tailor-made to fit your financial situation: **GRIP 10, GRIP 15 and GRIP 20**, where you pay in for 10, 15 and 20 years respectively. These plans provide you with flexible retirement fund withdrawal options that fit your individual financial needs.

Take for example a 35-year-old non-smoking male or female who contributes to a **GRIP 15**. The following illustrates the amount (s)he receives under different options:

Monthly Contribution: HKD5,179

Total Contribution in 15 Years: HKD932,220

Option 1: Regular Withdrawal

	Guaranteed Income	Estimated Retirement Income ¹
Regular Withdrawal at Age of 50 to 65	HKD7,000 per month	HKD10,366 per month
Total Income in 15 Years	HKD1,260,000	HKD1,868,241
Up to 200% of total premiums paid in monthly mode!		

Option 2: Complete Rollover²

(S)He may also choose to accumulate the Guaranteed Income and dividends in the policy to earn interest. The estimated accumulated retirement fund ready for withdrawal at the age of 65 could be as high as **HKD2,546,767¹**.

Other than the above options, (s)he may withdraw the Policy's total cash value at the end of the premium paying period for further financial flexibility. An estimated lump sum of **HKD1,210,001¹** would be available at the age of 50 in the above example. Alternatively, you may also choose to defer or extend the withdrawal period. The choice is yours!

Life protection to take care of your loved ones

GRIP is also bundled with life protection to protect your family and offer you additional peace of mind should mishaps happen.

During the premium paying period, a refund of the basic plan premiums with interest compounded annually at 1.8% p.a.³ plus accumulated dividends will be payable upon death.

If death occurs after any distribution of the Guaranteed Income, your beneficiary may choose to get the policy's guaranteed cash value in whole or continue to receive the remaining Guaranteed Income, plus the accumulated Guaranteed Income and dividends retained in your policy. Whichever way you look at it, your family and dependants will still benefit from **GRIP**.



A Premium Holiday as long as 2 years⁴

Being temporarily short of cash will not be any problem. You can take advantage of a Premium Holiday of up to 2 years⁴, starting from the third year of your policy, to help you through uncertain times. During the Premium Holiday, you can postpone your premium payments while all your policy values remain unchanged. You may resume payment when your financial situation is improved.



¹ The above 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.
² Subject to the terms and conditions set by the Company from time to time.
³ Premiums paid of the basic plan will be refunded without interest if death occurs during the Premium Holiday.
⁴ A total of 24 months of Premium Holiday can be enjoyed by Policyowners non-consecutively throughout the Premium Paying Period. Except for the first Premium Holiday, a handling charge which is currently HKD200 will be levied for each subsequent application of Premium Holiday.

Start towards a Guaranteed Income today! Put your money to work with **GRIP**!

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.

Guaranteed Retirement Income Plan 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.
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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.

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