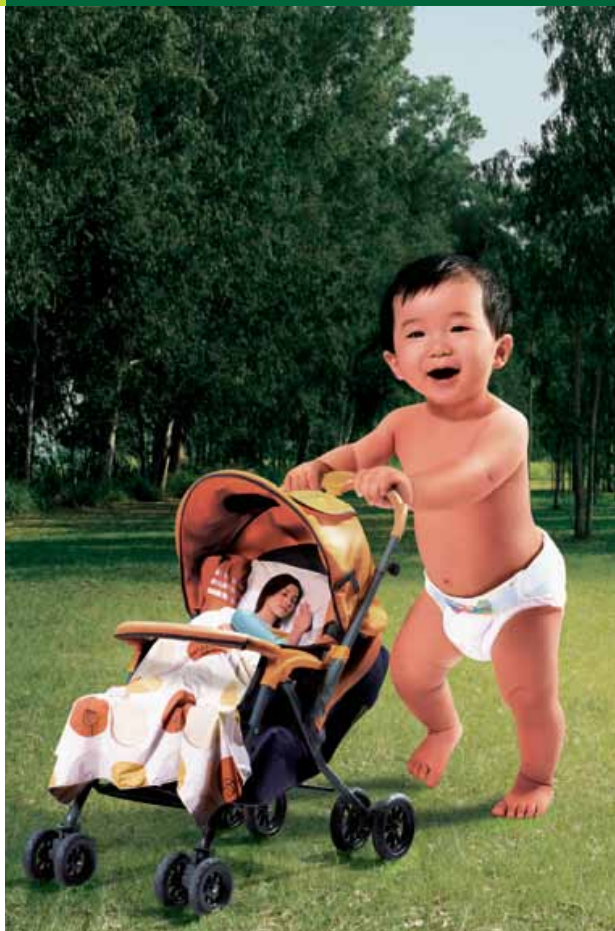


Premier Protector
卓越優惠保障計劃

保障，應該誰給誰？



專業建議 • 精明決定

面對眼前生活的挑戰， 你亦應懂得未雨綢繆，

為自己及家人用心策劃，確保未來及退休後的豐盛人生。

一份周詳的終身人壽保險，絕對能為你提供所需的生活保障。宏利現已為你預備了「卓越優惠保障計劃」——一份更簡便、更全面、更優惠的人壽保障，與你一起計劃未來。



周全保障 低廉保費

「卓越優惠保障計劃」的特色是周全保障，低廉保費。你可選擇繳費年期為25年，或繳付保費直至100歲。無論哪一種計劃，你都只需繳付水平式及保證的保費，即可享有保障直至100歲。顧名思義，水平式保費即是每次繳付定額保費，不會讓你失去預算。此外更有4款貨幣(港元、美元、加元及英鎊)任你選擇，切合你的個人需要。理財亦因此更輕鬆無憂。

終身保障

「卓越優惠保障計劃」保障期至投保人100歲為止(保單簽發時，投保人之年齡亦須為70歲或以下)，無論保費繳款期長短，都可享有周全保障，以應付不時之需。

紅利計劃

累積每年獲派的紅利，可應付燃眉之急，隨時作為財務上的額外輔助。

應急貸款

以你為先，是宏利對每一位顧客的承諾。所以即使遇上突然其來的變故，你亦毋需擔心，因為「卓越優惠保障計劃」願意隨時提供保單貸款，助你解困。

附加保障 全面安心

為了能更全面照顧你的需要，宏利更提供多款附加保障以供選擇，如住院、意外及危疾附加保障，令你可以放下後顧之憂，專心邁步人生。



請即聯絡你的宏利保險顧問或致電客戶服務熱線 2510 3383，瞭解「卓越優惠保障計劃」如何令你可以低廉保費，換取周全保障，為你及你的家人計劃豐盛未來。

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。

「卓越優惠保障計劃」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。

Premier Protector
卓越優惠保障計劃

Who really protects whom?



Life already has enough challenges without having to anticipate the unexpected.

You need to plan well ahead to protect yourself and your loved ones for a rewarding life and eventual retirement.

A proper life insurance plan can ensure you will be well protected. And now there's a simpler way to obtain the coverage you need: The Premier Protector from Manulife.



Ample Coverage at An Affordable Premium

The Premier Protector gives you excellent coverage for an affordable premium. You can choose to pay for a limited period of 25 years, or until you are 100. In both cases, you will enjoy the simplicity of a level and fixed premium, and protection to age 100. The level premiums mean you pay the same amount of premium throughout the payment period and take the guesswork out of budgeting for your coverage. Coverage is available in four currencies (HKD, USD, CAD and GBP) for your convenience. Now, you are not only enjoying lifelong coverage, you also have better peace of mind and easier financial planning.

Comprehensive Life-long Protection

The Premier Protector covers you to age 100 (requiring only that you are 70 years of age or younger when the plan is activated) regardless of the premium payment period and protects you and your loved ones against the mishaps in life.

Annual Dividends

Annual dividends give you additional financial support because the accumulated dividend can be used as ready cash and is available at your disposal in case of emergencies.

Emergency Cash on Hand

Enjoy the peace of mind that in case of dire needs, the Premier Protector will loan you cash against the policy value. Be assured that Manulife is always there for you.

Optional Benefits for Greater Protection

For extra protection, you can add on other protection features as you prefer, including hospitalization, accidental and critical illness coverage to gain even better peace of mind so you can focus on other things in life.



Don't delay. Obtain the coverage you and your family need, with the excellent value of the Premier Protector. Contact your Manulife insurance advisor today or call our Customer Service Hotline at 2510 3383 to learn more about how the Premier Protector gives you ample protection with an affordable premium.

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.

Premier Protector 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 at **2510 3383** today.

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

22/F, Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong.
Tel: 2510 3383

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.