

卓越退休入息保

20年保證退休入息
兼享長期護理入息保障

享長耆、享健康、享受人生是每個人的退休夢想，而擁有足夠經濟儲備，去維持生活質素及生活需要更是退休的基本條件。然而，世事無常，萬一健康出現問題而需要專業看護（如私人護理）來照顧自己，這筆開支又如何撥備？

「卓越退休入息保」給您突破性的承諾。一方面保證給您20年的退休入息兼靈活提取方式以配合您的財務計劃。另一方面，若在保單簽發後不幸長期傷殘¹，並持續至保證入息年期後，於保證入息期期滿後，更可繼續獲發長期護理入息，減輕因長期護理而帶來的經濟負擔，助您應急解窘。

靈活提取的保證退休入息

因應個人理財需要，靈活選擇退休儲備的提取方式。您可以選擇在年屆50、55、60或65歲時，開始提取為期20年之保證退休入息。

以35歲不吸煙，每月供款4,906港元的人士為例，若投保「卓越退休入息保」55(保費回贈身故賠償)，他/她以不同提取方式所獲得之退休金額為：

每月供款：4,906港元 20年內總供款：1,177,440港元			
方案一：定期提取		保證入息	預期退休入息 ²
	由55歲至75歲期間 定期提取	每月7,000港元	每月12,843港元
	20年內總和	1,680,000港元	3,096,151港元
		• 高達已繳月供總保費之263% ²	
方案二：全數滾存 ³	<ul style="list-style-type: none"> • 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75歲時的累積退休金額為4,701,906港元² 		

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。在上述例子，當年屆55歲時，預期現金總值高達1,885,164港元²。此外，亦可選擇延遲或延長入息提取期，退休大計，如願以償。

若不幸長期傷殘¹，長期護理入息保障保證終身派發

「卓越退休入息保」不單讓您對退休前景了然於心，即使出現意外，亦可替您分擔。在保單簽發後，萬一不幸長期傷殘¹，在保證入息年期期滿後，會派發相等於每月保證退休入息之100%的長期護理入息。如果您持續長期傷殘¹，您會持續得到此長期護理入息，讓您有足夠經濟能力應付逆境。

設有壽險保障 照顧您的摯愛

不僅提供保證退休入息，同時亦設有壽險保障，照顧到您的摯愛家人，令您加倍安心。

保費假期長達兩年⁴ 解決燃眉之急

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⁵。

¹ 長期傷殘指：

- 受保人因喪失機能，以致受保人不能作出兩種或以上之日常生活活動最少90天；或
- 受保人因嚴重認知能力缺損，以致受保人不能保護個人之健康及安全免受威脅。

² 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。

³ 根據本公司不時釐定之細則及條款。

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。

⁵ 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(不附帶利息)。



活得精彩 | 活得健康

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。

「卓越退休入息保」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 5135 (10/2010)

Premier Retirement Income Plan

20-year Guaranteed Retirement Income with Long Term Care Income Benefit



Guaranteed retirement income, health and enjoyment of life are everyone's retirement dreams. Basically, you need enough savings to support your lifestyle and daily living expenses for retirement. However, if you encounter health problems and need professional care (like a personal nurse), where can you get this extra money?

Premier Retirement Income Plan now gives you a breakthrough promise. Apart from giving you a stable stream of Guaranteed Retirement Income for 20 years with a flexible means of income withdrawal to fit your financial plans, it even provides you with Long Term Care Income after the completion of the Guaranteed Income Period in case you become Long Term Disabled¹ after the policy issue and remains so afterwards. This alleviates some of the financial problems linked to your potential need for long term care.

Guaranteed Retirement Income with flexible withdrawal options

The plan provides you with flexible retirement fund withdrawal options that fit your individual financial needs. You can choose to start to withdraw your Guaranteed Retirement Income for 20 years at age 50, 55, 60 or 65.

Take a 35-year-old non-smoking individual contributing HKD4,906 per month to a **Premier Retirement Income Plan 55** (Refund of Premium Death Benefit). The following illustrates the amount(s) he/she receives under different options:

Monthly Contribution: HKD4,906 Total Contribution in 20 Years: HKD1,177,440		Guaranteed Income	Estimated Retirement Income ²
Option 1: Regular Withdrawal	Regular Withdrawal at Age 55 to 75	HKD7,000 per month	HKD12,843 per month
	Total in 20 Years	HKD1,680,000	HKD3,096,151
	• Up to 263% ² of total premiums paid in monthly mode!		
Option 2: Complete Rollover ³	<ul style="list-style-type: none"> • (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 age 75 could be as high as HKD4,701,906². 		

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 **HKD1,885,164²** would be available at age 55 in the above example. Alternatively, (s)he may also choose to defer or extend the withdrawal period. With these options, one's retirement dream can easily come true!

Long Term Care Income Benefit for a continuous life income in event of long term disability¹

Premier Retirement Income Plan not only gives you a clear picture of your retirement income, but also shares the burden of your unpredictable health problems. If you become Long Term Disabled¹ after the policy issue, it will provide you with a Long Term Care Income equal to 100% of the monthly Guaranteed Retirement Income, after the completion of the Guaranteed Income Period. It is valid for as long as you remain Long Term Disabled¹ so that you can still be economically viable.

Life protection to take care of your loved ones

Bundled with life protection to offer you additional peace of mind should mishaps occur, **Premier Retirement Income Plan** not only offers guaranteed retirement income to you but also the care needed for your loved ones.

Up to 2 years of Premium Holiday⁴ in case temporarily short of cash

If you are short of cash, you can also take advantage of the Premium Holiday for up to 2 years⁴, starting from the third year of the Plan to tide you over in uncertain times. During the Premium Holiday, you will not have to pay premiums and all your policy values remain unchanged⁵. You may resume payment when your financial situation improves.

¹ Long Term Disability means,

- the life insured is unable to perform two or more Activities of Daily Living for a period of at least 90 days; or
- the life insured is unable to protect his/her own health and safety from threats as a result of Severe Cognitive Impairment.

² 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.

³ Subject to the terms and conditions set by the Company from time to time.

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.

⁵ Premiums paid on the basic plan will be refunded without interest if death occurs during the Premium Holiday.



Live Long | Live Well

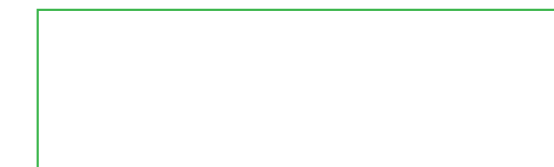
About Manulife (International) Limited

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 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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