

## 尊貴一生

一次整付保費 終身盡享優裕



俗語云：「創業難，守業更難。」多年來努力建立的財富，您當然想將其進一步增值以建立安穩的未來。同時，將您辛勤賺取的財富轉移給家人，亦是您長遠財務安排的重要環節。

要擁有豐厚回報兼保證終生得到保障，您需要「尊貴一生」—只需一次過整付保費，即可輕鬆無憂地讓財富不斷累積，預早為未來的各種需要作好準備。

### 一生的承諾

多年來的努力加上果斷的決定，造就了您今天的卓越成就；同樣，您今天精明的抉擇，是開創豐裕財務前景的關鍵。「尊貴一生」讓您一次過整付保費，提供財富保障之餘更有效地增值，另更保證您享有終身人壽保障至100歲。

### 終身盡享優裕

「尊貴一生」為財富爭取最理想回報，讓您於保單有效期內獲享遞增的現金價值及積存紅利。您可按個人的財務安排，自由選擇將累積紅利積存生息或提取自用。

### 保證批核

「尊貴一生」是一個保證批核的壽險計劃，助您即時實踐財富增值大計，免除繁複的行政手續。

### 多一份安心

一旦不幸身故，您的指定受益人可獲得保單整付保費的101%或保證現金價值的101%(以較高者為準)，再加上累積紅利總值，給您多一份安心。



### 發揮財富最大增值潛力

「尊貴一生」為您的財富提供最大的增值潛力。假設一筆過供款50,000美元，於第10個保單年度終結時，您的財富可增值高達138%<sup>1,2</sup> (參閱下表)，保單生效年期越長，所累積的財富越豐厚！

保單年度終結	第10個保單年度
保證現金價值 <sup>1</sup>	56,500美元
保證現金價值回報比率 <sup>1</sup>	113%
預期現金總值 <sup>1,2</sup>	69,228美元
預期現金總值回報比率 <sup>1,2</sup>	138%

保證現金價值回報比率 = 保證現金價值 ÷ 已繳保費總額  
預期現金總值回報比率 = 預期現金總值 ÷ 已繳保費總額

<sup>1</sup> 有關數據乃根據投保年齡0-60歲之保費率計算。

<sup>2</sup> 上列數值包括保證及非保證款項，並假設非保證款項保存於本公司，及按本公司不時決定及調整的利率計算利息。

### 「尊貴一生」計劃一覽表

保障年期	直至100歲
保費繳付方式	一次整付保費
可供選擇之貨幣	美元
投保年齡及最低整付保費	0-65歲 20,000美元 66-80歲 50,000美元
期滿利益	保證現金價值 + 累積紅利
身故賠償	整付保費的101% 或保證現金價值的101%(以較高者為準) + 累積紅利

### 延續美好將來

「尊貴一生」助您善用財富，締造豐盛、美好的將來。您只需一次過整付保費，即可讓現金價值及財富不斷增值，並同時獲享終身保障。今天一個明智決定，即可為您帶來豐裕未來，請即行動！



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。

「尊貴一生」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。

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## Platinum One

Building a lifetime of prosperity with a single payment



Becoming successful is not easy but keeping it going is even more challenging. As you have worked hard for years to build a hefty nest egg, you may now want strategies for maximizing what you have and paving the way for a secure financial future. The desire to pass along some of the hard-earned money to your family may also be part of your long-term financial goals.

Specially crafted for those looking for attractive returns with guaranteed issue lifelong protection, **Platinum One** is a single-premium solution to build wealth effectively for meeting various needs in the latter days for great achievers such as you.

### A one-time commitment

Your unique financial future is to be created the same way you created your present — through many wise decisions. When it comes to securing an affluent future, **Platinum One** is an ideal solution that allows you to pay a one-time premium to help you preserve and, more so, to expand what you have earned. What's more, you can enjoy a guaranteed life protection up to age 100.

### A lifetime of prosperity

**Platinum One** maximizes your wealth by means of both guaranteed cash value and dividend accumulation throughout the policy term. You are free to decide whether to withdraw or leave dividend to accumulate with interest to fit whatever financial plans you have in mind.

### Guaranteed approval

The guaranteed approved **Platinum One** helps you start your wealth accumulation right away, free from any administrative clutter.



### Additional peace of mind

**Platinum One** also offers you additional peace of mind should mishap befall. An amount of 101% of single premium or 101% of guaranteed cash value, whichever is higher, plus accumulated dividends will be payable upon death, to your designated beneficiary.

### Effective Wealth Maximization

**Platinum One** sets to realize the full growth potential of your wealth. If you contribute a single premium of USD50,000, your wealth can expand up to 138%<sup>1,2</sup> by the end of 10 years as illustrated below. The longer the policy period, the more wealth you accumulate!

End of Year	Year 10
Guaranteed Cash Value <sup>1</sup>	USD56,500
Guaranteed Cash Value as a % of Total Premium Paid <sup>1</sup>	113%
Estimated Total Cash Value <sup>1,2</sup>	USD69,228
Estimated Total Cash Value as a % of Total Premium Paid <sup>1,2</sup>	138%

<sup>1</sup> The figures are calculated based on premium rate for issue age of 0-60.

<sup>2</sup> The above figures include guaranteed and non-guaranteed elements, assuming the non-guaranteed element is accumulated with the policy at an interest rate which may be determined and revised by the Company from time to time.

### Platinum One at a Glance

Benefit Period	Up to age 100
Premium Paying Method	Single premium
Plan Currency	USD
Issue Age & Minimum Single-premium	0-65 USD20,000 66-80 USD50,000
Maturity Benefit	Guaranteed Cash Value + Accumulated Dividends
Death Benefit	101% of the Single premium OR 101% of the Guaranteed Cash Value, whichever is higher + Accumulated Dividends

### Let the good times roll

**Platinum One** is designed to make your future go farther and better. It sets to grow your policy's cash value, build up wealth and offer lifelong coverage with just one single premium. A smart decision today is all you need to reap such attractive rewards. Act now!



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](http://www.manulife.com).

**Platinum One** 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.  
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](http://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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