

創富之選

創造財富 建立安穩未來



成功源自安穩的未來，這有賴你不斷地把財富累積起來。最有效的創富方法莫過於在您的事業的黃金期落實儲蓄大計。建立財富不但讓您未雨綢繆，避免在重要時刻缺乏資金應急，更助您實現不同的人生夢想與目標：持續進修、組織家庭、置業安居甚至環遊世界等。

此外，意外難料。為確保您的目標可順利達成，壽險保障絕對是創富計劃中不可或缺的部份，一旦遇上不幸，您的摯愛仍有保障。

集合限期繳費、終身壽險保障兼保證儲備優點於一身的「創富之選」，為您創富及大大提高財務靈活性，建立安穩未來！



回報吸引 踏上創富之道

「創富之選」是助您累積財富及開創豐盛未來的理想選擇。您只需繳付18年的保費，於保單屆滿18年時，總現金價值可高達已繳總保費之147%*。「創富之選」令財富不斷增值，實現您的個人儲蓄大計。

* 以男性非吸煙受保人、投保年齡25歲、500,000港元之投保額及年繳保費計算。

註：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。

終身壽險保障 安枕無憂

「創富之選」提供終身壽險保障，且保費繳付期較短。故此，在累積財富之餘，「創富之選」亦可全面保障您及摯愛家人，令您安枕無憂。



保證儲備 靈活運用

在人生不同階段，您有不同的財務需要。為確保您在保費繳付期內能靈活理財，於保單屆滿5、8、10、12、14及16年時將提供相等於投保額3%之保證現金儲備。此外，於保單屆滿18周年時更提供一筆相等於投保額32%的現金獎賞。換言之，您總共可獲得相等於投保額50%之保證儲備，以供靈活運用。



尊尚客戶優惠 為您呈獻

貴為「創富之選」的客戶，只要投保額為200,000港元或以上，即可獲享免費尊尚客戶優惠—「至健康計劃」或額外壽險保障[^]。如選擇「至健康計劃」，您可於保單屆滿3、5、8、10、12、14及16年時，選擇享有以下其中一項免費優惠：

- 身體健康檢查
- 婦女健康檢查
- 婚前健康檢查
- 體能及身體功能評估
- 一年牙科保健計劃
- 旅遊保險

您亦可選擇在保單繳付期內享有免費額外壽險保障[^]。於「創富之選」生效首8年內，您可獲得相等於投保額50%之額外壽險保障；由第9至18年間，額外壽險保障更相等於保額之100%，讓您及摯愛家人倍感安心。

[^] 只適合於標準保單及投保年齡介乎16至40歲的受保人

附加保障 妥善周全

備有一系列附加保障計劃以供選擇，包括「傷殘豁免保費保障」— 即使不幸傷殘，保單仍可繼續生效。您亦可選擇其他附加保障計劃，令您的創富之選更加妥善周全。

今日就選擇「創富之選」，開展您的創富大計，並享有終身壽險保障、保證儲備及尊尚客戶優惠。

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。

「創富之選」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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Wealth Max

Build a wealthy future you can count on



Success comes from a secure future, and that largely depends on the wealth you have built over the years. The soundest way to create your wealth is to save during the most productive span of your life. Build your wealth to avoid being short of cash at critical times when you need it most and you will have built the road to fulfilling your dreams and targets: preparing for further education, getting married, owning a flat or travelling around the world.

There is, in addition, the element of unpredictability. So it is important to have lifelong insurance protection as a necessary component of your plan, to protect your loved ones if mishaps occur.

As a unique plan featuring a limited premium paying period and lifelong insurance protection, **Wealth Max** offers you a series of guaranteed payments for better financial flexibility so that your future wealth is in your hands.



Attractive Potential Return for Wealth Creation

Wealth Max is your ideal way to accumulate substantial wealth for a prosperous future. The premium paying period is just 18 years. And at the end of year 18, your potential value for **Wealth Max** can be as high as 147%* of your total premium paid. With **Wealth Max**, your wealth can be created and continually enhanced, making your savings target a reality.

* The calculation is based on premium rate of a male non-smoker insured, age 25, Face Amount of HK\$500,000 and annual premium payment mode.
Note: 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.

Lifelong Protection for Peace of Mind

Despite a short premium paying period, **Wealth Max** offers you the advantage of lifelong insurance protection. So, in addition to wealth creation, **Wealth Max** ensures that you and your loved ones will enjoy total peace of mind.



Guaranteed Cash Payments for Extra Financial Flexibility

To provide financial flexibility at your fingertips throughout the premium paying period, **Wealth Max** offers guaranteed cash payments, each of which amounts to 3% of the protection amount, to be given on the 5th, 8th, 10th, 12th, 14th and 16th anniversaries of your plan. In addition, a **Wealth Max** Bonus of 32% of the protection amount will be awarded to you on the 18th anniversary. In total, you will receive guaranteed payments equal to 50% of your protection amount.



Superb Benefits for Additional Value

We offer exclusive value-added benefit options to our customers with protection amount of HK\$200,000 or above. The options include the Health Max Program or the Additional Life Coverage Benefit[^]. Select the Health Max Program to enjoy one of the following free benefits on the 3rd, 5th, 8th, 10th, 12th, 14th and 16th anniversaries of your policy:

- Medical check-up
- Female medical check-up
- Pre-marital screening
- Professional physical fitness and functional assessment
- One-year dental program
- Travel insurance coverage

Alternatively, you can choose the free additional life coverage benefit[^] which will apply throughout the premium paying period. During the first 8 policy years, you will be entitled to an additional life coverage of 50% of the protection amount. From year 9 to 18, you will receive an additional coverage of 100% of the protection amount, giving you and your loved ones extra security.

[^] Applicable to standard rating policy and life insured whose issue age is between 16 and 40.

Maximum Protection with Additional Benefits

A selection of supplementary benefits can be added to **Wealth Max**. The Premium Waiver benefit, for examples, ensures that the policy continues to be effective in the event of disability. Other supplementary benefits can also be added to **Wealth Max** to make it even more comprehensive.

Start building your wealth and enjoy lifelong insurance protection, guaranteed payments and value-added benefits with **Wealth Max**.

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.

Wealth Max 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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