

**DEED OF ASSIGNMENT/  
RELEASE OF ASSIGNMENT**

Branch code : \_\_\_\_\_ Location : \_\_\_\_\_  
 Advisor code : \_\_\_\_\_  
 Advisor's name : \_\_\_\_\_  
 Contact no. : \_\_\_\_\_

**Please complete the English version of this form. the Chinese translation printed overleaf is for your reference only.**  
 請填寫本表格的英文版本；背頁之中文譯本只供參考之用。

Policy no. \_\_\_\_\_

Full name of policyowner \_\_\_\_\_

Full name of insured \_\_\_\_\_ (Fill in only if different from policyowner)

**For Absolute Assignment in accordance with the terms of Part A, please put a "✓" in the box in PART A and complete the details in PART D and PART E.**  
**For Collateral Assignment in accordance with the terms of Part B, please put a "✓" in the box in PART B and complete the details in PART E.**  
**For Release of Collateral Assignment, please put a "✓" in the box and complete the details in PART C.**

**PART A : ABSOLUTE ASSIGNMENT**

The policyowner ("assignor") hereby transfers and assigns absolutely all rights and interests under the above policy to the new policyowner as stated in Part E and revokes any beneficiary designation previously made in respect of the proceeds ("death proceeds") payable upon the death of the life Insured and directs that such proceeds be paid to the new policyowner unless otherwise specified in Part D for new beneficiary designation.

**PART B : COLLATERAL ASSIGNMENT**

The policyowner ("assignor"), in consideration of a loan in the amount of \_\_\_\_\_ dated \_\_\_\_/\_\_\_\_/\_\_\_\_ (DD/MM/YYYY) ("the loan"), granted by the following party as stated in Part E ("assignee"), hereby assigns the rights and interests in the above policy to the assignee as collateral security for the repayment of the outstanding amount of the loan subject to the following conditions:

- (i) If the assignor shall well and truly pay, or cause to be paid, to the assignee, the loan together with the prescribed interest thereon, the assignee shall reassign the policy and the benefit obtained under this Collateral Assignment to the assignor.
- (ii) All existing beneficiary(ies) designation shall be amended in such a manner that the assignee shall have the first right to receive any proceeds of the policy payable to the beneficiary, having priority over all other beneficiaries up to the outstanding amount of the loan (including interest). Before the release of this Collateral Assignment, no further beneficiary designation shall be made without the approval of the assignee.
- (iii) The assignor shall retain the right to surrender the policy and apply the redemption with the approval of the assignee.
- (iv) Should the assignor die before the release of this Collateral Assignment, the assignee shall be entitled to exercise his/her rights hereunder and any proceeds or benefits payable to the assignee under the policy exceeding the outstanding amount of the loan (including interest) shall be returned to the last beneficiary designated before this Collateral Assignment and Manulife is hereby authorized to distribute the said proceeds and benefits on behalf of the assignee accordingly.
- (v) A receipt signed by the assignee, his/her executors, administrators shall in all cases, fully discharge Manulife from its liabilities and obligations under the above policy in respect of which receipt is given.
- (vi) This policy cannot be wholly or partially assigned again without the release of this Collateral Assignment.
- (vii) For Manulife Secure IncomePlus, subject to the endorsement of this Collateral Assignment by Manulife, any previous withdrawal instructions given by the assignor with respect to the income payable under the above policy during the lifetime of the insured ("Income") shall be revoked. The assignor and the assignee hereby agree that with effect from the date of this Collateral Assignment, all Income will be released to :

\_\_\_\_\_ ( name of the "assignor" or the "assignee" ).

**PART C : RELEASE OF COLLATERAL SECURITY**

For value received, the assignee, \_\_\_\_\_, hereby releases all rights and interests in the above policy.

**PART D : BENEFICIARY DESIGNATION**

Primary	Secondary	Name of beneficiary	Relationship to policyowner	Relationship to new policyowner/ assignee	Beneficiary HKID/ Passport no.	%	Trustee (if any)	Relationship to beneficiary	Trustee HKID/ Passport no.
<input type="checkbox"/>	<input type="checkbox"/>								
<input type="checkbox"/>	<input type="checkbox"/>								
<input type="checkbox"/>	<input type="checkbox"/>								

NOTE: The policyowner/new policyowner/assignee hereby declare(s) that any trustee designated in the above table shall be appointed as the trustee to receive any death proceeds under the policy for the beneficiary named on and in accordance with the percentage proportion as shown in the same row before such beneficiary attains the age of 18. Any reference to "estate", "owner's estate" or "insured's estate" in the beneficiary column for any policy with joint policyowner shall be regarded as the estate of the last surviving insured.





此中文譯本只供參考之用，若與英文有異，一概以英文為準。

保單編號 \_\_\_\_\_

保單持有人姓名 \_\_\_\_\_

受保人姓名 \_\_\_\_\_ (若非保單持有人方需填寫)

如欲根據第一部份之條款作出絕對轉讓，請在第一部份之空格內加上「✓」號並於第四及第五部份填上有關資料。

如欲根據第二部份之條款作出抵押轉讓，請在第二部份之空格內加上「✓」號並於第五部份填上有關資料。

如欲取消抵押轉讓，請在第三部份之空格內加上「✓」號並填上有關資料。

第一部份：絕對轉讓

保單持有人（「轉讓人」）現將上述保單之所有權利及利益絕對轉讓予第五部份所示之新保單持有人，同時撤銷原有收取身故賠償金額（因受保人身故）的指定受益人，並授權將賠償款項支付予新保單持有人或第四部份之指定受益人。

第二部份：抵押轉讓

保單持有人（「轉讓人」）現就第五部份所示之人士（「受讓人」）於 \_\_\_\_\_（日／月／年）所提供予轉讓人之貸款額 \_\_\_\_\_（「貸款」），將上述保單之所有權利及利益轉讓予受讓人，作為償還貸款額之抵押，並同意下列各項：

- (i) 若轉讓人償清及有關利息予受讓人，受讓人須將保單及利益重新轉讓予轉讓人。
- (ii) 所有現存之受益人指示將作出更改，受讓人將有優先權利領取發予受益人之賠償金額，但以貸款結餘（連利息）為限。在抵押未經取消之前，轉讓人未得受讓人同意，不得指派其他受益人。
- (iii) 若受讓人同意，轉讓人可保留退保及贖回保單之權利。
- (iv) 若轉讓人於取消抵押前死亡，受讓人可行使其權利收取賠償及保單之利益，而扣除貸款結餘（連利息）後之賠償餘額將發回予作抵押轉讓前指定之受益人，宏利亦獲授權可代受讓人分配上述賠償金額及利益。
- (v) 受讓人、其遺產管理人或遺囑執行人簽收賠償金額後，宏利對上述保單之責任及義務亦繼續解除。
- (vi) 若抵押尚未取消，此保單不能再作全部或部分轉讓。
- (vii) 如屬「宏利優裕錦囊」，經由宏利對是次抵押轉讓作出批註後，轉讓人就受保人在世時合資格獲享的入息（「入息」）而提交的任何提款指示將被撤銷。轉讓人及受讓人現同意由本抵押轉讓生效日期開始，所有入息將會支付予：

\_\_\_\_\_（「轉讓人」或「受讓人」姓名）。

第三部份：取消抵押

受讓人 \_\_\_\_\_ 現解除其所有對上述保單之權利及利益。

第四部份：指定受益人

基本	次位	受益人姓名	與保單持有人關係	與新保單持有人／受讓人關係	受益人香港身份證／護照號碼	百分比	信託人（如有）	與受益人關係	信託人香港身份證／護照號碼
<input type="checkbox"/>	<input type="checkbox"/>								
<input type="checkbox"/>	<input type="checkbox"/>								
<input type="checkbox"/>	<input type="checkbox"/>								

註：保單持有人／新保單持有人／受讓人謹此聲明，受益人年滿十八歲前，於表內指定之信託人將被委任為以信託人身份代表受益人根據上述表內同一行所示之百分比收取身故賠償金額。任何聯名保單持有人之保單於受益人一項引用的「遺產」、「保單持有人的遺產」或「受保人的遺產」均被視為最後生存受保人之遺產。



