

PART IV: IMPORTANT NOTES TO APPLICANTS/POLICYOWNERS 第四部份：申請人/保單持有人的重要事項

- (1) Please note that no more than one switching instruction (regardless of whether it is given by fax or by whatever means) should be given to us with respect to the SAME switch option for the SAME POLICY on the SAME DAY (cut-off time is 3:00 p.m. Hong Kong time). If more than one SAME switching instruction with respect to the same policy is received by us on the same day, we may, but are not obliged to, contact you to clarify your instruction. This may lead to delay in our processing of your instruction. For the avoidance of doubt, we shall have the sole right and discretion to accept or reject your subsequent instructions if you give SAME switching instructions with respect to the same policy more than once to us on the same day. 請勿於同一日內（截至香港時間下午三時止）就同一份保單提交相同的轉換指示多於一次（不論經傳真或任何方式）。如本公司於同一日內超過一次收到有關同一份保單的相同轉換指示，我們可能（但並非必須）聯絡閣下以作確認，因此閣下的指示或會延遲處理。為清晰起見，如公司在同一日內接到閣下就同一份保單提交相同轉換指示多於一次，我們有權接受或拒絕受理其後的相同轉換指示。
- (2) The regular auto-switching allocation will be effective as soon as the Company considers applicable, and its allocation specified in the above table will override and update your existing Cash Fund Auto-Switching Service allocation filed with the Company. 本公司將依據最快可行之日期作為現金基金自動轉換服務分配之生效日，及其以上表內列明之轉換分配將取代及更新閣下於本公司的現有自動轉換分配記錄。
- (3) If the policyowner requests to increase the monthly switching amount, the Switching Period may be shortened and the overall amount of promotional bonus interest received will be reduced. 若保單持有人要求增加每月轉換額，可能會縮短轉換期，所收到的利息獎賞總額亦會減少。
- (4) If the policyowner requests to reduce the monthly switching amount to less than 1/6th of the original amount deposited to the service or terminate the Cash Fund Auto-Switching service, the promotional bonus interest rate will cease on the submission date of such a request. The promotional bonus interest rate will not resume even if the monthly switching amount is subsequently increased to at least 1/6th of the original amount deposited to the service. 若保單持有人要求減少每月轉換額至不足原有存入服務之金額的六分之一或終止現金基金自動轉換服務，利率獎賞將於提出要求當天終止。即使其後增加每月轉換額至原有存入服務之金額的六分之一或以上，亦不再享有利率獎賞。
- (5) For the exact details of the Cash Fund Auto-Switching Service, please refer to the Manulife Investment Solutions Principal Brochure and the relevant Terms and Conditions of the service. 有關現金基金自動轉換服務詳情，請參閱宏利智富錦囊的產品說明書，以及有關服務之條款及細則。

Signatures 簽署

Signed on this _____ day of _____, _____
 簽署日期 Day 日 Month 月 Year 年

Signature of Second Policyowner 第二保單持有人簽署
 (For Joint Policyowner Only 只適用於聯名保單持有人)

X

(Full Name 姓名：_____)

Signature of First Policyowner 第一保單持有人簽署

X

(Full Name 姓名：_____)