

 Manulife 宏利

**ManuAmber Care**  
珀齡關懷保障計劃



Things change over time, not always for the better. It is regrettable, but it is very common that people may suffer from serious illnesses like dementia (including Alzheimer's disease) or Parkinson's disease in old age. These degenerative diseases may bring you and your family living stress and financial burden. With ManuAmber Care's right protection and help in place, they can live free from the worry of unexpected medical and financial issues.



**Protection for degenerative diseases**

**Simplified application process - No medical examination required**

**ManuAmber Care**

**Protection for cancer**

**Protection up to the age of 100 of the life insured with guaranteed level premium**

**Protection for degenerative diseases**

Worldwide, 47.5 million people have dementia and there are 7.7 million new cases every year (see note 1). Alzheimer's disease is the most common type of dementia. It is also common for seniors to be diagnosed with Parkinson's disease - statistics show that 1 in every 800 people suffers Parkinson's disease (see note 2). People with dementia or Parkinson's disease may be unable to perform basic daily living activities such as eating, bathing and dressing. ManuAmber Care comes in helpful by providing financial support if the life insured cannot perform 3 out of the 6 daily living activities (see note 3).

If the life insured is diagnosed with early stage degenerative diseases (see note 4), we will pay a benefit of 10% of the notional amount (see the 'Important Information' section below) to ease the financial stress. This benefit will end if we have paid the severe degenerative diseases benefit.

If the life insured is diagnosed with severe degenerative diseases, namely dementia (including Alzheimer's disease) and Parkinson's disease (see note 5), we will pay 10% of the notional amount every year until the life insured reaches age 100. You will not have to pay any further premium and the coverage on cancer continues.

### **Protection for cancer**

Cancer is the leading cause of death in Hong Kong with over 60% of cancers occurring to people aged over 60 (see note 6). Medical treatments for cancer can be costly. With ManuAmber Care, we will provide financial assistance so the life insured can focus on a speedy recovery. We will also pay an advance payment of 25% of the notional amount for each diagnosis of carcinoma-in-situ (see note 7) or early stage cancer (see note 7). This benefit will end if we have paid 100% of the notional amount.

If the life insured is unfortunately diagnosed with major cancer (see note 7), we will provide 100% of the notional amount, less the amount we have paid for carcinoma-in-situ or early stage cancer. What's more, any further premium will be waived once we have paid the major cancer benefit, while the coverage on degenerative diseases still continues.

### **Free wellness program**

Starting from the first policy anniversary, the life insured can enjoy a free medical check-up every 2 years up to the age of 100 - ranging from standard health check-up, bone screening, hearing assessment and eye examination (see note 8).

### **Simplified application process – No medical examination required**

ManuAmber Care is applicable to life insured whose issue age is 55 - 80. Applying for the plan is easy. The life insured needs to answer only a few simple health questions.

### **Protection up to the age of 100 of the life insured with guaranteed level premium**

By paying the premium up to the age of 85 of the life insured, ManuAmber Care provides financial protection for cancer and degenerative diseases until the life insured reaches age 100. To help you budget more easily, the premiums are fixed throughout the payment period.

### **Maturity benefit**

Upon the life insured reaching the age of 100, you will receive the maturity benefit as 100% of the notional amount, less any amount we have paid for cancer benefits or degenerative diseases benefits.

## Benefit schedule

Type of protection	Benefit amount (% of notional amount)
<b>CANCER BENEFITS</b> (Benefits will end if we have paid 100% of notional amount from Cancer Benefits)	
Early stage cancer benefit (see note 7) • Carcinoma-in-situ • Early stage cancer	25%
Major cancer benefit (see note 7)	100% less payment(s) from early stage cancer benefit
<b>DEGENERATIVE DISEASES BENEFITS</b>	
Early stage degenerative diseases benefit (see note 4) • Early cognitive / physical activity impairments due to dementia (including Alzheimer's disease) / Parkinson's disease	10%
Severe degenerative diseases benefit (see note 5)	10% annually up to age 100 of the life insured
<b>WELLNESS PROGRAM</b>	
Free medical check-up every 2 years up to the age of 100 of the life insured (see note 8)	

## Example

### Case 1

Mrs. Chan, aged 65, is enjoying her retirement life with her pension fund and support from her two sons. As she grows older, her sons become increasingly concerned about the possibility of sudden medical costs from some common diseases like cancer and degenerative diseases. They decided to purchase ManuAmber Care with a notional amount of HK\$500,000 for Mrs. Chan.

Age  
**65**

Policy starts.

Age  
**70**

Mrs. Chan is diagnosed with carcinoma-in-situ in her breast and receives an early stage cancer benefit of HK\$125,000, which equals to 25% of notional amount.

Age  
**78**

She is diagnosed with liver cancer and receives a major cancer benefit of HK\$375,000, which equals to 100% of notional amount, less the HK\$125,000 she has previously received. No further premiums for this basic plan will be required and the policy continues to cover her on degenerative diseases until she reaches age 100.

## Case 2

Mr. Yeung is now 55 years old and will retire in a few years' time. He starts thinking about his retirement life and worries about his health condition. He is particularly concerned about degenerative diseases that are common as people grow older. He worries that any relevant medical costs will use up his pension fund and also become a burden to his family financially and mentally. So he applies for ManuAmber Care with a notional amount of HK\$600,000.

Age  
55

Policy starts.

Age  
72

Mr. Yeung is diagnosed with severe Alzheimer's disease and receives a severe degenerative diseases benefit of HK\$60,000, which equals to 10% of the notional amount. He will receive this benefit amount every year until he reaches age 100. With this budget, his family hires a domestic helper to take care of him.

Mr. Yeung does not need to pay further premiums for this basic plan from this point, and his need for cancer protection is still covered until he reaches age 100.

### Notes:

1. This information comes from dementia fact sheet of World Health Organization.
2. This information comes from Hong Kong Parkinson's Disease Foundation.
3. Activities of daily living refers to:
  - (1) washing - the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means.
  - (2) dressing - the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances.
  - (3) transferring - the ability to move from a bed to an upright chair or wheelchair and vice versa.
  - (4) mobility - the ability to move indoors from room to room on level surfaces.
  - (5) toileting - the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene.
  - (6) feeding - the ability to feed oneself once food has been prepared and made available.If the activity can be performed by using special equipment, then the life insured will be considered able to perform that activity.
4. Early stage degenerative diseases mean early cognitive/physical activity impairments due to dementia (including Alzheimer's disease)/Parkinson's diseases. Please see the policy provision for the definitions of these diseases and the relevant benefit.
5. Please see the policy provision for the definitions of the relevant diseases and benefit.
6. This information comes from Overview of 2013 HK Cancer Statistics, Hong Kong Cancer Registry, Hospital Authority.
7. Please see the policy provision for the definitions of the relevant cancers and benefits.
8. Wellness program is only available in Hong Kong and Macau. We reserve the right to change or terminate the wellness program at any time without giving you notice. The wellness program is provided by a third party service provider which is an independent contractor and is not our agent. We make no representation, warranty or undertaking as to the availability of any services of the third party service providers including the medical check-up service. We shall not be liable to the policyowner or the life insured in any respect for any loss, damage, expense, suit, action or proceedings suffered or incurred by the policyowner or the life insured, whether directly or indirectly, arising from or in connection with the services (including the wellness program) provided or advice given by such third party service providers and/or their agents, or the availability of such services.

### Learn more:

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## Important Information

Your policy will have a 'notional amount', which is an amount we use to work out the premium and other policy values and benefits of the plan. This notional amount does not represent the amount of death benefit we will pay. Any change in this notional amount will lead to a corresponding change in the premiums and other policy values and benefits of the plan.

### Other product disclosures

#### 1. Nature of the product

The product is a critical illness insurance plan with minimal savings element. The product is aimed at customers who want a critical illness insurance product and can pay the premiums for the whole of the premium payment period. As a result, you are advised to save enough money to cover the premiums in the future. The premium pays for the insurance and related costs. You may not be able to get any of your premiums back when you surrender the policy. You should be prepared to hold this product for long term that gives the life insured insurance coverage till age 100.

#### 2. Cooling-off period

If you are not happy with your policy, you have a right to cancel it within the cooling-off period and get a refund of any premiums (and any levy paid, if the policy is issued in Hong Kong). To do this, you must give us, within the cooling-off period, your written notice signed by you at Individual Financial Products, Manulife (International) Limited, 22/F, Tower A, Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong (if the policy is issued in Hong Kong) or at Avenida De Almeida Ribeiro number 61, Circle Square, 14 andar A, Macau (if the policy is issued in Macau). In other words, your written notice to cancel your policy must reach us at the relevant address within 21 days after we have delivered the policy or sent you or your representative a notice telling you about the availability of the policy and the expiry date of the cooling-off period, whichever is the earlier.

#### 3. Premium term and result of not paying the premium

You should pay the premium (or premiums) on time for the whole of the premium payment period. If you do not pay a premium on time, you have 31 days from the due date to pay it, during which time the policy will continue in force. If we do not receive the premium after the 31-day period ends, the policy will end without further notice and the life insured will not be covered.

#### 4. Credit risk

Any premiums you paid would become part of our assets and so you will be exposed to our credit risk. Our financial strength may affect our ability to meet the ongoing obligations under the insurance policy.

#### 5. Currency risk

This plan is available in foreign currency. You should consider the potential currency risks when deciding which policy currency you should take. The foreign-currency exchange rate may fall as well as rise. Any change in the exchange rate will have a direct effect on the amount of premium you need to pay and the value of your benefits in your local currency. The risk of changes in the exchange rate may cause a financial loss to you. This potential loss from the currency conversion may wipe out the value of your benefits under the policy or even be more than the value of benefits under your policy.

#### 6. Inflation risk

The cost of living and healthcare in the future are likely to be higher than it is today due to inflation. As a result, your current planned benefits may not be enough to meet your future needs.

#### 7. Risk from cashing in (surrender)

You may cash in the policy (surrender) on or after the policy anniversary nearest to the life insured's 85th birthday for a guaranteed surrender value calculated in accordance with the formula set out in the policy provision. The guaranteed surrender value will be considerably less than the total premiums you have paid. If you surrender the policy before the policy anniversary nearest to the life insured's 85th birthday, no guaranteed surrender value will be payable.

#### 8. Condition for ending the policy

This policy will end if:

- i. you fail to pay the premium within 31 days after the due date;
- ii. the life insured dies;
- iii. you cash in the policy;
- iv. the policy reaches the anniversary closest to the life insured's 100th birthday; or
- v. we approve your written request to end the policy; whichever happens first.

#### 9. Exclusions and limitations

We will not pay any cancer benefits and degenerative diseases benefits in respect of any covered cancers and/or covered degenerative diseases which result from any of the following.

- i. Any condition that exists before the issue date or the policy year date or the effective date of reinstatement (whichever is later) (the 'relevant date'), or shows any signs or symptoms of such condition before the relevant date, which may be the cause of or the condition that triggers the covered cancers and/or covered degenerative diseases.

- ii. Directly or indirectly by acquired immune deficiency syndrome (AIDS), aids related complex (ARC), or infection by human immunodeficiency virus (HIV).
- iii. Any physical conditions for which no benefit is payable under the section 'elimination period' in the policy provision.
- iv. Directly or indirectly by the taking of drugs (except under the direction of a doctor), or the taking of poison or alcohol.
- v. Directly or indirectly by war or any act of war, declared or undeclared, riots, insurrection or civil commotion.
- vi. Participation in any criminal event or activity.
- vii. Suicide, attempted suicide or intentionally self-inflicted injury, whether the life insured is sane or insane.

What we have said above is an outline of the circumstances under which we will not pay the policy benefits. You should see the policy provision for the exact terms and conditions and pay particular attention to those terms where we will not pay the policy benefits, including but not limited to the 'elimination period' and 'suicide' clauses. You should also pay particular attention to those terms on how the amounts of the policy benefits are calculated, and the definitions of 'covered cancers' and 'covered degenerative diseases'.

In this product leaflet, 'you' and 'your' refer to the policyowner. 'Manulife', 'we', 'us' and 'our' refer to Manulife (International) Limited (incorporated in Bermuda with limited liability).

ManuAmber Care is an insurance product provided and underwritten by Manulife. This product leaflet provides only general information on this product. You should read the policy provision for the exact terms and conditions that apply to this product. You can ask us for a copy.

You should not buy this product unless you fully understand the product features and risks. For more information, please contact your Manulife insurance advisor or call our customer service hotline on (852) 2510 3383 (if you are in Hong Kong) or (853) 8398 0383 (if you are in Macau). If you have any doubts, please get professional advice from independent advisors.

From January 1, 2018, the Insurance Authority starts collecting levy on insurance premiums from policyowners for policies issued in Hong Kong. For details of the levy and its collection arrangement, please visit our website at [www.manulife.com.hk/link/levy-en](http://www.manulife.com.hk/link/levy-en).

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