

ManuBright Care 2

活耀人生危疾保2



ManuBright Care 2

Critical illnesses are often underestimated. Aside from the severe toll on one's health, the financial impact of critical illnesses can also be much greater than expected, as it is common for critical illnesses to be a long recurring battle. To ensure that you are sufficiently prepared if critical illnesses strike, you will need continuous protection from treatment to recovery.

ManuBright Care 2 offers well-rounded protection to the life insured up to age 100, covering up to 112 critical illnesses and diseases. Even after a major critical illness claim, the plan continues to give you extra protection for cancer, heart attack (myocardial infarction) and stroke. What's more, financial relief is also available for post-critical illness disabilities, as well as stays in Intensive Care Unit (ICU) even arising from injuries and unknown diseases in the future.

ManuBright Care 2 is a critical illness insurance product provided and underwritten by Manulife. This product leaflet provides only general information on this product. It does not form part of the policy and does not contain full terms of the policy. Before making a purchase, you should read the policy provisions for the exact terms and conditions that apply to this product. You can ask us for a copy.

Features highlights



Extended protection beyond critical illnesses



Multiple coverages for cancer, heart attack and stroke



Extra protection if daily living is severely affected



Premium guaranteed to be the same all along





Did you know?

In Hong Kong:
Leading causes of
death in 2019¹

- **Cancer**
- **Heart disease**
- **Stroke**

With appropriate cancer
treatment, 5-year survival
rate² can be up to

69%

2003 SARS³

20%

of patients admitted to
an ICU

Average stay in ICU

10 days



Extended protection beyond critical illnesses

Illnesses often happen unexpectedly and are hard to predict. Take the case of the SARS outbreak in 2003 and COVID-19 starting in 2019. No one could have predicted the outbreak of these new diseases at the time, and yet they spread quickly which might require the patients to receive intensive care. That's why aside from covering common critical illnesses and diseases, ManuBright Care 2 takes the extra step to cover hospitalization in ICU, including injuries and unknown diseases in the future.

Covers up to 112 critical illnesses and diseases

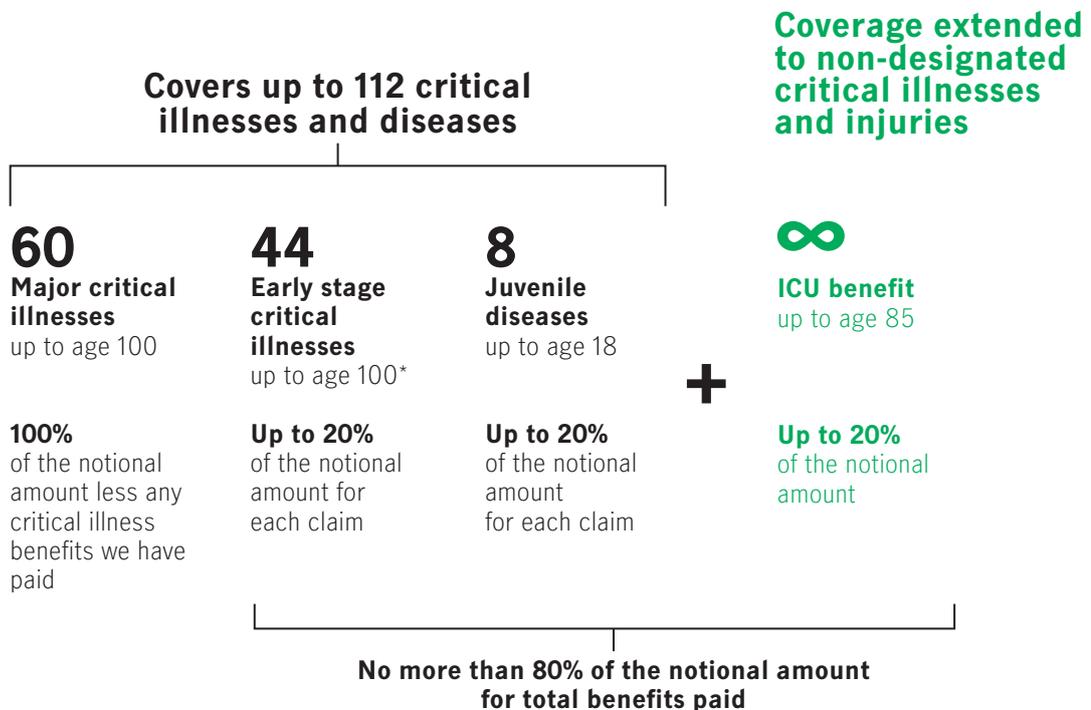
Gives you well-rounded protection against 112 critical illnesses and diseases, including cancer, heart attack and stroke (see notes 1 and 2).

We will also pay an **additional 50%** of the notional amount for major critical illness claim during the first 10 years of the policy.

All-round protection for stays in ICU

To offer you an extended protection, we will pay an **ICU benefit** if the life insured needs to stay in Intensive Care Unit of a hospital for consecutive 3 days or more ('Qualified ICU Stay') (see note 3), even from unknown diseases and injuries not among the 112 critical illnesses and diseases covered under the plan (see note 1).

Below is a summary of benefits we will pay (see notes 1 and 2):



*Except the coverage of osteoporosis with fractures which will end when the life insured reaches the age of 70.

Did you know?

Recurrence rate⁴ for:

Cancer
(Colorectal stage 3)

50%
after surgery

Stroke
25%

Heart attack
25%

of annual heart attack
is a recurrence



Multiple coverages for cancer, heart attack and stroke

Common critical illnesses such as cancer, stroke and heart attack have a high recurrence risk. With their high treatment cost, every recurrence becomes an even greater challenge. That's why we offer continuous protection and support for cancer, stroke, and heart attack.

After the first claim of any major critical illnesses, the plan offers **continuous care benefits** that give you extra 2 times coverage for cancer and extra 2 times for heart attack or stroke, each at 100% of the notional amount, up to age 85 of the life insured (see note 4).

Extra 200% protection for cancer

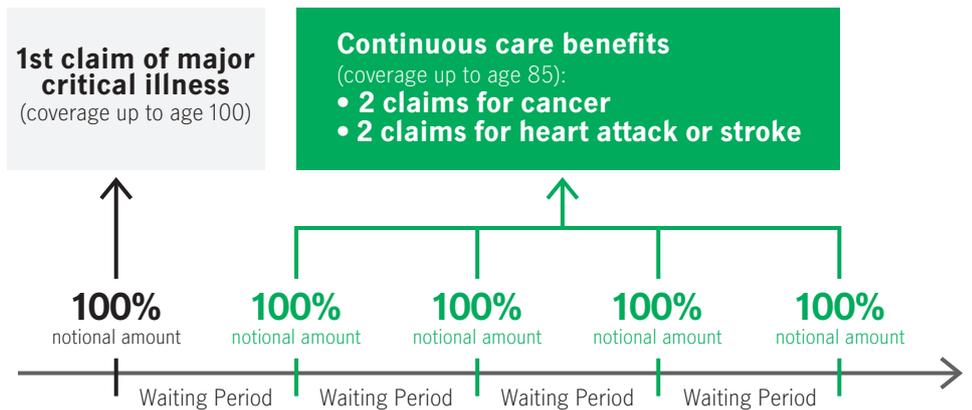
(including newly diagnosed, recurrent, metastatic, and persistent cancer)

+

Extra 200% protection for heart attack or stroke



up to **500%** protection



Waiting period:

- At least 1 year after the diagnosis of last claimed major critical illnesses; and
- At least 3 years after the diagnosis of last claimed cancer when both claims are cancer.



Did you know?

After a critical illness...

For stroke patients⁵

11%

still dependent in ADL within 5 years of the first-ever stroke

For cancer patients⁶

33%

with difficulty performing basic ADL



Extra protection if daily living is severely affected

Many critical illnesses can leave long-term health impacts that can hinder your ability to take care of yourself and perform daily activities. In situations like these, we offer financial relief against the long-term care burdens brought about by disability.

To ease the financial burdens arising from long-term care caused by post-critical illness disability, we provide a lump-sum financial relief as a **disability care booster**, up to age 65.

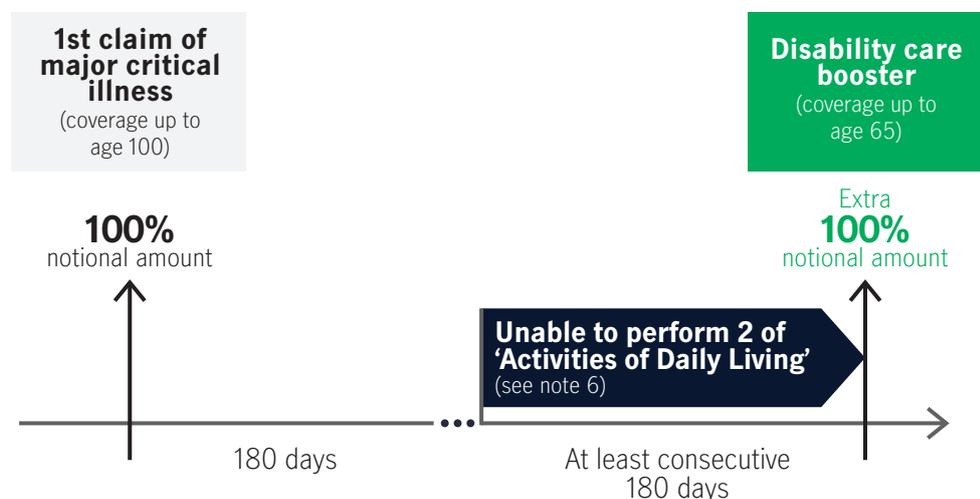
Counting from at least 180 days after the diagnosis of the first major critical illness claim, if the life insured is unable to perform 2 out of 6 'Activities of Daily Living' (ADL) below and requires the physical assistance of another person throughout the entire activity ('Such Disablement') (see note 6) for consecutive 180 days or more, we will pay an **extra 100%** of the notional amount:

6 'Activities of Daily Living' (ADL):

 1. Washing	 2. Dressing	 3. Transferring
 4. Mobility	 5. Toileting	 6. Feeding

If the activity can be performed by using special equipment, then the life insured will be considered able to perform that activity. For the complete definition, please refer to policy provision.

How disability care booster works?





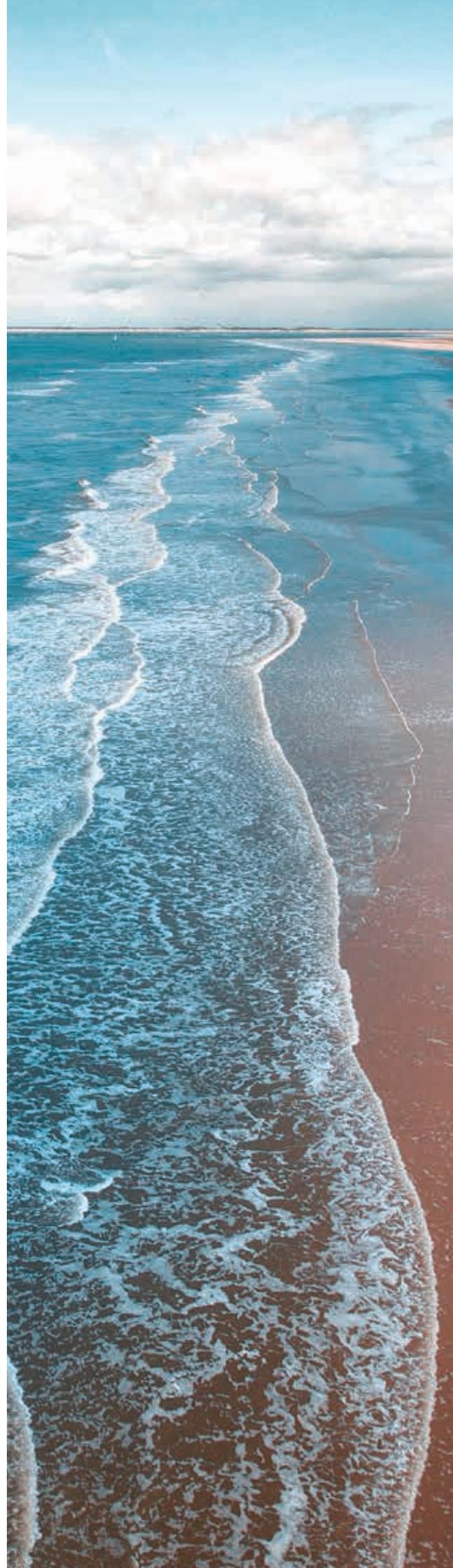
Premium guaranteed to be the same all along

There are 4 premium payment periods to choose from: 10, 20 and 25 years or up to age 65 of the life insured. The premium you pay is guaranteed and will not increase throughout the premium payment period you select (see note 7).

Source:

1. Number of deaths by leading causes of death 2019, Department of Health, the Government of the Hong Kong Special Administrative Region.
2. Cancer Facts & Figures 2020, Five-year Relative Survival Rates (All Sites), US, 2009-2015, American Cancer Society.
3. SARS in the Intensive Care Unit, PubMed and Critically Ill Patients With Severe Acute Respiratory Syndrome, JAMA Network.
4. Recurrence rate of colorectal cancer in late stage: 'Staging of Disease', The Colorectal and Laparoscopic Surgery Centre. 5-year recurrence rate of Stroke: State of the nation — stroke statistics 2018, Stroke Association (UK). Estimated % of recurrent heart attack per year: Heart Disease and Stroke Statistics — 2020 Update, American Heart Association.
5. Outcomes after first-ever stroke, Hong Kong Medical Journal, volume 13, number 2.
6. Disability in activities of daily living among adults with cancer: A systematic review and meta-analysis, PubMed.

The above information was gathered from external sources and is for general information and reference only. We do not guarantee the accuracy or reliability of such information and accept no liability (whether in tort or contract or otherwise) for any loss or damage arising from any inaccuracies or omission.



Other features



Covers against disease conditions from congenital diseases

Some hereditary traits and problems may remain undetected for years until they develop into critical illnesses. To offer an extra peace of mind, ManuBright Care 2 covers critical illnesses arising from congenital conditions as long as the signs and symptoms remain undetected before we issue the policy and within the first 90 days after we have issued the policy.



Life protection plus long-term savings

If the life insured passes away, we will pay the death benefit, equal to 100% of the notional amount less any critical illness benefits paid to help relieve the financial hardship of their loved ones (see note 8).

In addition to life and critical illness protection, the plan also gives you a guaranteed cash value and maturity benefit (see note 8).

What's more, the plan offers a one-off non-guaranteed terminal bonus (see note 9) payable upon the payment of the first major critical illness claim, when you end and cash in the policy, when the policy matures or if the life insured passes away, whichever is earlier.

Upon the 20th policy anniversary or at every fifth anniversary after this date (i.e. 25th, 30th, 35th policy anniversary etc.) up to age 100 of the life insured, you can exercise the 'realization option'. You can exercise this option (see note 10) up to twice for each policy to access and lock in up to a total of 50% of the terminal bonus based on your financial needs. You can leave the locked-in terminal bonus with us to earn non-guaranteed interest (see note 11). You can withdraw this amount at any time.



Premium waiver to ease your financial burden

When a critical illness strikes, the premiums for the policy may become an added financial burden. When we have paid a major critical illness benefit, we will waive all future premiums of the basic plan and the life insured will still be under protection.



Inflation protector option to keep up with rising costs

To keep pace with inflation, you can choose to take up the inflation protector option with extra premiums, which will automatically increase the critical illness coverage as well as death benefit by 5% of the initial notional amount each year, for up to 10 consecutive years (see notes 7 and 12). The increased notional amount of the policy will remain unchanged even after the inflation protector option ends.

Join Manulife**MOVE** for free and enjoy a premium discount of up to 10%!

Manulife**MOVE** is an innovative insurance concept that rewards customers with premium discounts for being healthier and more active.

As the life insured of the ManuBright Care 2, you are eligible to be a Manulife**MOVE** member if you are aged 18 or above. Simply activate your MOVE app account and achieve the required daily step average for each MOVE reward level as shown below, and enjoy a premium discount of up to 10%# on ManuBright Care 2 upon policy renewal for the next membership year.

MOVE reward level	Required daily step average	Premium discount (applicable to the premium due and payable in the following policy year)
Level 1	 5,000	5%
Level 2	 7,000	7%
Level 3	 10,000	10%

Manulife**MOVE** members will also receive regularly updated tips on how to maintain an active and healthy lifestyle.



For details, please refer to www.manulife.com.hk/MOVE.

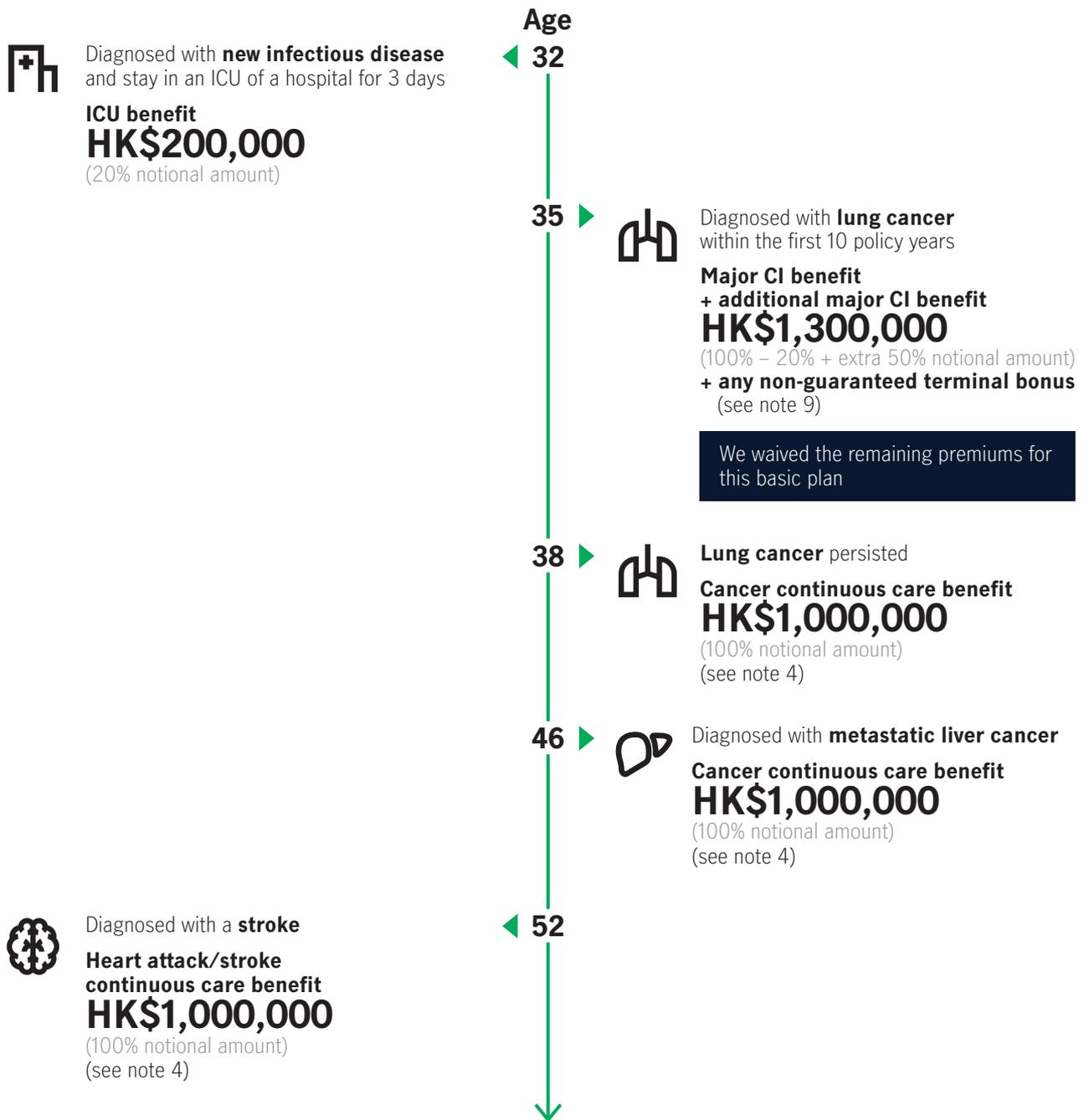
#The relevant premium discount is subject to terms and conditions. Manulife reserves the right to change, terminate or cancel the premium discount without prior notice. Please refer to our website www.manulife.com.hk/MOVE for the terms and conditions, and the latest updates.



Case

1

Mr Lam bought ManuBright Care 2 for himself with a notional amount of HK\$1,000,000 when he was 30. He chose to pay the premium for 25 years.



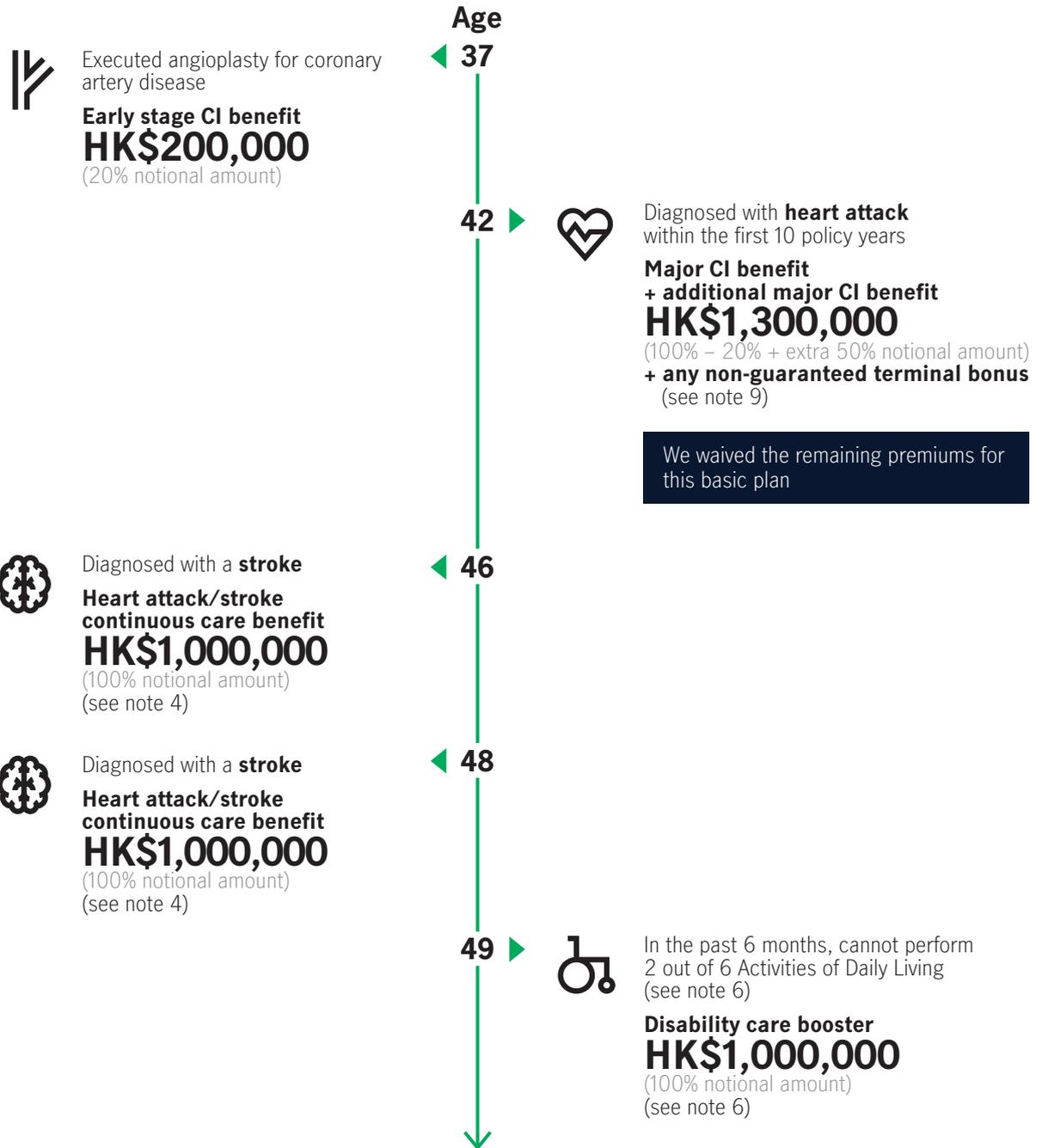
After making the above claims, **the total benefit Mr Lam received was HK\$4,500,000, which equals to 450% of the notional amount.** He is still covered by ManuBright Care 2's continuous care benefit against one additional occurrence of heart attack or stroke and disability care booster.

We assume that Mr Lam fulfils the definitions and claims requirements of the benefits.

Case

2

Mrs Wong bought ManuBright Care 2 for herself with a notional amount of HK\$1,000,000 when she was 35. She chose to pay the premium for 20 years.



After making the above claims, **the total benefit Mrs Wong received was HK\$4,500,000, which equals to 450% of the notional amount.** She is still covered by ManuBright Care 2's continuous care benefit against cancer for 2 additional occurrences.

We assume that Mrs Wong fulfils the definitions and claims requirements of the benefits.

Plan at a glance

Plan option	ManuBright Care 2 - 10	ManuBright Care 2 - 20	ManuBright Care 2 - 25	ManuBright Care 2 - 65
Product objective & nature	A critical illness insurance product providing lump sum benefits against eligible critical illnesses			
Product type	Basic plan			
Benefit term	Up to age 100			
Premium payment period	10 years	20 years	25 years	Up to age 65
Issue age	15 days - age 65	15 days - age 65	15 days - age 60	15 days - age 55
Premium structure	Level Premium rate is guaranteed (see note 7) at time of policy take up			
Policy currency	Hong Kong Dollar (HK\$) / United States Dollar (US\$)			
Minimum notional amount	HK\$100,000 / US\$12,500			
Premium payment mode	Annually / Semi-annually / Quarterly / Monthly			

List of critical illness covered

Major critical illnesses

1 Cancer	21 End stage lung disease	41 Other serious coronary artery diseases
2 Acute necrotic pancreatitis	22 Fulminant viral hepatitis	42 Paralysis
3 AIDS due to blood transfusion	23 Haemolytic streptococcal gangrene	43 Parkinson's disease
4 Alzheimer's disease/Irreversible organic degenerative brain disorders (dementia)	24 Heart attack (myocardial infarction)	44 Pheochromocytoma
5 Amyotrophic lateral sclerosis	25 Heart valve surgery	45 Poliomyelitis
6 Apallic syndrome	26 HIV due to assault	46 Primary lateral sclerosis
7 Aplastic anaemia	27 Infective endocarditis	47 Primary pulmonary arterial hypertension
8 Bacterial meningitis	28 Kidney failure	48 Progressive bulbar palsy
9 Benign brain tumour	29 Loss of hearing	49 Progressive muscular atrophy
10 Blindness	30 Loss of limbs	50 Progressive supranuclear palsy
11 Cardiomyopathy	31 Loss of one limb and one eye	51 Severe Crohn's disease
12 Chronic adrenal insufficiency	32 Loss of speech	52 Severe rheumatoid arthritis
13 Chronic relapsing pancreatitis	33 Major burns	53 Severe ulcerative colitis
14 Coma	34 Major head trauma	54 Spinal muscular atrophy
15 Coronary artery bypass surgery	35 Major organ transplantation	55 Stroke
16 Creutzfeldt-Jakob disease	36 Medullary cystic disease	56 Surgery to aorta
17 Ebola hemorrhagic fever	37 Multiple sclerosis	57 Systemic lupus erythematosus
18 Elephantiasis	38 Muscular dystrophy	58 Systemic sclerosis
19 Encephalitis	39 Myasthenia gravis	59 Terminal illness
20 End stage liver disease	40 Occupationally acquired HIV	60 Total and permanent disability*

* The coverage of total and permanent disability will take effect when the life insured reaches the age of 16.

Early stage critical illnesses

1	Adrenalectomy for adrenal adenoma	16	Endovascular treatment of peripheral arterial disease	31	Loss of hearing in one ear
2	Angioplasty and other invasive treatments for coronary artery disease	17	Endovascular treatments of aortic disease or aortic aneurysm	32	Loss of one limb
3	Angioplasty and stenting for carotid arteries	18	Facial burns due to accident	33	Loss of sight in one eye
4	Biliary tract reconstruction surgery	19	Facial reconstructive surgery for injury due to accident	34	Major organ transplantation (on waiting list)
5	Carcinoma-in-situ	20	Hepatitis with cirrhosis	35	Miliary tuberculosis
6	Cardiac pacemaker implantation	21	Insertion of a vena-cava filter	36	Moderately severe paralysis
7	Carotid artery surgery	22	Less invasive treatments of heart valve disease	37	Myelitis
8	Cerebral aneurysm or arteriovenous malformation requiring surgery	23	Less severe bacterial meningitis	38	Osteoporosis with fractures ^Δ
9	Cerebral shunt insertion	24	Less severe burns to body due to accident	39	Pericardectomy
10	Chronic lung disease	25	Less severe coma	40	Skin transplantation
11	Cochlear implant surgery	26	Less severe encephalitis	41	Surgery for subdural haematoma
12	Diabetic retinopathy	27	Less severe heart attack	42	Surgical removal of one kidney
13	Early stage malignancy	28	Less severe kidney disease	43	Surgical removal of one lung
14	Early thyroid cancer	29	Less severe systemic lupus erythematosus	44	Surgical removal of pituitary tumour
15	Endovascular treatment of cerebral aneurysm	30	Liver surgery		

^ΔThe coverage of osteoporosis with fractures will end when the life insured reaches the age of 70.

Juvenile diseases (see note 2)

1	Type 1 diabetes mellitus	4	Still's disease	7	Autism
2	Kawasaki disease	5	Severe asthma	8	Wilson's disease
3	Rheumatic fever with valvular involvement	6	Dengue haemorrhagic fever		

Benefit schedule

Critical illness ('CI') benefit

Major CI benefit (see note 1)	Benefit amount	Cover period
60 major critical illnesses	<ul style="list-style-type: none"> • 100% of the basic plan notional amount (less any critical illness benefits paid) (see note 8) • Extra benefit of 50% of notional amount within the first 10 policy years • Payable once 	Up to age 100

Early stage CI benefit - Total up to 80% of notional amount (see note 1)

Carcinoma-in-situ (12 organ groups): 1. Breast 2. Cervix uteri or uterus 3. Colon and rectum 4. Liver 5. Lung 6. Nasopharynx 7. Ovary or fallopian tube 8. Penis 9. Stomach and esophagus 10. Testicles 11. Urinary tract, for the purpose of in-situ cancers of the bladder, stage Ta of papillary carcinoma is included 12. Vagina	<ul style="list-style-type: none"> • 20% of the basic plan notional amount • Payable twice for different organ group only. (For organ groups with both left and right components, including but not limited to breasts, ovary, fallopian tube and lung, the left and right components of an organ group will be considered as one and same organ group.) • Total benefit amount for carcinoma-in-situ is up to HK\$400,000/US\$50,000 per life^ 	Up to age 100
Angioplasty and other invasive treatments for coronary artery disease	<ul style="list-style-type: none"> • 20% of the basic plan notional amount • Payable once • Total benefit amount is up to HK\$400,000/US\$50,000 per life^ 	Up to age 100
Early stage malignancy	<ul style="list-style-type: none"> • 20% of the basic plan notional amount • Payable once • Total benefit amount is up to HK\$400,000/US\$50,000 per life^ 	Up to age 100
Early thyroid cancer	<ul style="list-style-type: none"> • 20% of the basic plan notional amount • Payable once • Total benefit amount is up to HK\$400,000/US\$50,000 per life^ 	Up to age 100
Osteoporosis with fractures	<ul style="list-style-type: none"> • 10% of the basic plan notional amount • Payable once 	Up to age 70
The other 39 early stage critical illnesses	<ul style="list-style-type: none"> • 20% of the basic plan notional amount • Payable once for each early stage critical illness 	Up to age 100

Juvenile disease CI benefit - Total up to 80% of notional amount (see notes 1 and 2)

8 Juvenile diseases	<ul style="list-style-type: none"> • 20% of the basic plan notional amount • Payable once for each juvenile disease • Total benefit amount is up to HK\$400,000/US\$50,000 for each juvenile disease per life^ 	Up to age 18
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ICU benefit - Total up to 80% of notional amount (see note 3)

Qualified ICU Stay	<ul style="list-style-type: none"> • 20% of the basic plan notional amount • Payable once • Total benefit amount is up to HK\$400,000/US\$50,000 per life[^] 	Up to age 85
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Continuous care benefit (see note 4)

Cancer	<ul style="list-style-type: none"> • 100% of the basic plan notional amount • Payable twice 	Up to age 85
Heart attack / stroke	<ul style="list-style-type: none"> • 100% of the basic plan notional amount • Payable twice 	Up to age 85

Disability care booster (see note 6)

Cannot perform 2 activities of daily living for consecutive 180 days	<ul style="list-style-type: none"> • 100% of the basic plan notional amount • Payable once 	From age 16, up to age 65
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Other benefits / services

Benefit / services	Benefit amount	Cover period
Death benefit (see note 8)	<ul style="list-style-type: none"> • 100% of the basic plan notional amount (less any critical illness benefits paid) 	Up to age 100
Maturity benefit (see note 8)	<ul style="list-style-type: none"> • 100% of the basic plan notional amount (less any critical illness benefits paid) 	At age 100
Major critical illness premium waiver	<ul style="list-style-type: none"> • Waive all future premium of the basic plan if major CI benefit is paid 	Up to age 100
Referral services (see note 13)	<ul style="list-style-type: none"> • Provided by the plan 	N/A

[^] 'Per life' means the maximum total amount of the same or similar benefits we will pay under all insurance policies covering the life insured and issued by us.

Notes

1. The total benefit amount we pay for early stage critical illnesses, juvenile diseases and ICU benefit cannot be more than 80% of the basic plan's notional amount. The early stage CI benefit, juvenile disease CI benefit and ICU benefit will end automatically when major CI benefit has been paid. If two or more critical illnesses arising from a single and same incident are diagnosed, we will pay the benefit for the critical illness with the highest benefit amount. The major CI benefit will be reduced by the benefit we have paid for early stage CI benefit, juvenile disease CI benefit and ICU benefit.

For major critical illness, early stage critical illness, juvenile disease and Such Disablement diagnosed in mainland China, we will only recognize the diagnosis made by a specialist medical practitioner of a hospital on the list of designated hospitals in mainland China we publish. For Qualified ICU Stay in mainland China, we will only recognize the hospital which is included on the list of designated hospitals in mainland China we publish. We may revise the list of designated hospitals in mainland China from time to time without giving prior notice. Please see the latest list of designated hospitals in mainland China revised and published from time to time on our website (www.manulife.com.hk).

2. The juvenile disease CI benefit is available if the policy is issued before the life insured reaches the age of 16 and the life insured is diagnosed with a juvenile disease before the age of 18.
3. 'Qualified ICU Stay' is a stay in an ICU of a Hospital ('ICU Stay') where all of the following criteria must be met:
 - i. The ICU Stay must be for a total of consecutive 3 days or more in one hospital admission;
 - ii. The ICU Stay must be confirmed as medically necessary treatment by a doctor. We will not consider the ICU Stay as medically necessary if the life insured can be safely and adequately treated in any other facility; and
 - iii. The ICU Stay must not be related to or must not arise as a direct or indirect result of:
 - a cosmetic treatment performed on the life insured unless necessitated by injury caused by an accident and the life insured sustains the injury and the cosmetic treatment is approved by us in advance within 90 days of the accident;
 - the life insured's pregnancy, surrogacy, childbirth or termination of pregnancy, birth control, infertility or human assisted reproduction, or sterilisation of either sexes;
 - mental disorder, psychological or psychiatric conditions, behavioral problems or personality disorder of the life insured;
 - ICU Stay primarily for physiotherapy or for the investigation of signs and/or symptoms with diagnostic imaging, laboratory investigation or other diagnostic procedures; or
 - experimental and/or unconventional medical technology/procedure/therapy performed on the life insured; or novel drugs/medicines/stem cell therapy not yet approved by the government, relevant authorities and recognised medical association in the locality.

If two or more critical illnesses (including Qualified ICU Stay) arising from a single and same incident are diagnosed, and any of the major CI benefit, early stage CI benefit or juvenile disease CI benefit is payable by us under living benefits as a result of such incident, where the benefit amount payable under any of the major CI benefit, early stage CI benefit or juvenile disease CI benefit is higher than or equal to the benefit amount payable by us under ICU benefit as a result of such incident, we will not pay the ICU benefit.

4. The continuous care benefits are subject to, including but without limitation to, the following:
 - i. The date of diagnosis of any cancer, heart attack and stroke must be at least 1 year after the date of diagnosis of previously claimed major critical illness. In addition, if any preceding claim under the same plan is cancer, the date of diagnosis of any subsequent cancer must be at least 3 years after the date of diagnosis of the previous cancer.
 - ii. In the event that the cancer is caused by any accident or illness that resulted in any previous payment of critical illness benefits or continuous care benefits under the plan, the date of diagnosis of the cancer must be at least 3 years after the date of diagnosis of the major critical illness that has been paid.
 - iii. The continuous care benefit will be paid if the life insured survives for at least 14 days from the date of diagnosis of cancer, heart attack or stroke.
 - iv. If the later cancer is prostate cancer ('Later Prostate Cancer') and the date of diagnosis of such cancer is after the life insured reaching the age of 70, the cancer continuous care benefit for the Later Prostate Cancer will only be payable if all of the following conditions have been met:
 - Major CI benefit and/or cancer continuous care benefit has been paid under the plan for any prostate cancer ('Previous Prostate Cancer');
 - this Later Prostate Cancer is a continuation of the Previous Prostate Cancer, with no complete remission occurred; and
 - the life insured has received or has been receiving an active treatment on the recommendation of a specialist medical practitioner in the relevant field, and the active treatment must be medically necessary and performed during the period between the dates of diagnosis of the Previous Prostate Cancer and the Later Prostate Cancer (both dates inclusive). Please refer to note 5 for the definition of active treatment.
 - v. The date of diagnosis includes the date of medical report confirming the continuation, metastasis or recurrence of cancer supported by confirmatory result from medical investigation by a specialist medical practitioner.
 - vi. The coverage of continuous care benefits will end when the life insured reaches the age of 85.

5. Active treatment must be received on the recommendation of a specialist medical practitioner, which is medically necessary.

'Active treatment' means surgery, radiotherapy, chemotherapy, targeted therapy, bone marrow transplant, proton therapy, immunotherapy, CyberKnife, Gamma Knife or a combination of these treatments. Hormonal therapy is not included.

6. Such Disablement should be beyond the hope of recovery with current medical knowledge and technology and should not be resulting from psychiatric related causes. Diagnosis of Such Disablement must be confirmed by a specialist medical practitioner and supported by objective medical evidence including but not limited to physical examination, imaging and laboratory report.

The coverage of disability care booster will end when this benefit has been paid ONCE under this plan; or the life insured reaching the age of 65; or if a major CI benefit for total and permanent disability or terminal illness has been paid; or Such Disablement was present before the date of diagnosis of a major critical illness, whichever is earlier.

7. We guarantee that the basic plan premiums for the initial basic plan notional amount remain unchanged throughout the premium payment period. However, we do not guarantee that the premium and guaranteed cash value due to an increase in the basic plan notional amount, including those increases triggered by using the inflation protector option.

8. If any benefit payment has been made under the plan, we will reduce the maturity benefit and death benefit by the total critical illness benefits paid and the benefit amount would not be less than zero. The guaranteed cash value (if any) will be reduced proportionally. However, we will not reduce your premiums and they will not be affected by any critical illness benefits paid. When we have paid 100% of the basic plan notional amount as critical illness benefits, the guaranteed cash value, maturity benefit and death benefit will no longer be available. Critical illness benefits consist of major CI benefit, early stage CI benefit, juvenile disease CI benefit and ICU benefit.

9. The terminal bonus is not guaranteed. We will review and adjust the terminal bonus at least once a month, but we may do so more often. Please see 'the main risks affecting the non-guaranteed terminal bonus and interest rate for the locked-in terminal bonus' paragraph under the 'Important Information' section below.

10. To exercise the realization option, you must submit a written application in a prescribed format required by us. Once submitted, the application for exercising this option cannot be withdrawn and no 'locked-in' terminal bonus will be allowed to be reversed. Exercise of the realization option will reduce any subsequent future terminal bonus.

There may be a delay in making payment when you cash in your policy or exercise the realization option, especially during periods when the market is experiencing significant rises and falls in value. The actual amount of the terminal bonus that you can get will only be determined after your request has been processed. Under certain circumstances, for example, if the request is not received by us before our prevailing cut-off time or is not in our prescribed format, such amount can be lower or higher than the amount of the terminal bonus tentatively indicated to you at the time you submit the request. Please check with Manulife for the prevailing operational rule and latest amount of terminal bonus under your policy before exercising the realization option.

11. The interest rates for building up locked-in terminal bonus left with us are not guaranteed and we may change them from time to time. Please see 'the main risks affecting the non-guaranteed terminal bonus and interest rate for the locked-in terminal bonus' paragraph under the 'Important Information' section below.

12. You will need to apply for the inflation protector option at the time you buy your ManuBright Care 2. Otherwise, you cannot add it back later. The inflation protector option is only available for life insured who is below the age of 50 at policy issue and for standard policies. You will need to pay an additional premium throughout the premium payment period of ManuBright Care 2 after each time you have exercised the inflation protector option. The extra premium will be based on the attained age of the life insured and the premium rate at the time the option is exercised (we may change the premium rate from time to time). With the inflation protector option, you will have your basic plan notional amount increased starting from the first policy anniversary. Please see the policy provision of the inflation protector option for its exclusions, termination conditions and other details.

13. Referral service is only available in Hong Kong and Macau. We reserve the right to change or terminate the referral services at any time without giving you notice. The referral service will be subject to service charges payable to and determined by the second medical opinion provider from time to time. The referral service is provided by a third party service provider which is an independent contractor and is not our agent. We shall make no representation, warranty or undertaking as to the availability of any service of the third party service provider including the referral services. We shall not be liable to the policyowner or the life insured in any respect of 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 provided or advice given by such third party service provider and/or its agents, or the availability of such services.

Important Information

This plan is a participating plan. A participating plan provides you with non-guaranteed benefits, namely, terminal bonus.

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. Any change in this notional amount will lead to a corresponding change in the premiums and other policy values and benefits of the plan.

Terminal bonus philosophy

Our participating plan aims to offer a competitive long-term return to policyholders and at the same time make a reasonable profit for shareholders. We also aim to make sure we share profits between policyholders and shareholders in a fair way. In principle, all experience gains and losses, measured against the best estimate assumptions, are passed on to the policyholders. These gains and losses include claims, investment return and persistency (the likelihood of policies staying in force), and so on. However, expense gains and losses measured against the best estimate assumptions, are not passed on to the policyholders. Shareholders will be responsible for any gains or losses when actual expenses are different from what was originally expected. Expenses refer to both expenses directly related to the policy (such as commission, the expenses for underwriting (reviewing and approving insurance applications), issuing the policy and collecting premiums) as well as indirect expenses allocated to the product group (such as general overhead costs).

To protect terminal bonus from significant rises and falls, we use a smoothing process when we set the terminal bonus. When the performance is better than expected, we do not immediately use the full amount we have made to increase terminal bonus. And, when the performance is worse than expected, we do not pass back the full amount of losses immediately to reduce terminal bonus. Instead, the gains or losses are passed back to the policies over a number of years to make sure we provide a more stable terminal bonus year to year.

An exception to the above smoothing mechanism is the volatility in the market value of equity and other non-fixed income investments. A significant portion of the experience gain/loss will be passed back to policyholders via adjustment in terminal bonus in a timely manner instead of smoothing out over time.

We share the gains and losses from the participating accounts among different classes and generations of policyholders, depending on the contribution from each class. When we manage terminal bonus, we aim to pass back these gains and losses within a reasonable time, while making sure we treat policyholders fairly. When considering the fairness between different groups of policyholders, we will consider, for example, the following.

- Products (including supplementary benefits) that you bought
- Premium payment periods or policy terms or the currency of the plan
- When the policy was issued

Declared terminal bonus does not form a permanent addition to the policy. It may be reduced or increased at subsequent declarations. Its actual amount will only be determined when it becomes payable or when you lock in the terminal bonus. The amount of the terminal bonus is largely affected by the performance of equity and other non-fixed income investments, so the amount is relatively volatile and will move up and down over time. Review and adjustment of projected terminal bonus is performed at least monthly and may be performed more frequently than monthly at any time upon Manulife's decision.

Written declaration by our Chairman of the Board, an Independent Non-Executive Director and the Appointed Actuary is in place to confirm the mechanism manages fairness between different parties. You may browse the following website to learn more about your participating policy.

www.manulife.com.hk/link/par-en

Investment policy, objective and strategy

Our investment policy aims to achieve targeted long-term investment results based on the set amount of risk we are willing to take ('risk tolerances'). It also aims to control and spread out risk, maintain enough assets that we can convert into cash easily ('liquidity') and manage assets based on our liabilities.

The long-term asset mix is expected to be within the ranges as listed below. There may be situations that the actual mix will move outside of these ranges if investment performance deviates from expected.

Asset class	Expected asset mix
Bonds and other fixed income assets	25%-55%
Non-fixed income assets	45%-75%

The bonds and other fixed income assets include mainly government and corporate bonds, and are mainly invested in the United States and Asia. Non-fixed income assets may include, for example, public and private equities and real estate and so on, and are mainly invested in Hong Kong, the United States, Europe and Asia. Derivatives may be used mainly for hedging purposes.

For bonds and other fixed-income assets, if the currency of the asset is not in the same currency as the policies, we use currency hedges. These are a way of counteracting the effect of any fluctuations in the currency. However, we give more flexibility to non-fixed-income assets where those assets can be invested in other currencies not matching the policy currency. This is to benefit from diversifying our investment (in other words, spreading the risk).

Actual investments would depend on market opportunities at the time of buying them. As a result, they may differ from the expected asset mix.

The investment strategy may change depending on the market conditions and economic outlook. If there are any significant changes in the investment strategy, we would tell you about the changes, with reasons and the effect on the policies.

Fulfillment ratio

You may browse the following website on fulfillment ratio to understand our dividend and bonus history. This is only for reference purposes. Dividend / bonus history or past performance is not a guide for future performance of the participating products.
www.manulife.com.hk/link/div-en

Other product disclosures

1. Nature of the product

The product is a long-term participating life-insurance policy with a savings element. Part of the premium pays for the insurance and related costs. The savings element is reflected in the surrender value and may not be guaranteed. The product is aimed at customers who 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. You should be prepared to hold this product for the long term to achieve the savings target. However, under certain circumstances the surrender value could still be less than the total premiums you have paid, even though you hold the policy over a long period.

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 applicable).

- **If your 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. In other words, your written notice to cancel your policy must reach us directly at the relevant address within a period of 21 calendar days immediately following the day we deliver to you or your nominated representative the policy or a notice telling you about the availability of the policy and the expiry date of the cooling-off period, whichever is the earlier.
- **If your policy is issued in Macau:** To do this, you must give us, within the cooling-off period, your written notice signed by you at Avenida De Almeida Ribeiro number 61, Circle Square, 14 andar A, Macau. In other words, your written notice to cancel your policy must reach us at the relevant address within 21 calendar days immediately following the day of delivery of the policy to you or your nominated representative.

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 the policy will continue in force. If we do not receive the premium after the 31-day period ends and as long as there is enough guaranteed cash value and lock-in terminal bonus that has built up, the 'automatic premium loan' (see point 11 below) will apply and the policy will continue in force. If there is not enough guaranteed cash value and lock-in terminal bonus that has built up in the policy, the policy will end and the life insured will not be covered. In this case, we will not pay any amount to you.

4. The main risks affecting the non-guaranteed terminal bonus and interest rate for the locked-in terminal bonus

The terminal bonus is not guaranteed. Factors that may significantly affect the terminal bonus include, but are not limited to, the following.

Claims – our experience on insurance claims such as paying death benefit and critical illness benefit.

Investment return – includes both interest income, dividend income, the outlook for interest rates and any changes in the market value of the assets backing the product. Investment returns could be affected by a number of market risks, including but not limited to credit spread and default risk, and the rise and fall in share and property prices.

Please be aware that the amount of the terminal bonus is largely affected by the performance of equity and other non-fixed income investments, so the amount is relatively volatile and will move up and down over time. If there is a significant fall in the market value of equity and other non-fixed income investments, your terminal bonus will also be reduced significantly from your previous terminal bonus available; and even if there is a mild rise in the market value of equity and other non-fixed income investments during a policy year, your actual terminal bonus can still be lower than what was shown for that policy year, since the growth in the market value was lower than what we assumed when we gave you the illustration for your terminal bonus.

Persistence – includes other policyowners voluntarily ending their insurance policies (premiums not being paid, cashing in all or part of the policy), and the corresponding effects on investments.

You can leave your 'locked-in' terminal bonus with us to earn interest. The rate of interest that we can pay is based on the investment performance, market conditions and the expected length of time you leave your locked-in terminal bonus with us. This rate is also not guaranteed and may change from time to time due to changes in the investment environment.

5. 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.

6. 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.

7. Inflation risk

The cost of living in the future is 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.

8. Risk from cashing in (surrender) early

If you cash in the policy, the amount we will pay is the surrender value worked out at the time you cash in the policy, less any amount you owe us. Depending on when you cash in your policy, this may be considerably less than the total premiums you have paid. You should refer to the proposal for the illustrations of the surrender value we project.

9. Liquidity and withdrawal risk

You can make withdrawals from locked-in terminal bonus which have built up, take a policy loan or even cash in the policy to get the surrender value. You may make partial withdrawals from the guaranteed cash value but it would reduce the notional amount and the subsequent surrender value, death benefit and other policy values and benefits. However, the notional amount after the reduction cannot be smaller than the minimum notional amount which we will set from time to time without giving you notice. Taking a policy loan will reduce your surrender value and death benefit.

10. Policy loan

You can take a policy loan of up to the loan value less any amount you owe us, where the loan value is 90% (we will decide this figure and may change it from time to time without giving you notice) of the sum of guaranteed cash value and any lock-in terminal bonus that has built up. The interest we charge on the policy loan is compounded every year (in other words, interest will generate further interest on it) at the rate we set and we may change the rate from time to time. If at any time the amount you owe us equals or is more than the sum of guaranteed cash value and any lock-in terminal bonus that has built up, the policy will end and we will not pay any amount to you. Any policy loan will reduce the policy's death benefit, critical illness benefit and cash value. For details, please see the 'policy loan', 'automatic premium loan' and 'loan conditions' provisions in the policy provision.

11. Automatic premium loan

We will provide an automatic premium loan to keep the policy in force if you fail to pay the premium on time (see point 3 above), as long as there is enough loan value in the policy. If the loan value less any amount you owe is not enough to pay the premium you have missed, we can change how often you pay premiums. If the sum of guaranteed cash value and any lock-in terminal bonus that has built up less any amount you owe is less than a monthly premium, the policy will end and we will not pay any amount to you. The interest we charge on the automatic premium loan is compounded every year (in other words, interest will generate further interest on it) at the rate we set and we may change the rate from time to time. The automatic premium loan will reduce the policy's death benefit, critical illness benefit and cash value. For details, please see the 'policy loan', 'automatic premium loan' and 'loan conditions' provisions in the policy provision.

12. Conditions for ending the policy

This policy will end if:

- i. the life insured dies and we have paid the death benefit;
- ii. you fail to pay the premium within 31 days after the due date and your policy does not meet the requirements of an automatic premium loan;
- iii. the policy reaches the anniversary closest to the life insured's 100th birthday and we have paid the maturity benefit;
- iv. the policy reaches the anniversary closest to the life insured's 85th birthday and major CI benefit has been paid under this policy;
- v. we approve your written request to end this plan;
- vi. you cash in the policy and we have paid the surrender value; or
- vii. the amount you owe us is equal to or more than the sum of guaranteed cash value and any lock-in terminal bonus that has built up; whichever happens first.

The written request mentioned above should be signed by you and sent to our address in Hong Kong or Macau as stated at the end of this product leaflet, attention to 'Individual Financial Products' (for policies issued in Hong Kong) or 'Administration Office of Manulife' (for policies issued in Macau).

Inflation protector option will end if:

- i. the policy terminates;
- ii. the policy reaches the anniversary closest to the life insured's 60th birthday;
- iii. you have declined an increase in notional amount;
- iv. the policy reaches the 5th to last policy anniversary before the date to which premiums are payable;
- v. the total notional amount of the basic plan reaches 150% of the initial notional amount or the maximum notional amount that we set;
- vi. there is any reduction in the policy's notional amount;
- vii. we have paid any total disability waiver benefit claim such as Premium Waiver Benefit or Payor Benefit;
- viii. there is any diagnosis, treatment, consultation by a doctor for the existence or onset of signs or symptoms of any critical illness on the life insured that entitles any benefit or claim under any benefit provisions; or
- ix. the policy reaches the 10th policy anniversary; whichever happens first.

13. Suicide

If the life insured commits suicide, whether sane or insane, within one year from the date of issue of the policy, our liability will be limited to a refund of the premium paid less any amount paid by us under the policy. For detailed terms and conditions including reinstatement, please refer to the policy provisions.

14. Claims

- i. Before we approve and/or become liable to pay any amount of ICU benefit under this policy, we must receive written notice to the claim within 30 days after the date on which the life insured is discharged from the hospital after the Qualified ICU Stay.
- ii. Before we approve and/or become liable to pay any amount of disability care booster under this policy, we must receive written notice to the claim and written proof satisfactory to us within 30 days after the date of diagnosis of Such Disablement which has continued for 180 days or for such longer period, where the first 180 days after date of diagnosis of the major critical illness in respect of which major CI benefit has been paid under the plan will be excluded from the calculation.

If notice and/or proof were not given within the time specified, it must be shown that proof was given as soon as reasonably possible, or we will not pay the benefits.

For claims procedure, please refer to the 'Notice and Proof of Claim' section in policy provisions and visit www.manulife.com.hk/claims-procedure-en for details.

15. Elimination period

'Elimination period' means the 90-day period after the later of:

- i. the issue date;
- ii. the policy year date; or
- iii. the effective date of reinstatement.

No benefit will be payable if any physical condition, that results in a claim otherwise payable by us in respect of a critical illness, is

- i. diagnosed; or
- ii. treated; or
- iii. for which a doctor was consulted; or
- iv. for which the existence or onset of signs or symptoms of any illness or disease were present, within or prior to the elimination period.

The elimination period will not apply if the critical illness contracted is directly and solely caused by an accident.

16. Medically necessary and surgically necessary

Medical treatments and surgeries must be confirmed as medically necessary and/or surgically necessary (as the case may be) by a specialist medical practitioner, unless otherwise stated in the policy provisions.

'Medically necessary' means a medical service which is:

- i. consistent with the diagnosis and customary medical treatment for the condition;
- ii. in accordance with standards of good medical practice of a doctor; and
- iii. not for the convenience of the life insured or the doctor.

'Surgically necessary' means a surgical service which is:

- i. consistent with the diagnosis made and customary medical treatment for the diagnosed condition;
- ii. conventionally performed on an in-patient basis only;
- iii. in accordance with standards of good medical practice of a doctor; and
- iv. not for the convenience of the life insured or the doctor.

17. Exclusions and limitations

We will not pay any living benefits if the critical illness or Such Disablement results from any of the following.

- i. Directly or indirectly by acquired immune deficiency syndrome (AIDS), aids related complex (ARC), or infection by human immunodeficiency virus (HIV), except the 'occupationally acquired HIV', 'AIDS due to blood transfusion' and 'HIV due to assault' as stated in the section 'definition of major critical illness' under the policy provision.
- ii. Suicide, attempted suicide or deliberately self-inflicted injury, whether sane or insane.
- iii. Any physical conditions for which no benefit is payable under the section 'elimination period' in the policy provision.
- iv. Directly or indirectly by taking of drugs (unless taken as prescribed by a registered medical practitioner), poison or alcohol.
- v. Directly or indirectly by war or any act of war, declared or undeclared, riots, insurrection or civil commotion.
- vi. Taking part in any criminal event.
- vii. Travel in any aircraft, except as a fare paying passenger on a commercial aircraft operated by a regular airline or cabin crew working on a regular public air service.

If the life insured is being excluded or restricted in any manner under the plan from claiming for or receiving any benefit or any part of the benefit due to or in any event related to any illness, sickness, injury, disability, medical treatment and/or any complications or diseases of the life insured, all these illness, sickness, injury, disability, medical treatment and /or any complications or diseases of the life insured will remain excluded or restricted from any coverage/benefit under the inflation protector option.

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 including but not limited to the definitions of 'major critical illness', 'early stage critical illness', 'juvenile diseases' and 'date of diagnosis'.

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).

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.

To view our Privacy Policy, you can go to our website at www.manulife.com.hk. You may also ask us not to use your personal information for direct marketing purposes by writing to us at the address below. We will not charge you a fee for this.

This product leaflet is for distribution in Hong Kong and Macau only, but not in mainland China.

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