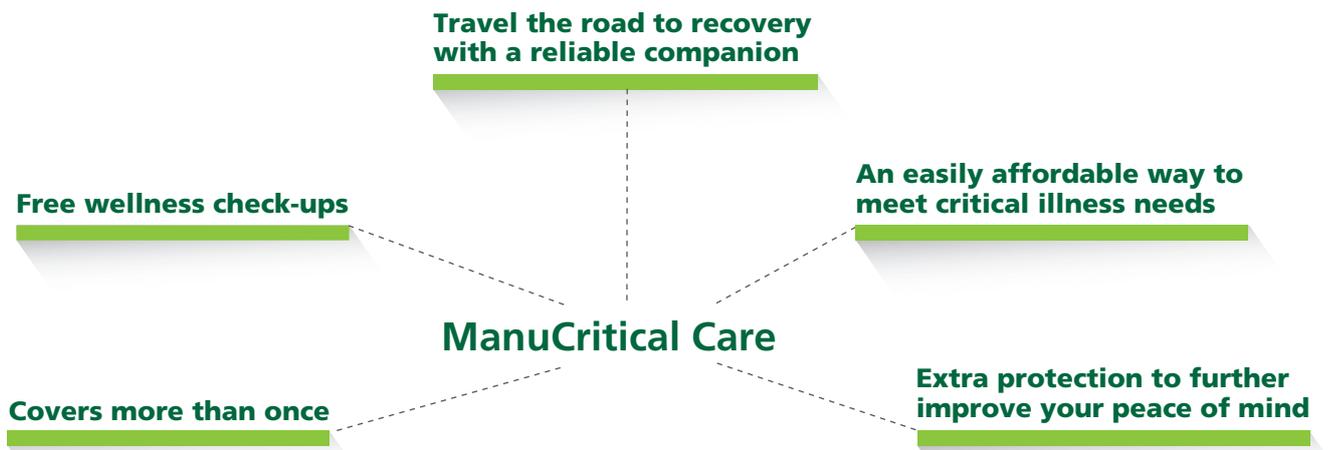


ManuCritical Care
自在生活危疾保



In life, there are different goals to achieve, dreams to pursue, promises to keep. No one would ever want to be disrupted by unexpected illnesses.

ManuCritical Care is your ideal partner in protecting you and your loved one against huge treatment costs, loss of income and extra expenses during recovery, allowing you and them to stay worry-free while enjoying life!



Travel the road to recovery with a reliable companion

ManuCritical Care provides financial protection against 60 critical illnesses (including cancer, stroke and heart attack) (see the 'List of critical illnesses covered' below) and ease worries about the effect of the high medical costs on the quality of life.

We also provide advance benefits for angioplasty, carcinoma-in-situ and juvenile diseases. The plan also provides an extra 10% of the notional amount (see the 'Important Information' section below) for prostate or testicular cancer before the life insured reaches age 75. Once we have approved the claim, the life insured can ask for second opinion (see note 1) on critical illnesses from top hospitals in the United States.

An easily affordable way to meet critical illness needs

ManuCritical Care offers the convenience of comprehensive critical illness protection up to age 75 of the life insured. You can choose a premium payment period of 10, 15 or 20 years, or to age 65 of the life insured. The amount of premium you need to pay is not expected to increase with age of the life insured (see note 2) during the premium payment period you have chosen, but this is not guaranteed.

The life insured will also be covered by a death benefit, equivalent to 110% of the basic plan premiums paid (see notes 3 and 4). Non-guaranteed annual dividends (see note 5) may also be available which act as savings to cover future medical expenses.



Free wellness check-ups

It's important to identify illness early. That's why ManuCritical Care provides one free medical check-up every other year (five medical check-ups in total while the policy is in force), beginning one year after the policy starts. The life insured can choose from cardiovascular risk assessment, diabetes assessment, standard health check, or juvenile's, men's or women's health check (see note 6).

Extra protection to further improve your peace of mind

You may add to your policy with extra protection on early stage critical illness.

Covers more than once

Our 'Cover-Me-Again' (see note 7) option allows the life insured to buy a new critical illness policy one year after the diagnosis of last critical illness for which critical illness benefit has been paid, without the need to provide evidence of good health. This option can be exercised up to two times. Plus, if the life insured is diagnosed with and recover from cancer, their new policy will cover them for a second diagnosed cancer if they stay cancer-free for five years between the two instances.

Inflation protector option

To help keep pace with inflation, the inflation protector option automatically increases your critical illness coverage by 5% of the initial notional amount each year, for up to 10 consecutive years (see note 8). The increased notional amount of the policy will not change even after the inflation protector option ends.

● Example

Mr Li, a non-smoker, chose ManuCritical Care with a notional amount of HK\$800,000 when he was 30. He chose to pay the premium for 20 years.



After making a major critical illness claim, the policy ends automatically. With the 'Cover-Me-Again option', Mr Li can purchase a new critical illness policy a year after the diagnosis of prostate cancer and continues the protection against critical illness treatment costs in the future.

Learn more:

www.manulife.com.hk

立即關注WeChat ID:
Manulife_HongKong



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YouTube Manulife Hong Kong

List of Critical Illnesses Covered

Group 1: Cancer

1. Cancer

Group 2: Illnesses related to organ failure

- | | |
|----------------------------------|-------------------------------------|
| 2. AIDS due to blood transfusion | 9. HIV due to assault |
| 3. Aplastic anaemia | 10. Kidney failure |
| 4. Chronic adrenal insufficiency | 11. Major organ transplantation |
| 5. Coma | 12. Medullary cystic disease |
| 6. End stage liver disease | 13. Occupationally acquired HIV |
| 7. End stage lung disease | 14. Systemic lupus erythematosus |
| 8. Fulminant viral hepatitis | 15. Total and permanent disability* |

Group 3: Illnesses related to circulatory system

- | | |
|--|---|
| 16. Cardiomyopathy | 20. Infective endocarditis |
| 17. Coronary artery bypass surgery | 21. Other serious coronary artery diseases |
| 18. Heart attack (myocardial infarction) | 22. Primary pulmonary arterial hypertension |
| 19. Heart valve surgery | 23. Surgery to aorta |

Group 4: Illnesses related to the nervous system

- | | |
|--|------------------------------------|
| 24. Alzheimer's disease / Irreversible organic degenerative brain disorders (dementia) | 35. Muscular dystrophy |
| 25. Amyotrophic lateral sclerosis | 36. Paralysis |
| 26. Apallic syndrome | 37. Parkinson's disease |
| 27. Bacterial meningitis | 38. Poliomyelitis |
| 28. Benign brain tumour | 39. Primary lateral sclerosis |
| 29. Blindness | 40. Progressive bulbar palsy |
| 30. Creutzfeld-Jacob disease | 41. Progressive muscular atrophy |
| 31. Encephalitis | 42. Progressive supranuclear palsy |
| 32. Loss of hearing | 43. Spinal muscular atrophy |
| 33. Major head trauma | 44. Stroke |
| 34. Multiple sclerosis | |

Group 5: Other major illnesses

- | | |
|---------------------------------------|---------------------------------|
| 45. Acute necrotic pancreatitis | 53. Major burns |
| 46. Chronic relapsing pancreatitis | 54. Myasthenia gravis |
| 47. Ebola hemorrhagic fever | 55. Pheochromocytoma |
| 48. Elephantiasis | 56. Severe Crohn's disease |
| 49. Haemolytic streptococcal gangrene | 57. Severe rheumatoid arthritis |
| 50. Loss of limbs | 58. Severe ulcerative colitis |
| 51. Loss of one limb and one eye | 59. Systemic sclerosis |
| 52. Loss of speech | 60. Terminal illness |

* Coverage for Total and Permanent Disability will take effect when the life insured reaches the age of 16.

Benefit schedule		
Benefit	Benefit amount	Cover period
Critical illness benefit (see note 4)		
<ul style="list-style-type: none"> 60 critical illnesses 	100% of notional amount	Up to age 75
Advance benefit (see note 4)		
<p>Angioplasty benefit</p> <ul style="list-style-type: none"> Angioplasty and other invasive treatment for coronary artery disease 	<ul style="list-style-type: none"> 20% of notional amount Payable once Up to HK\$300,000 or US\$37,500 per life (see note 9) 	Up to age 75
<p>Juvenile disease benefit</p> <ul style="list-style-type: none"> Type 1 diabetes mellitus Kawasaki disease Rheumatic fever with valvular involvement Still's disease Severe asthma Dengue haemorrhagic fever Autism Wilson's disease 	<ul style="list-style-type: none"> 20% of notional amount Payable once Up to HK\$300,000 or US\$37,500 per life (see note 9) 	Up to age 18
<p>Carcinoma-in-situ benefit for female</p> <p>Carcinoma-in-situ of the following organs:</p> <ul style="list-style-type: none"> Breast Cervix uteri Uterus Ovary Fallopian tube Vagina 	<ul style="list-style-type: none"> 20% of notional amount Payable once Up to HK\$300,000 or US\$37,500 per life (see note 9) 	Age 16 to 75
Extra benefit		
<p>Extra benefit for male</p> <ul style="list-style-type: none"> Prostate cancer Testicular cancer 	<ul style="list-style-type: none"> 10% of notional amount Payable once Up to HK\$160,000 or US\$20,000 per life (see note 9) 	Age 16 to 75
Death benefit (see notes 3 and 4)		
<ul style="list-style-type: none"> Death benefit 	<ul style="list-style-type: none"> 110% of the basic plan premiums paid 	Up to age 75
Other services		
<ul style="list-style-type: none"> Cover-Me-Again option (see note 7) 	<ul style="list-style-type: none"> Up to two times 	Up to age 66
<ul style="list-style-type: none"> Wellness program (see note 6) 	<ul style="list-style-type: none"> One free medical check-up every other year (five in total while the policy is in force) 	

Notes:

1. Second Medical Opinion 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 any medical opinions given by the medical service provider and hospitals. The designated hospital list may change from time to time. Please visit our company website (<http://www.manulife.com.hk>) for the latest Medical Referral Services Provisions for the terms and conditions of this service.
2. At the time of application, we determine the amount of premium based on the age of the life insured under the chosen payment term. The premium is not expected to increase with age. However, we do not guarantee this. Please see 'premium adjustment' under the 'Important Information' section.
3. The death benefit is 110% of all basic plan premiums paid during the policy term, as if the method for paying premiums is yearly (no matter how you do actually pay them). We do not include any extra premiums paid when working out the basic plan premiums paid.
4. We will reduce the maximum amount of critical illness benefit by any advance payment(s) paid and adjust the death benefit according to the ratio of the notional amount minus the total paid amount of advance payment(s) to the notional amount. We will not reduce the premium as a result of this change in benefit amount.
5. We will pay any annual dividends which have built up upon the payment of critical illness benefit, death of the life insured, or upon surrender or maturity of the policy. Annual dividends and the accumulation interest rates of dividends (in other words, interest rates for building up dividends left with us) are not guaranteed and we may change them from time to time. We will not pay any dividend until we receive the full premium for the second policy year.
6. 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 shall make no representation, warranty or undertaking as to the availability of any service of the third party service provider including the medical check-up service. 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 (including the wellness program) provided or advice given by such third party service provider and/or its agents, or the availability of such services.
7. Within 30 days after one year from the diagnosis date of any critical illnesses, other than 'terminal illness' and 'total and permanent disability', that we have paid critical illness benefit, the life insured will have the Cover-Me-Again Option to apply for a new policy (we will decide the product available for application and may change it from time to time without giving you notice) without evidence of insurability for two times. The Cover-Me-Again Option will expire when the life insured reaches age 66. The notional amount of the subsequent policy (or policies) must be the same or less than latest notional amount of the previous policy (or policies).

The life insured would need to survive for at least 28 days starting from the date of diagnosis of critical illness under the subsequent policy (or policies) before we will pay any critical illness benefit. We will pay critical illness benefit only once within each group except for group 1. The subsequent policy (or policies) will not provide protection on (i) 'terminal illness' and 'total and permanent disability' and (ii) any critical illnesses in subsequent policy (or policies) which is the same group as the critical illnesses claimed in the previous policy (or policies), except group 1.

If the critical illness claimed in previous policy (or policies) was from group 1, any critical illness from group 1 or 2 or on prostate cancer and testicular cancer will only be paid in subsequent policy (or policies) after a 5-year Cancer-free period following the last completion date of treatment of critical illness from group 1 in previous policy (or policies). Also, we will not pay carcinoma-in-situ benefit for females in subsequent policy (or policies) if the critical illness claimed in previous policy (or policies) was from group 1.

If the critical illness claimed in previous policy (or policies) was from group 3, we will not pay angioplasty benefit in subsequent policy (or policies).

If the life insured is diagnosed of critical illness, carcinoma-in-situ or juvenile disease or underwent angioplasty procedure in the first 12 months from the issue date of the subsequent policy (or policies), we will only pay 50% of the benefit payable. The policy will be terminated automatically after we pay the benefit.

We will not pay any death benefit under the subsequent policy (or policies). Conditions apply.

Inflation protection option will not be available to the subsequent policy (or policies).

'Previous policy (or policies)' refers to the critical illness coverage offering the Cover-Me-Again option that is being exercised (referred to as 'Original Policy') and the critical illness coverage offering the Cover-Me-Again option that was exercised for the issuance of the Original Policy (if it applies). 'Subsequent policy (or policies)' refers to the critical illness coverage which is issued from exercising the Cover-me-again option of previous policy (or policies).

Please see the policy provision for details on the Cover-Me-Again Option, including but not limited to the elimination period and the definition of the 5-year Cancer-free period.
8. You will need to apply for the inflation protector option at the time you buy your ManuCritical Care. You can choose not to apply for the option at the time you buy this product, but you cannot add it back later. 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 extra premium throughout the premium payment period of ManuCritical Care 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 inflation protector option for its exclusions, termination conditions and other details.
9. '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.

Important Information

This plan is a participating plan. A participating plan provides you with non-guaranteed benefits, such as annual dividends.

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.

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

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 dividends, 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

The dividends each year are not guaranteed. We review and decide on the dividends at least every year.

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.

Our current long-term target asset mix of the product is as follows.

Asset class	Target asset mix
Bonds and other fixed income assets	50% to 75%
Non-fixed income assets	25% to 50%

The bonds and other fixed income assets include mainly government and corporate bonds, and are mainly invested in Hong Kong, 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 target 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.

Dividend and bonus history

You may browse the following website to understand our dividend and bonus history. This is only for reference purposes. Dividend 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 participating life-insurance policy. There is no cash value for the product. The product is aimed at customers who want medium – to long-term critical illness insurance protection 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.

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 adjustment

At the time of application, we determine the amount of premium based on the age of the life insured under the chosen payment term. The premium is not expected to increase with age. However, we do not guarantee this. We will regularly review our products, including the premium rates, to make sure we can continue to provide cover. When reviewing the premium rates, we will consider our claims experience and other factors. We can change the premium rates on each policy anniversary.

4. 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 dividend accumulations in the policy, the 'automatic premium loan' (see point 10 below) will apply and the policy will continue in force. If there is not enough dividend accumulations in the policy, the policy will end without further notice and the life insured will not be covered. In this case, we will not pay any amount to you.

5. The main risks affecting the dividends and accumulation interest rate of the non-guaranteed dividends (see note 5)

The dividends each year are not guaranteed. Factors that may significantly affect the dividends 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.

Persistency – includes other policy owners 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 non-guaranteed annual dividends 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 non-guaranteed annual dividends with us. This rate is also not guaranteed and may change from time to time due to changes in the investment environment.

6. 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.

7. 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.

8. 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.

9. Policy loan

You can take a policy loan up to 90% (we will decide this figure and may change it from time to time without giving you notice) of the dividend accumulations in the policy, less any amount you owe us. 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 equals or is more than the dividend accumulations, the policy will end and we will not pay any amount to you. Any policy loan will reduce the policy's death benefit. For details, please see the loan provisions in the policy provision.

10. 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 4 above), as long as there is enough dividend accumulations in the policy. If the dividend accumulations 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 dividend accumulations 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. For details, please see the loan provisions in the policy provision

11. Condition for ending the policy

This policy will end if:

- i. the life insured dies and we have paid the death benefit;
 - ii. we have paid the critical illness benefit;
 - iii. 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;
 - iv. the policy reaches the anniversary closest to the life insured's 75th birthday;
 - v. we approve your written request to end this plan; or
 - vi. the amount you owe us is equal to or more than the dividend accumulations in the policy;
- whichever happens first.

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, Advance Payment Disability 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 major disease or 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.

12. Exclusions and limitations

We will not pay any living benefits if the critical illness, angioplasty procedure, gender specific illness or juvenile disease results from any of the following.

- i. Any congenital condition if it was diagnosed or its signs or symptoms appeared before the life insured reached age 16.
- ii. 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 critical illness' under the policy provision.
- iii. Suicide, attempted suicide or deliberately self-inflicted injury, whether sane or insane.
- iv. Any physical conditions for which no benefit is payable under the section 'elimination period' in the policy provision.
- v. Directly or indirectly by taking of drugs (unless taken as prescribed by a registered medical practitioner), poison or alcohol.
- vi. Directly or indirectly by war or any act of war, declared or undeclared, riots, insurrection or civil commotion.
- vii. Taking part in any criminal event.
- viii. 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 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 clauses on 'elimination period', 'notice and proof of claims', 'suicide' and the definitions of 'medically necessary', 'surgically necessary', 'critical illness', 'Angioplasty Procedure', 'Gender Specific Illness', 'Juvenile Disease' and '5-year Cancer-free period'.

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).

ManuCritical 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.

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. You can find our address on our website. We will not charge you a fee for this.

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