



ManuMulti Care

樂活無憂危疾保



It's a difficult subject to think about, but part of planning for the future is being prepared for the unexpected. Critical illness can happen to anyone, at any time. And it's an unfortunate fact, but these illnesses can strike again. ManuMulti Care provides the life insured with vital financial security at critical moments, along with the peace of mind that they are comprehensively covered if critical illness happens more than once.



Covers 60 major critical illnesses

Heart attack or stroke can be covered twice

ManuMulti Care

Make multiple claims before age 85

Covers 11 minor critical illnesses

Limited premium payment term for continuous protection

To better suit your budget, you can choose a premium payment period of 10, 20 or 25 years, or to age 65 of the life insured (see note 1). The plan offers protection up to age 100 of the life insured (see note 2). What's more, when the total critical illness benefits we paid reach 100% of the notional amount (see the 'Important Information' section below), you will not need to pay any more premiums for the basic plan but the life insured will still be covered.

Free wellness check-ups

It's important to identify illness early. That's why ManuMulti 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 5).

Extra savings and life protection

ManuMulti Care provides guaranteed cash value, non-guaranteed annual dividend (see note 3) and maturity benefit as your saving reserve (see note 4). The plan also provides a death benefit (subject to the total amount claimed is less than 100% of the notional amount) and compassionate death benefit if unfortunately the life insured passes away (see note 4).

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 6). The increased notional amount of the policy will not change even after the inflation protector option ends.

Covers 60 major critical illnesses

ManuMulti Care covers 60 major critical illnesses including cancer and heart attack (myocardial infarction) (see the 'List of critical illnesses covered' below). The top three leading causes of death in 2015 in Hong Kong were malignant neoplasms (cancers), pneumonia and diseases of the heart (see note 7). The plan also provides an extra 10% of the notional amount for prostate or testicular cancer before the life insured reaches age 75 (see note 8).

Heart attack or stroke can be covered twice

ManuMulti Care is the first critical illness plan in Hong Kong that can cover the life insured twice for heart attack (myocardial infarction). It can also cover the life insured twice for stroke (see note 8). It's a regrettable statistic, but 21% of stroke victims may suffer another stroke within five years after the first (see note 9).

Make multiple claims before age 85

Diseases like cancer can happen again. With ManuMulti Care, the life insured can rest assured in the knowledge that they can make multiple claims of up to 300% of the notional amount for critical illnesses under the cancer group, and 200% of the notional amount for non-cancer group critical illnesses, before age 85 (see note 8).

Covers 11 minor critical illnesses

ManuMulti Care will pay up to 20% of the notional amount for carcinoma-in-situ, early thyroid cancer or angioplasty. Children are also covered for eight juvenile diseases, including severe asthma and autism (see the 'List of critical illnesses covered' below).

Plan at a glance

Premium payment period	10 / 20 / 25 years or to age 65 of life insured	
Benefit period	To age 100 of life insured	
Issue age	Premium payment period	Issue age
	10 / 20 years	0 (30 days) – 65
	25 years	0 (30 days) – 60
	To age 65	0 (30 days) – 55
Payment / Policy currency	HKD / USD	
Minimum notional amount	HKD100,000 / USD12,500	



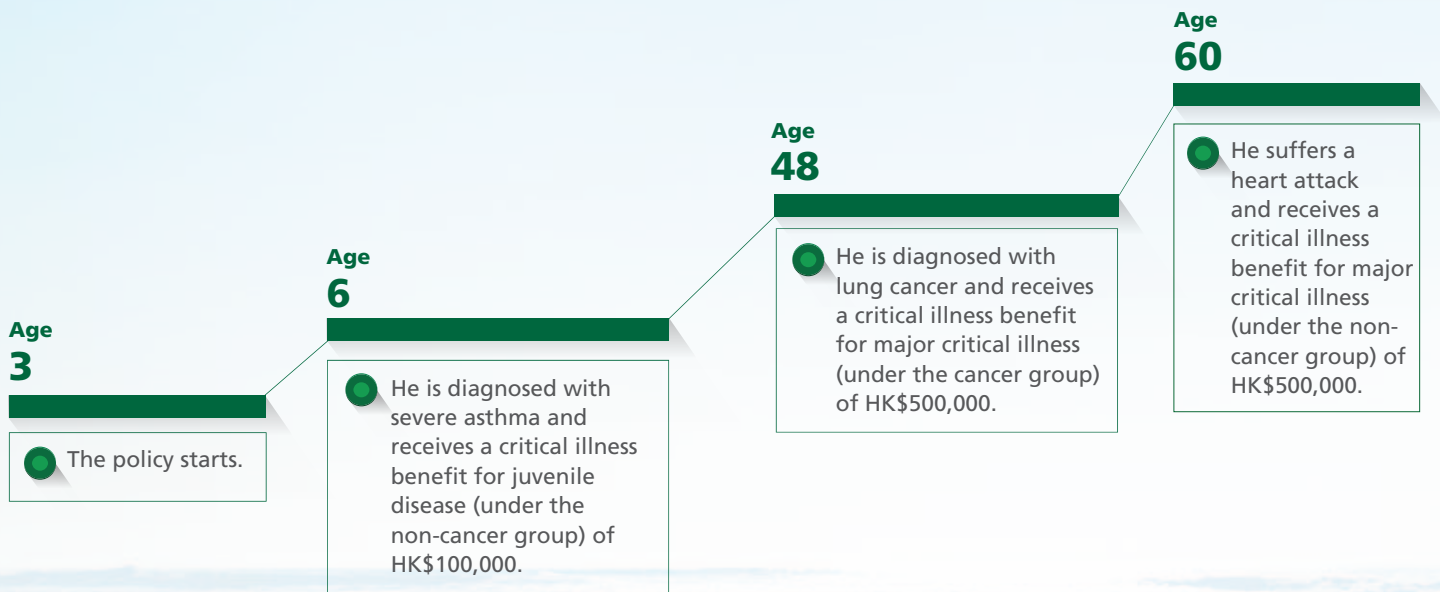
A second chance for critical illness?
ManuMulti Care provides the vital financial security even when critical illness happens more than once. Watch the video now to learn more.



● Case 1 (Multiple claims for children)

Mrs Lam chose ManuMulti Care with a notional amount of HK\$500,000 for her son when he was three. She chose to pay the premium for 20 years, after which she has paid up all the premiums and the cover stays in force.

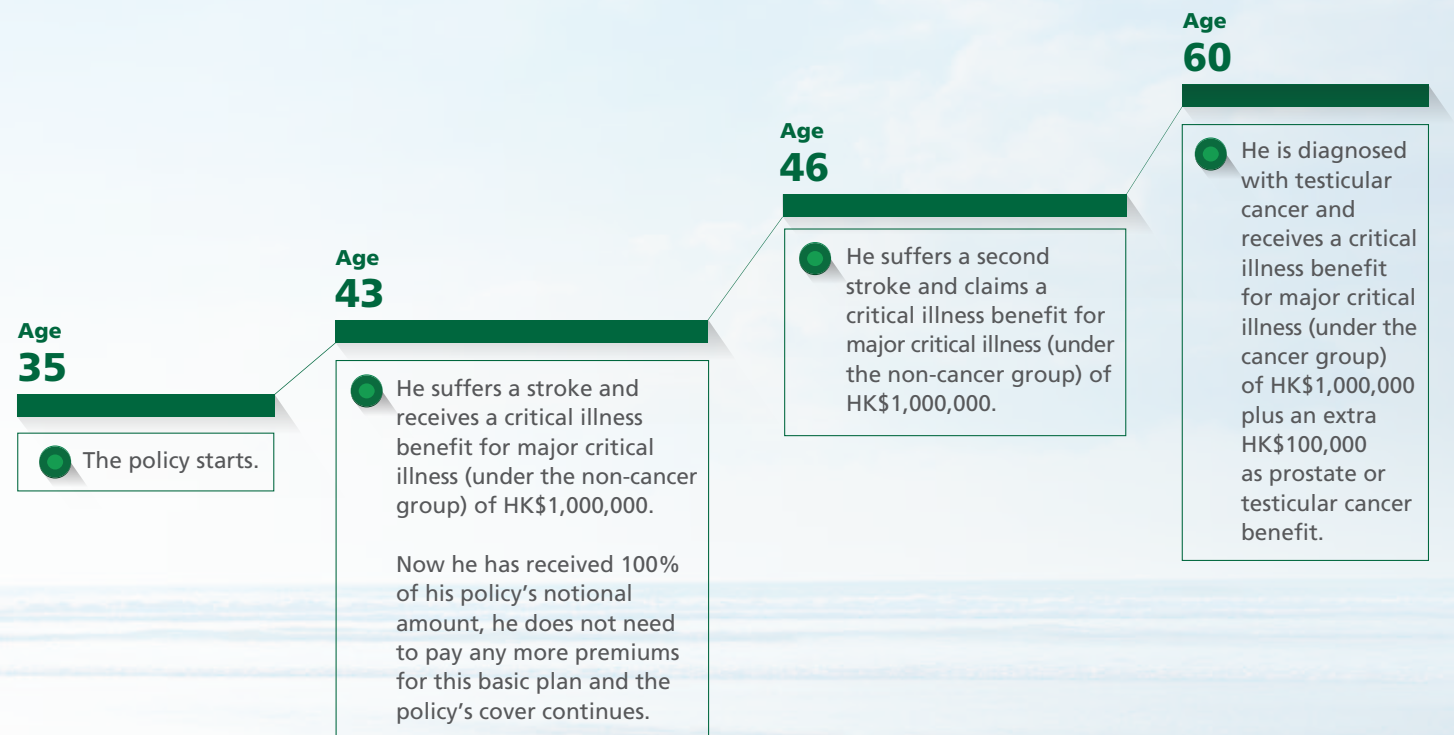


Mrs Lam's ManuMulti Care policy for her son	For cancer group critical illnesses	For non-cancer group critical illnesses
Critical illness benefit limit	HK\$1,500,000	HK\$1,000,000
1 st claim: minor critical illness	Does not apply	HK\$100,000
2 nd claim: major critical illness	HK\$500,000	Does not apply
3 rd claim: major critical illness	Does not apply	HK\$500,000

After making these claims, Mrs Lam's son is still covered by ManuMulti Care. His remaining critical illness benefit limit from the cancer group is HK\$1,000,000 (= HK\$1,500,000 – HK\$500,000) and non-cancer group is HK\$400,000 (= HK\$1,000,000 – HK\$100,000 – HK\$500,000), before he reaches the age of 85. If he passes away, his family will receive HK\$25,000 as a compassionate death benefit.

Case 2 (Multiple claims for stroke)

Mr Yeung, a non-smoker, chose ManuMulti Care with a notional amount of HK\$1,000,000 when he was 35. He chose to pay the premium for 25 years.



Mr Yeung's ManuMulti Care policy	For cancer-group critical illnesses	For non-cancer group critical illnesses
Critical illness benefit limit	HK\$3,000,000	HK\$2,000,000
1 st claim: major critical illness	Does not apply	HK\$1,000,000
2 nd claim: major critical illness	Does not apply	HK\$1,000,000
3 rd claim: major critical illness	HK\$1,000,000	Does not apply

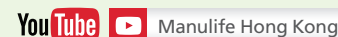
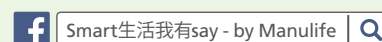
After making these claims, Mr Yeung is still covered by ManuMulti Care. His remaining critical illness benefit limit from the cancer group, before he reaches the age of 85, is HK\$2,000,000 (= HK\$3,000,000 – HK\$1,000,000). If he passes away, his family will receive HK\$50,000 as a compassionate death benefit.

Notes:

1. 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 'Important Information' section.
2. At the age of 85 of the life insured, critical illness benefit will end automatically if the total critical illness benefits paid under this policy are equal to or more than 100% of the notional amount.
If the total critical illness benefits paid are less than 100% of the notional amount, the critical illness benefit will continue until the age of 100 but the total critical illness benefits we will pay under the policy will not be more than 100% of the notional amount.
3. 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.
4. If any benefit payment has been made under the policy but the total critical illness benefit we paid is less than 100% of the policy's notional amount, we will reduce the maximum amount of 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 will be reduced proportionally. Please see the policy provision for exactly how the amounts of the maturity benefit, death benefit and guaranteed cash value are reduced. However, we will not reduce your premiums and the amount of compassionate death benefit will not be affected by any critical illness benefits paid.
When we have paid 100% or more of the policy's notional amount as critical illness benefits, the guaranteed cash value, non-guaranteed annual dividends and maturity benefit will no longer be available. Please see the policy provision for detailed terms and conditions.
5. 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.
6. You will need to apply for the inflation protector option at the time you buy your ManuMulti 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 ManuMulti 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.
7. This information comes from Number of Deaths by Leading Causes of Death 2015, Department of Health, Hong Kong Special Administrative Region.
8. This depends on the critical illness benefit limit, waiting period and other conditions.
 - Critical illness benefit limit means the total critical illness benefit for the cancer group is 300% and the non-cancer group is 200% of the notional amount.
 - Prostate or testicular cancer benefit will not be available when we have paid 300% of the notional amount from the cancer group as critical illness benefit. Critical illness benefit will not be available when we have paid 500% of the notional amount as critical illness benefit.
 - There must be at least one year between the diagnosis date of the last major critical illness claim and that of any subsequent major critical illness. If we pay the critical illness benefit for cancer, we will only pay any subsequent cancer claim if the 5-year cancer waiting period has passed.
 - There must be at least five years between the diagnosis date of the last major critical illness claim for terminal illness or total and permanent disability and that of any subsequent claim for critical illness benefits or prostate or testicular cancer benefit.
 - After the total critical illness benefits paid reaches 100% of the notional amount, the life insured would need to survive for at least 14 days starting from the date of diagnosis of any subsequent claim before we will pay any critical illness benefits.
 - Terminal illness and total and permanent disability will not be covered after the total critical illness benefits paid have reached 100% of the notional amount.Please see the policy provision for detailed terms and conditions, including the definition of '5-year cancer waiting period'.
9. This information comes from the Outcome after first-ever stroke in Volume 13 of Hong Kong Medical Journal in April 2007.
10. '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.

Learn more:

www.manulife.com.hk



List of critical illnesses covered		
Critical illness benefit limit	Major critical illnesses	Minor critical illnesses
300% of the notional amount	Critical illness group 1: cancer group	
	1. Cancer	1. Early thyroid cancer 2. Carcinoma-in-situ
200% of notional amount	Critical illness group 2: non-cancer group	
	2. Acute necrotic pancreatitis	32. Loss of speech
	3. AIDS due to blood transfusion	33. Major burns
	4. Alzheimer's disease/irreversible organic degenerative brain disorders (dementia)	34. Major head trauma
	5. Amyotrophic lateral sclerosis	35. Major organ Transplantation
	6. Apallic syndrome	36. Medullary cystic disease
	7. Aplastic anaemia	37. Multiple sclerosis
	8. Bacterial meningitis	38. Muscular dystrophy
	9. Benign brain tumour	39. Myasthenia gravis
	10. Blindness	40. Occupationally acquired HIV
	11. Cardiomyopathy	41. Other serious coronary artery diseases
	12. Chronic adrenal insufficiency	42. Paralysis
	13. Chronic relapsing pancreatitis	43. Parkinson's disease
	14. Coma	44. Pheochromocytoma
	15. Coronary artery bypass surgery	45. Poliomyelitis
	16. Creutzfeld-Jacob disease	46. Primary lateral sclerosis
	17. Ebola hemorrhagic fever	47. Primary pulmonary arterial hypertension
	18. Elephantiasis	48. Progressive bulbar palsy
	19. Encephalitis	49. Progressive muscular atrophy
	20. End stage liver disease	50. Progressive supranuclear palsy
	21. End stage lung disease	51. Severe Crohn's disease
	22. Fulminant viral hepatitis	52. Severe rheumatoid arthritis
	23. Haemolytic streptococcal gangrene	53. Severe ulcerative colitis
	24. Heart attack (myocardial infarction)	54. Spinal muscular atrophy
	25. Heart valve surgery	55. Stroke
	26. HIV due to assault	56. Surgery to aorta
	27. Infective endocarditis	57. Systemic lupus erythematosus
	28. Kidney failure	58. Systemic sclerosis
	29. Loss of hearing	59. Terminal illness (see note below)
	30. Loss of limbs	60. Total and permanent disability (see note below)
	31. Loss of one limb and one eye	
		3. Angioplasty and other invasive treatments for coronary artery disease 4. Type-1 diabetes mellitus 5. Kawasaki disease 6. Rheumatic fever with valvular involvement 7. Still's disease 8. Severe asthma 9. Dengue haemorrhagic fever 10. Autism 11. Wilson's disease

Note: Terminal illness and total and permanent disability will not be covered after the total critical illness benefits paid have reached 100% of the notional amount.

Critical illness benefit for major and minor critical illnesses

Covered diseases	Critical illness benefit amount (see note 8)	Critical illness group	Cover period (see notes 3 and 8)
Major critical illnesses	<ul style="list-style-type: none"> • 100% of notional amount • Cancer, heart attack and stroke can be covered twice 	Cancer: cancer group Others: non-cancer group	Up to age 100
Early thyroid cancer	<ul style="list-style-type: none"> • 20% of notional amount • Payable once • Up to HK\$300,000/ US\$37,500 per life (see note 10) 	Cancer group	Up to age 100
Carcinoma-in-situ (four organ groups): <ul style="list-style-type: none"> • Breast • Cervix uteri or uterus • Ovary or fallopian tube • Vagina 	<ul style="list-style-type: none"> • 20% of notional amount • Payable twice (for different organ group only) • Total benefit amount is up to HK\$300,000 / US\$37,500 per life (see note 10) 	Cancer group	Age 16 to 100
Angioplasty: 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 / US\$37,500 per life (see note 10) 	Non-cancer group	Up to age 100
Juvenile disease: <ul style="list-style-type: none"> • Type 1 diabetes mellitus • Kawasaki disease • Rheumatic fever with valvular involvement • Still's disease • Severe asthma • Dengue hemorrhagic fever • Autism • Wilson's disease 	<ul style="list-style-type: none"> • 20% of notional amount • Payable once for each juvenile disease • Up to HK\$300,000/ US\$37,500 per life (see note 10) 	Non-cancer group	Up to age 18
Covered diseases	Extra benefit amount	Critical illness group	Cover period (see note 8)
<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/ US\$20,000 per life (see note 10) 	Does not apply	Age 16 to 75

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. 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 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 cash 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 cash 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 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 cash value, the 'automatic premium loan' (see point 12 below) will apply and the policy will continue in force. If there is not enough cash value 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 3)

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. Risk from cashing in (surrender) early

If you cash in the policy, the amount we will pay is the cash 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 cash value we project.

10. Liquidity and withdrawal risk

You can make withdrawals from non-guaranteed dividends which have built up, take a policy loan or even cash in the policy to get the cash value. You may make partial withdrawals from the guaranteed cash value but it would reduce the notional amount and the subsequent cash 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 cash value and death benefit.

11. Policy loan

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

12. 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 cash value in the policy. If the cash 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 cash value 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 and cash value. For details, please see the loan provisions in the policy provision.

13. Condition for ending the policy

This policy will end if:

- i. the life insured dies and we have paid the death benefit and/or the compassionate 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. we approve your written request to end this plan;
- v. you cash in the policy and we have paid the cash value; or
- vi. the amount you owe us is equal to or more than the cash value;

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 critical illness, minor critical illness, prostate or testicular cancer 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.

14. 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.

15. Exclusions and limitations

We will not pay any living benefits if the major critical illness, minor critical illness, prostate cancer or testicular cancer 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 major 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', 'Early Thyroid Cancer', 'Carcinoma-in-situ', 'Prostate Cancer', 'Testicular Cancer', 'Angioplasty Procedure', 'Juvenile Disease', '5-year cancer waiting period' and 'critical illness benefit limit'.

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).

ManuMulti 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.

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