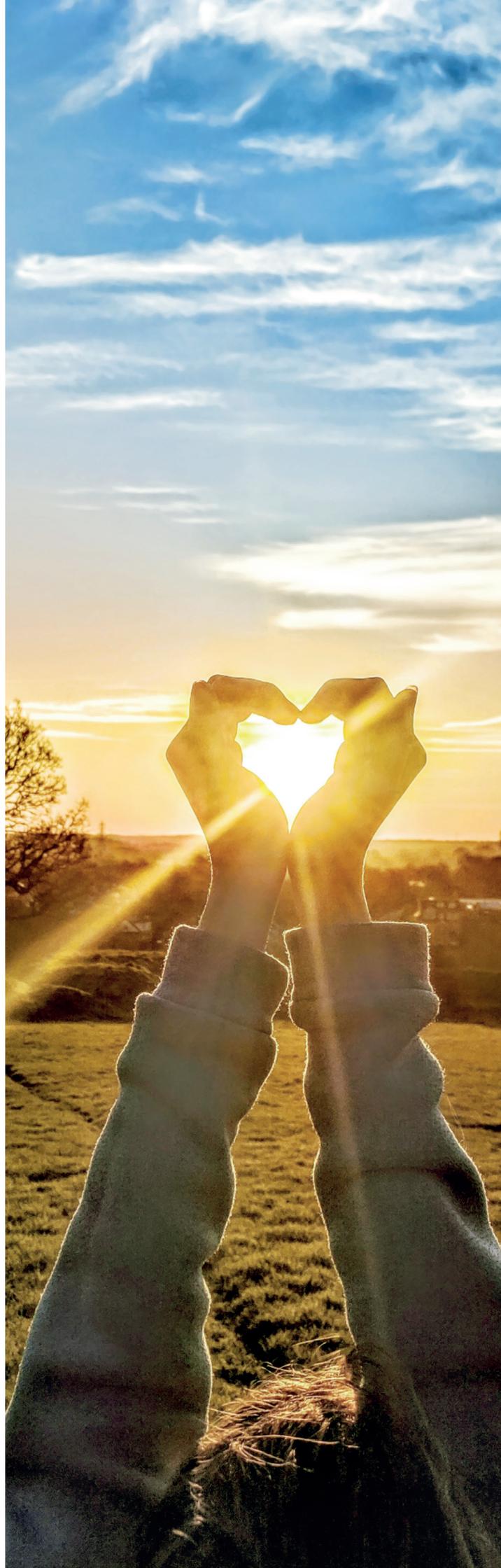


ManuPrimo Care / ManuPrimo Care (BestStart)

守護無間危疾保／

守護無間危疾保 (保寶未來)



ManuPrimo Care / ManuPrimo Care (BestStart)

Thanks to modern medical technology, people may be able to recover from many critical illnesses or live longer. But treatments are costly, especially for illnesses that may recur such as cancer, heart attack (myocardial infarction) and stroke. What's more, dementia and Parkinson's disease become growing concerns as we age. Let us give you the protection you need and peace of mind from having multiple coverages.

At a guaranteed premium, **ManuPrimo Care / ManuPrimo Care (BestStart)** covers the life insured* for up to 121 critical illnesses and diseases until age 100, and for stays in Intensive Care Units (ICU) even arising from unknown diseases. After you have made a major critical illness claim, the plan will continue to give you extra protection against cancer, heart attack, stroke, dementia, Parkinson's disease as well as disability. For greater flexibility, the extra cancer protection offers 3 payout options, including the first-in-market late-stage cancer flexi option. You can choose the option that best suits your needs after a cancer diagnosis. Benefit payouts can total up to 1,000% of the notional amount, helping you get treatments and financial relief so you can focus on getting well.

ManuPrimo Care and ManuPrimo Care (BestStart) are critical illness insurance products provided and underwritten by Manulife. This product leaflet provides only general information on these products. 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 these products. You can ask us for a copy.

*In respect of ManuPrimo Care (BestStart), the coverage described applies to the child who becomes the life insured of the plan after birth. For the coverage of the expectant mother as the life insured during pregnancy stage, please refer to page 13 of this product leaflet.

Feature highlights



Total protection up to 1,000% of notional amount



Well-rounded protection at a guaranteed premium



Multiple protection to support you on the road to recovery



3 flexible payout options for cancer to suit your needs upon diagnosis



Extra protection if daily living is severely affected

Also available

ManuPrimo Care (BestStart)

Available for expectant mother to prepare for the unborn child



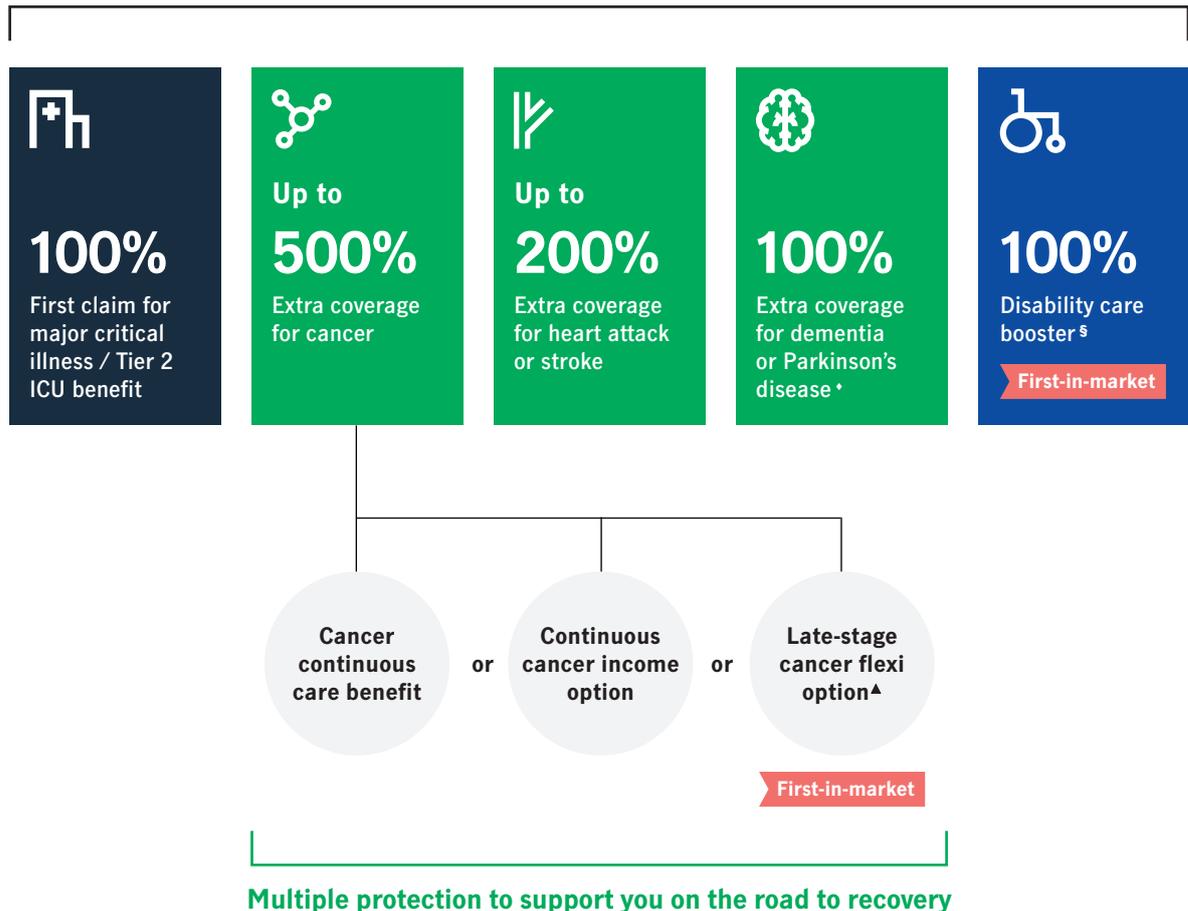


Total protection up to 1,000% of notional amount

We know that dealing with a critical illness is stressful. With this plan, we can help alleviate the financial stress along your entire medical journey — from diagnosis, to treatment, to recovery and beyond.

Your protection does not just end after you have made your claim on major critical illness. As your long-term partner for health, we will continue to offer you coverage for ongoing treatments, relapses or new diagnoses of designated critical illnesses, and even for disability. Total benefit payout can be up to 1,000% of the notional amount (as illustrated below).

Up to **1,000%** notional amount



♦ Only applicable if the first claim of major critical illness is not paid in respect of Alzheimer's disease / Irreversible organic degenerative brain disorders (dementia) or Parkinson's disease.

§ Only applicable if the first claim of major critical illness is not paid in respect of terminal illness or total and permanent disability.

▲ Extra coverage under the late-stage cancer flexi option is up to 100% of the notional amount depending on the diagnosed stage of cancer.

Remark: The statement about 'late-stage cancer flexi option' and 'disability care booster' being 'first-in-market' is based on the same plan feature / benefit launched by Manulife on 25 July, 2022 and 27 July, 2020 respectively which were the first in the market compared with other publicly available critical illness plans issued by Hong Kong's major life insurance companies for individual customers.



Well-rounded protection at a guaranteed premium

With this plan, you can enjoy the well-rounded protection below while knowing that the **premium you pay is guaranteed and will not increase** throughout the premium payment period (see note 1).

Up to 121 critical illnesses and diseases covered (see notes 2 and 3)

- **60 major critical illnesses** – including cancer, heart attack and stroke
- **44 early stage critical illnesses** – including carcinoma-in-situ and early thyroid cancer
- **17 juvenile diseases** – including autism and intellectual impairment due to sickness or injury

During the first 10 years of the policy, we will pay an **additional 50% of the notional amount** for a major critical illness claim.

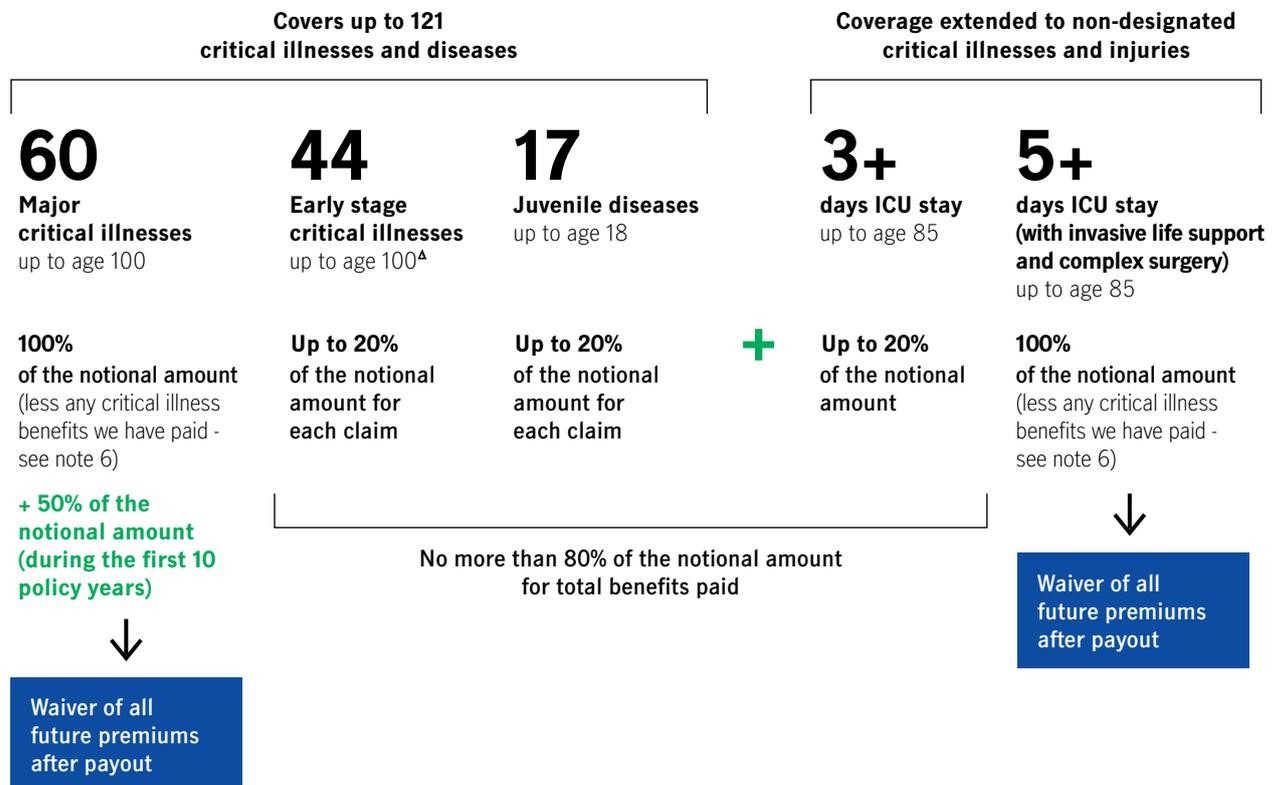
2 tiers of protection for stays in ICU

Outbreaks of new diseases are hard to predict. They could be life-threatening which might require intensive care for the patient. To offer you extended protection even from future unknown diseases and injuries, we will pay an ICU benefit, available in 2 tiers below, if the life insured needs to stay in the ICU of a hospital (see note 2):

- **Tier 1 ICU benefit** – ICU Stay of 3 consecutive days or more (see note 4)
- **Tier 2 ICU benefit** – ICU Stay of 5 consecutive days or more with invasive life support and complex surgery (see note 4)

When a critical illness strikes, we understand the policy premiums may become added financial burdens for you. So after we have paid a major critical illness benefit or a tier 2 ICU benefit, we will **waive all future premiums for the basic plan**, while still providing protection for the life insured. (see note 5)

Below is a summary of benefits we will pay (see notes 2 and 3):



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



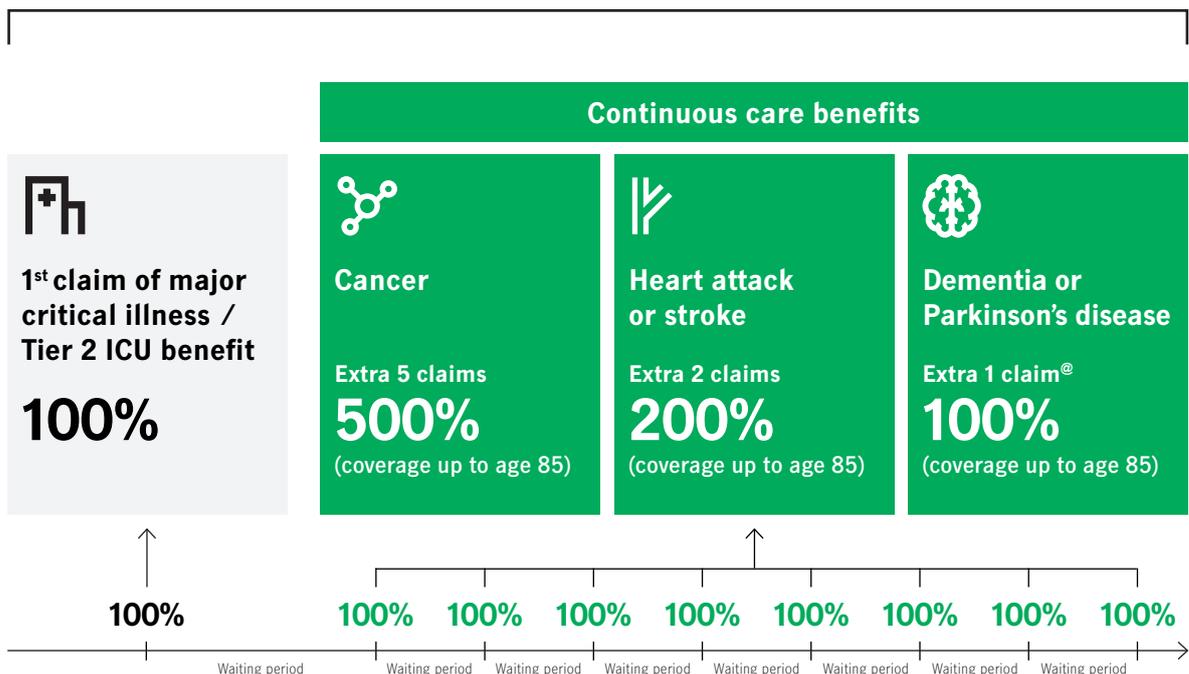
Multiple protection to support you on the road to recovery

Many critical illnesses such as cancer, heart attack and stroke may have a high risk of recurrence. What's more, dementia and Parkinson's disease become concerns as we age. The cost of treatments and ongoing care can be high. The plan helps reduce this burden for you and your caregiver by offering continuous protection for cancer, heart attack, stroke, dementia[®] or Parkinson's disease[®].

After the first claim of a major critical illness or tier 2 ICU benefit, the life insured will continue to be covered with the **continuous care benefits** below, each at 100% of the notional amount, up to age 85 of the life insured (see note 7).

Extra 5x protection for cancer (including newly diagnosed, recurrent, metastatic, and persistent cancer)
 +
 Extra 2x protection for heart attack or stroke
 +
 Extra 1x[®] protection for dementia or Parkinson's disease

Protection up to **900%** notional amount



Waiting period:

- At least 1 year after the diagnosis of last claimed major critical illnesses or the date of discharge from hospital for which tier 2 ICU benefit was paid; and
- At least 3 years after the diagnosis of last claimed cancer when both claims are cancer

[®] Only applicable if the first claim of major critical illness is not paid in respect of Alzheimer's disease / Irreversible organic degenerative brain disorders (dementia) or Parkinson's disease.

Feature highlights

Other features

Plan at a glance

Cases

Notes

Important Information





3 flexible payout options for cancer to suit your needs upon diagnosis

Fighting cancer can be a long battle. Each patient has different needs, depending on the type and stage of cancer. That's why we offer **3 payout options of extra cancer protection** up to age 85 of the life insured.

After knowing how far the cancer has developed upon a cancer diagnosis, you will have the flexibility to choose the payout option that best suits your case and financial needs — be it payment for surgery, monthly supplement for ongoing treatments, family's living expenses, or other needs.

Option

1

Cancer continuous care benefits (see note 7)

(coverage up to age 85)

We will give you **extra 5 times** protection for cancer, **each at 100% of the notional amount**, if the life insured is diagnosed with cancer (including newly diagnosed, recurrent, metastatic, and persistent cancer) after we have paid a major critical illness benefit or tier 2 ICU benefit. There is a 3-year waiting period between each cancer claim.

Option

2

Continuous cancer income option (see note 8)

(coverage up to age 85)

We will give you a **monthly income equal to 5% of the notional amount, up to 100 months**, if the life insured is continuously receiving an active treatment or end-of-life care.

You may choose to start this option 1 year after the diagnosis of cancer for which a major critical illness benefit or cancer continuous care benefit has been paid as long as the extra coverage for cancer is no more than 500% of the notional amount.

Once we start paying the monthly income, any remaining cancer continuous care benefit will be terminated.

Option

3

Late-stage cancer flexi option (see note 9)

(coverage up to age 85)

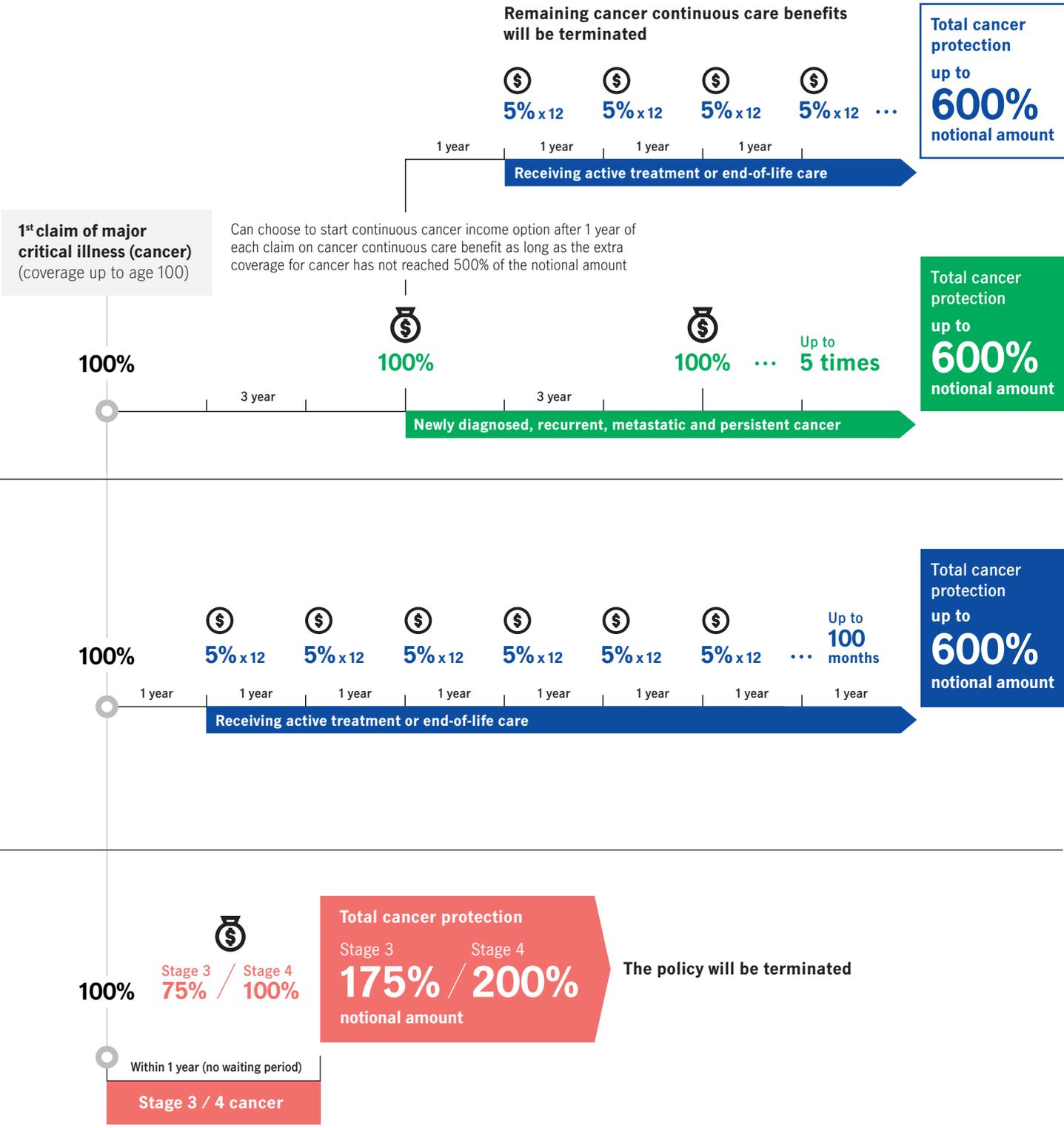
First-in-market

If the life insured is unfortunately diagnosed with stage 3 or 4 cancer and the first major critical illness claim is made for such cancer, you may choose this option anytime within 1 year from the diagnosis date of such cancer with **no waiting period** to receive an:

- **extra 75% (for stage 3 cancer)** of the notional amount; or
- **extra 100% (for stage 4 cancer)** of the notional amount

If within 1 year, such cancer progresses from stage 3 (at diagnosis) to stage 4 before you choose this option, we will pay the higher benefit, which is 100% of the notional amount.

Once we have paid this benefit, the policy will then be terminated automatically.





Extra protection if daily living is severely affected

Many critical illnesses can have a long-term health impact, hindering your ability to take care of yourself and perform daily activities. That’s why we offer a **disability care booster**, a lump-sum financial relief against the long-term care burdens brought about by disability, up to age 65.

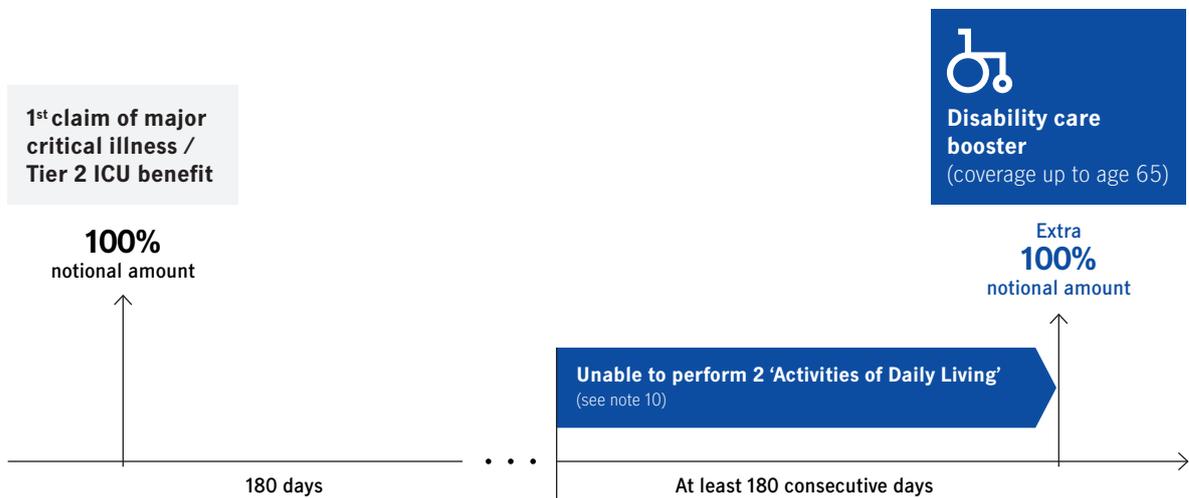
Counting from at least 180 days after the diagnosis of the first major critical illness claim or after the discharge date of the stay in ICU for which a tier 2 ICU benefit has been paid, if the life insured is unable to perform 2 out of the 6 ‘Activities of Daily Living’ (ADL) below and requires the physical assistance of another person throughout the entire activity (‘Such Disablement’) (see note 10) for 180 consecutive 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







Other features



Coverage against diseases from congenital conditions

Some hereditary traits and problems may remain undetected for years until they develop into critical illnesses. To offer extra peace of mind, we cover critical illnesses arising from congenital conditions as long as the signs and symptoms remain undetected: (1) before we issue the ManuPrimo Care (BestStart) policy; or (2) before and within the first 90 days after we issue the ManuPrimo Care 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 (see note 6) to help relieve the financial hardship of their loved ones (see note 11).

In addition to life and critical illness protection, the plan also gives you a guaranteed cash value and maturity benefit (see note 11).

What's more, the plan offers a one-off non-guaranteed terminal bonus (see note 12) payable upon the payment of the first major critical illness claim, the payment of tier 2 ICU benefit, 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 13) 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 14), or you can withdraw it at any time.



Inflation protector option to keep up with rising costs

(not applicable to ManuPrimo Care (BestStart))

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 1 and 15). The increased notional amount of the policy will remain unchanged even after the inflation protector option ends.



Optional benefits for greater peace of mind

Based on your needs, you can choose to add designated life, medical, accident and other types of supplementary benefits to your policy at any time, or after the birth of the child if you take up ManuPrimo Care (BestStart).



ManuPrimo Care (BestStart)

Available for expectant mother to prepare for the unborn child

Give your unborn child the best start in life and well-rounded protection with our **ManuPrimo Care (BestStart)** plan. Created for expectant mothers (see note 16) and their unborn children, ManuPrimo Care (BestStart) offers protection for the expectant mother during pregnancy (as specified below). After birth (see note 17), the newborn child enjoys the well-rounded protection of the plan, even on diseases arising from congenital conditions not yet detected when we issued the policy.

	Pregnancy stage
Life insured	Expectant mother 🤰
Benefits	105% total premiums due and paid (excluding any extra premium) in the unfortunate event of a miscarriage / stillbirth / termination of pregnancy recommended by a specialist medical practitioner / passing of the expectant mother and the unborn child
	After birth
Life insured	Newborn child 🍼
Benefits	<p>All benefits (except life protection below):</p> <ul style="list-style-type: none"> • 20%[▼] of the benefit amount payable within 90 days after birth • Full cover after 90 days after birth <p>Life protection:</p> <ul style="list-style-type: none"> • 20% of the death benefit payable within 180 days after birth • 100% of the death benefit payable after 180 days after birth

▼ If within 90 days after birth, the insured child is diagnosed with a critical illness / disease or required to stay in an ICU for which a critical illness benefit is paid, although the benefit amount for such benefit paid is limited to 20% of the original benefit amount, the benefit will be deemed as fully paid (i.e. 100% of the original benefit amount) solely for the purpose of determining the major CI benefit, tier 2 ICU benefit, guaranteed cash value, maturity benefit and death benefit.

Join Manulife**MOVE** for free and enjoy a premium discount of up to 10%! (not applicable to ManuPrimo Care (BestStart))

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

As the life insured of ManuPrimo Care, 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 ManuPrimo Care 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)
LV 1	 5,000	5%
LV 2	 7,000	7%
LV 3	 10,000	10%

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

 Manulife
MOVE

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

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

Age

32



Diagnosed with **new infectious disease** and stayed in an ICU of a hospital for 3 days

ICU benefit

HK\$200,000

(20% notional amount)

35



Diagnosed with **lung cancer** within the first 10 policy years

Major CI benefit + additional major CI benefit

HK\$1,300,000

(100% - 20% + extra 50% notional amount)

+

any non-guaranteed terminal bonus (see note 12)

We waived the remaining premiums for this basic plan (see note 5)

38



3 years later
Lung cancer recurred

Cancer continuous care benefit

HK\$1,000,000

(100% notional amount) (see note 7)

39



1 year later
Tommy is still suffering from cancer and receiving active treatment

Chose to start:

Continuous cancer income option

HK\$50,000 per month for up to 80 months =**HK\$4,000,000**

(5% per month x 80 months = 400% notional amount) (see note 8)

After making the above claims, **the total benefit Tommy received before starting the continuous cancer income option at age 39 was HK\$2,500,000, which equals to 250% of the notional amount.** After starting the continuous cancer income option, he can have **up to HK\$4,000,000 in monthly income** if he is still suffering from cancer and receiving active treatment. Also, he is still covered by:

- ✔ 2 times heart attack / stroke continuous care benefit
- ✔ 1 time dementia / Parkinson's diseases continuous care benefit
- ✔ Disability care booster

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

Case

2

Kammy bought ManuPrimo Care for herself with a notional amount of HK\$1,000,000 when she was 40. She chose to pay the premium for 20 years.

Age

42



Underwent **angioplasty** for coronary artery disease

Early stage CI benefit

HK\$200,000

(20% notional amount)

45



Diagnosed with **new infectious disease** and stayed in an ICU of a hospital for 5 consecutive days with invasive life support and complex surgery)

Tier 2 ICU benefit

HK\$800,000

(100% - 20% notional amount)

+

any non-guaranteed terminal bonus (see note 12)

We waived the remaining premiums for this basic plan (see note 5)

53



Diagnosed with a **stroke**

Heart attack / stroke continuous care benefit

HK\$1,000,000

(100% notional amount) (see note 7)

60



Diagnosed with **dementia**

Dementia / Parkinson's disease continuous care benefit

HK\$1,000,000

(100% notional amount) (see note 7)

62



In the past 6 months, she **could not perform 2 out of 6 Activities of Daily Living** (see note 10)

Disability care booster

HK\$1,000,000

(100% notional amount) (see note 10)

After making the above claims, **the total benefit Kammy received was HK\$4,000,000, which equals to 400% of the notional amount.** She is still covered against cancer for up to 500% of the notional amount and 1 more occurrence of heart attack / stroke.

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

Plan at a glance

Plan option	ManuPrimo Care 10	ManuPrimo Care 20	ManuPrimo Care 25	ManuPrimo Care (BestStart)
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			Up to age 100 (child)
Premium payment period	10 years	20 years	25 years	25 years
Issue age	15 days – age 65	15 days – age 65	15 days – age 60	Age 18 – 45 of the expectant mother with gestation period of 22 weeks or above
Premium structure	Level Premium rate is guaranteed (see note 1) 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			Annually (for the first policy year) Annually / Semi-annually / Quarterly / Monthly (available for subsequent policy years)

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 ^A
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		

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

Juvenile diseases (see note 3)

1	Type 1 diabetes mellitus	7	Autism	13	Severe haemophilia
2	Kawasaki disease	8	Wilson's disease	14	Intellectual impairment due to sickness or injury
3	Rheumatic fever with valvular involvement	9	Type I juvenile spinal amyotrophy	15	Glomerulonephritis with nephrotic syndrome
4	Still's disease	10	Type II juvenile spinal amyotrophy	16	Marble bone disease (Osteopetrosis)
5	Severe asthma	11	Osteogenesis imperfecta	17	Severe epilepsy
6	Dengue haemorrhagic fever	12	Juvenile Huntington Disease		

Benefit schedule*

Critical illness ('CI') benefit

Major CI benefit (see note 2)	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 6) (see note 11) Extra benefit of 50% of the basic plan 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 2)

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 groups 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 2 and 3)

17 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 benefits (see note 4)

Qualified ICU Stay for Tier 1 ICU benefit	<ul style="list-style-type: none"> 20% of the basic plan notional amount. Total up to 80% of notional amount (see note 2) Payable once Total benefit amount is up to HK\$400,000/US\$50,000 per life^ 	Up to age 85
Qualified ICU Stay for Tier 2 ICU benefit	<ul style="list-style-type: none"> 100% of the basic plan notional amount (less any critical illness benefits paid – see note 6) Payable once 	Up to age 85

Continuous care benefits (see note 7)	Benefit amount	Cover period
Cancer	<ul style="list-style-type: none"> 100% of the basic plan notional amount Payable five times 	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
Dementia (Alzheimer's disease / Irreversible organic degenerative brain disorders) / Parkinson's disease	<ul style="list-style-type: none"> 100% of the basic plan notional amount Payable once 	Up to age 85
Continuous cancer income option (see note 8)		
Still suffering from cancer and receiving active treatment or end-of-life care	<ul style="list-style-type: none"> 5% of the basic plan notional amount per month Total benefit amount is up to 500% of basic plan notional amount Once payable, cancer continuous care benefit will not be payable 	Up to age 85
Late-stage cancer flexi option (see note 9)		
Suffering from a late stage cancer	<ul style="list-style-type: none"> 75% of the basic plan notional amount for stage 3 cancer 100% of the basic plan notional amount for stage 4 cancer Once payable, the policy will be terminated automatically 	Up to age 85
Disability care booster (see note 10)		
Cannot perform 2 Activities of Daily Living for 180 consecutive days	<ul style="list-style-type: none"> 100% of the basic plan notional amount Payable once 	From age 16, up to age 65

Other benefits / services

Benefits / services	Benefit amount	Cover period
Death benefit (see note 11)	<ul style="list-style-type: none"> 100% of the basic plan notional amount (less any critical illness benefits paid – see note 6) 	Up to age 100
Maturity benefit (see note 11)	<ul style="list-style-type: none"> 100% of the basic plan notional amount (less any critical illness benefits paid – see note 6) 	At age 100
Major critical illness premium waiver	<ul style="list-style-type: none"> Waiver of all future premiums of the basic plan if major CI benefit / Tier 2 ICU benefit is paid 	Up to age 100

*** For ManuPrimo Care (BestStart) – the expectant mother will be the life insured prior to the live birth of the child, covered by a compassionate benefit equal to 105% of total premium due and paid (excluding extra premium payable imposed on the plan, any premium(s) paid to us but not yet due and/or any payment in excess of premium(s) currently due and payable.) For the avoidance of doubt, the benefits as listed in the benefit schedule will not be applicable to the expectant mother as the life insured.**

^ '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. 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.
2. The total benefit amount we pay for early stage critical illnesses, juvenile diseases and tier 1 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 or tier 2 ICU benefit has been paid. The major CI benefit and tier 2 ICU benefit will be reduced by the benefit we have paid for early stage CI benefit, juvenile disease CI benefit and tier 1 ICU benefit. Major CI benefit will end automatically when tier 2 ICU benefit has been paid and vice versa. If two or more critical illnesses (including Qualified ICU Stay) arising from a single and same incident are diagnosed, we will only pay the critical illness benefit in respect of only (i) one of such critical illnesses, or (ii) the critical illness in respect which the highest benefit amount is payable under the critical illness 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 active treatment or end-of-life care performed and/or completed and 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).

3. Applicable to ManuPrimo Care only – 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.
4. 'Qualified ICU Stay for Tier 1 ICU Benefit' is a stay in an ICU of a hospital ('ICU Stay') where all of the following criteria must be met:
 - The ICU Stay must be for a total of 3 consecutive days or more in one hospital admission;
 - 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.

'Qualified ICU Stay for Tier 2 ICU Benefit' is a stay in an ICU of a hospital ('ICU Stay') where all of the following criteria must be met:

- The ICU Stay must be for a total of 5 consecutive days or more in one hospital admission, concurrently with the use of invasive life support, and the life insured has undergone a complex surgery (Please refer to 'List of Complex Surgery' in policy provisions) during the same hospital stay;
- 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.

The ICU Stay must not be related to or must not arise as a direct or indirect result of:

- i. 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;
- ii. the life insured's pregnancy, surrogacy, childbirth or termination of pregnancy, birth control, infertility or human assisted reproduction, or sterilisation of either sexes;
- iii. mental disorder, psychological or psychiatric conditions, behavioral problems or personality disorder of the life insured;
- iv. ICU Stay primarily for physiotherapy or for the investigation of signs and/or symptoms with diagnostic imaging, laboratory investigation or other diagnostic procedures; or
- v. 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.

While if major CI benefit, early stage CI benefit or juvenile disease CI benefit payable is higher than or equal to the tier 1 ICU benefit or tier 2 ICU benefit payable as a result of such incident, we will not pay the tier 1 ICU benefit or tier 2 ICU benefit.

5. The premium waiver starts from the premium falling due immediately after the date of the diagnosis of the critical illness in respect of which the major CI benefit was paid, or after the date on which the life insured is discharged from the hospital after the Qualified ICU Stay in respect of which the tier 2 ICU benefit was paid, as the case may be.
6. Critical illness benefits consist of major CI benefit, early stage CI benefit, juvenile disease CI benefit, tier 1 ICU benefit and tier 2 ICU benefit. For ManuPrimo Care (BestStart) – If within 90 days after birth, the insured child is diagnosed with a critical illness/disease or required to stay in an ICU for which a critical illness benefit is paid, although the benefit amount for such benefit paid is limited to 20% of the original benefit amount, the benefit will be deemed as fully paid (i.e. 100% of the original benefit amount) solely for the purpose of determining the major CI benefit, tier 2 ICU benefit, guaranteed cash value, maturity benefit and death benefit.
7. The continuous care benefits are subject to, including but without limitation to, the following:
 - i. The date of diagnosis of any cancer, heart attack, stroke, Alzheimer's disease / Irreversible organic degenerative brain disorders (dementia) and Parkinson's disease must be at least 1 year after the date of diagnosis of major critical illness (which was previously claimed under first major CI benefit or continuous care benefit) or after the date on which the life insured is discharged from the hospital after the Qualified ICU Stay for previously claimed tier 2 ICU benefit. In addition, if such previous claim of major critical illness 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 a single and same incident that caused the major critical illness in respect of which a claim has been paid under the plan, the date of diagnosis of such cancer must be at least 3 years after the date of diagnosis of such major critical illness.
 - iii. If the later cancer is prostate cancer ('Later Prostate Cancer') and the date of diagnosis of such cancer is after the life insured has reached 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 having 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 8 for the definition of active treatment.
 - iv. The continuous care benefits will be paid if the life insured survives for at least 14 days from the date of diagnosis of the major critical illness.
 - 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 (applicable to cancer continuous care benefit).

- vi. If a benefit on heart attack or stroke (as the case may be) has previously been claimed, the treating doctor must certify that the heart attack or stroke as diagnosed for the subsequent claim is a new and separate heart attack or stroke from any of the previous one(s).
 - vii. Dementia/Parkinson's disease continuous care benefit will end if a major CI benefit for Alzheimer's disease / Irreversible organic degenerative brain disorders (dementia) or Parkinson's disease has been paid.
 - viii. The coverage of continuous care benefits will end when the life insured reaches the age of 85.
8. We will pay the monthly income, provided that i) the life insured must have survived for a period of at least 14 days from the date of diagnosis of such cancer; and ii) the life insured is receiving active treatment or end-of-life care on the recommendation of a specialist medical practitioner, which is medically necessary. For the avoidance of doubt, if the monthly income stops, it can be restarted again subject to acceptable proof.
- 'Active treatment' means any therapeutic intervention (including but not limited to surgery, radiotherapy, chemotherapy, targeted therapy, bone marrow transplant, proton therapy, immunotherapy, CyberKnife, Gamma Knife or a combination of these treatments) which is medically necessary for a cancer. Hormonal therapy, experimental and/or unconventional medical technology / procedure / therapy, novel drugs / medicines / stem cell therapy not yet approved by the government, relevant authorities and recognized medical association in the locality are specifically excluded.
- 'End-of-life care' means any treatment provided in hospital or a registered hospice specifically to relieve cancer symptoms in which the cancer is progressing due to lack of treatment to cure or control the cancer.
9. Stage 3 cancer refers to (a) Stage III Cancer under the American Joint Committee on Cancer (AJCC) cancer staging system; (b) Grade III brain tumour under the World Health Organization Classification of Tumours; or (c) Stage III Hodgkin lymphoma or Non-Hodgkin lymphoma under the Lugano classification.
- Stage 4 cancer refers to (a) Stage IV Cancer under the American Joint Committee on Cancer (AJCC) cancer staging system; (b) Grade IV brain tumour under World Health Organization Classification of Tumours; (c) Stage IV Hodgkin lymphoma or Non-Hodgkin lymphoma under the Lugano classification.
- For the avoidance of doubt, late-stage cancer flexi option is not applicable if any of the following has been paid: Tier 2 ICU benefit, first claim of major critical illness (except for stage 3 or 4 cancer), continuous care benefits, continuous cancer income option, or disability care booster.
10. 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 has reached 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 or the date of admission of Qualified ICU Stay for Tier 2 ICU Benefit, whichever is earlier.
11. 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 (see note 6) 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 major CI benefit or tier 2 ICU benefit, the guaranteed cash value, maturity benefit and death benefit will no longer be available.
12. 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.
13. 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.
14. 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.
15. You will need to apply for the inflation protector option at the time you buy this plan. 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, which means the policy has no extra premium and exclusions. You will need to pay an extra premium throughout the premium payment period of this plan 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.
16. Only applicable to an expectant mother who is carrying up to 2 fetuses. If the expectant mother is carrying 2 fetuses, each child can only be separately insured under separate ManuPrimo Care (BestStart) policies with same notional amount. The pregnancy of the expectant mother must not be by a surrogate mother and must not be via oocyte cryopreservation or In Vitro Fertilization (IVF) where such egg does not come from the expectant mother.
17. After giving birth, the newborn child's birth certificate must be submitted to us. If we do not receive the child's birth certificate 14 days before the first policy anniversary, the policy will be terminated on the first policy anniversary. Upon receipt of acceptable proof of child's birth, we will issue an endorsement in relation to the change of the life insured from the expectant mother to the child.

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.

Persistency – 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 or tier 2 ICU 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. we have paid the benefit for the late-stage cancer flexi option;
- viii. Applicable to ManuPrimo Care (BestStart) only - the expectant mother who is the life insured under the policy dies where the unborn child does not survive;
- ix. Applicable to ManuPrimo Care (BestStart) only - the date on which the expectant mother's pregnancy is terminated with loss or death of the fetus, whether occurring spontaneously or otherwise, and regardless of whether the compassionate benefit is payable; or
- x. Applicable to ManuPrimo Care (BestStart) only - we do not receive proof of live birth of the child as provided by the 14th day before the 1st policy anniversary

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 (not applicable to ManuPrimo Care (BestStart)) 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 benefits 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 monthly income under continuous cancer income option under this policy, we must receive written notice to the claim within 30 days after the date on which the active treatment or end-of-life care is performed and/or completed. To maintain the monthly income, acceptable proof of active treatment or end-of-life care shall be submitted to and received by us once before the end of every 6-month period (inclusive of the last day of the 6-month period), counting from the start or restart date (as the case may be) of the monthly income. If the monthly income stops, it can be restarted again subject to acceptable proof, but the monthly income would not be paid retroactively in respect of the period during which the monthly income was stopped.
- iii. 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 or after the date on which the life insured is discharged from the hospital after the Qualified ICU Stay in respect of which tier 2 ICU benefit has been paid 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 effective date of reinstatement (for ManuPrimo Care (BestStart)), or 90-day period after the later of the followings (for ManuPrimo Care):

- 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;
- ii. treated;
- 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, '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.

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