

For Immediate Release
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Manulife introduces new critical illness plan ManuBright Care

Offers first-in-market extra 400% combined protection for cancer and heart attack/stroke after first claim for any critical illness

Hong Kong — Manulife in Hong Kong has launched a new critical illness (CI) plan ManuBright Care (the "Plan"), providing all-around CI protection to customers up to the age of 100, with coverage for 60 major and 44 early-stage CIs. The Plan also offers a "continuous care benefits" feature, giving extended protection to customers with additional coverage for cancer, heart attack and stroke after the first claim for any major CI.

Wilton Kee, Vice President and Chief Product Officer, Manulife Hong Kong said: "Medical advancement has improved the survival rate for CIs such as cancer, heart disease and stroke, but figures have also shown that the risk of a recurrence of these is high. ManuBright Care is designed to address the needs of customers who want additional protection in case the disorder should strike again."

Upon the first diagnosis of any major CI covered by the Plan, customers will receive 100% of the notional amount. The "continuous care benefits" will provide the same amount up to twice for a newly diagnosed, recurrent, metastatic or persistent cancer, and up to twice for a heart attack or stroke, making for a total of 400% additional protection, up to the age of 85. This is a "first-to-market" feature.

Other key features of ManuBright Care include:

- Additional 50% of the notional amount will be paid to customers if they suffer from a covered major CI during the first 10 policy years.
- Guaranteed and level premium that allows for better financial planning
- Premium of the Plan will be waived after a customer is diagnosed with a covered major CI, and they will still enjoy the "continuous care benefits" protection.
- From the third anniversary of the policy onwards, the Plan offers a one-off non-guaranteed terminal bonus.
- Realisation option that allows customers to access — and exercise twice — a mechanism to lock in up to a total of 50% of the terminal bonus, which they can withdraw in cash or leave to earn non-guaranteed interest
- Free health check-ups
- An inflation-protector so that the value of the notional amount will not be eroded by rising costs in the future.

“Manulife strives to provide holistic financial and protection solutions to our customers,” said Mr. Kee.

“With the life expectancy of Hongkongers among the longest in the world, CI protection is particularly important considering that the chances of us contracting multiple CIs during our lifetime are relatively higher than most places. ManuBright Care is an ideal solution for customers who are looking for additional CI protection to cover this eventuality.”

The Plan also offers death benefits and four choices of premium payment periods — 10, 20, 25 years or up to age 65. More details on ManuBright Care can be found [here](#).

** The above provides only general information on this product for your reference only. For more details about the Plan, please refer to the product leaflet and policy provision, which will give you more details about this product including the 'Important Information' showing the product risks.*

About Manulife Hong Kong

Manulife Hong Kong offers a diverse range of protection and wealth products and services to individual and corporate customers via Manulife (International) Limited, Manulife Asset Management (Hong Kong) Limited and Manulife Provident Funds Trust Company Limited, which are members of the Manulife group of companies.

About Manulife

Manulife Financial Corporation is a leading international financial services group that helps people achieve their dreams and aspirations by putting customers' needs first and providing the right advice and solutions. We operate as John Hancock in the United States and Manulife elsewhere. We provide financial advice, insurance, as well as wealth and asset management solutions for individuals, groups and institutions. At the end of 2016, we had approximately 35,000 employees, 70,000 agents, and thousands of distribution partners, serving more than 22 million customers. As of March 31, 2017, we had \$1 trillion (HK\$5,860 billion) in assets under management and administration, and in the previous 12 months we made almost \$26.3 billion in payments to our customers. Our principal operations are in Asia, Canada and the United States where we have served customers for more than 100 years. With our global headquarters in Toronto, Canada, we trade as 'MFC' on the Toronto, New York, and the Philippine stock exchanges and under '945' in Hong Kong.

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