

For Immediate Release
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Manulife introduces new critical illness plan ManuSilver Care

- *Designed for seniors, the new plan covers cancer and degenerative diseases such as dementia and Parkinson's disease up to the age of 100*
- *A 12-month special care program^{i,ii} to help families learn caregiving skills for patients with degenerative disease*
- *Simplified application process with no medical examination required*
- *Upon diagnosis of severe degenerative diseasesⁱⁱⁱ, the Plan will provide an annual payment equal to 10% of the face amount till age 100 – a first in the Hong Kong market*

Hong Kong — Manulife (International) Limited has launched ManuSilver Care (the “Plan”), a critical illness insurance plan tailored for seniors. The Plan provides protection against cancer and two common degenerative diseases, namely dementia and Parkinson’s disease. Given the challenge patients with degenerative diseases or their families may face, the Plan offers a 12-month special care program^{i,ii}, which includes training on caregiving skills, regular visits by nurses, and advice on customized home care plans.

According to the World Health Organization, aging is one of the fundamental factors for the development of cancer^{iv}. Latest statistics in Hong Kong also show that 74% of new cancer cases are in people aged 55 or above^v. The medical treatment for cancer can create a huge financial burden to patients or their families. Besides cancer, dementia and Parkinson’s disease are among the most prevalent age-related diseases, and they may affect basic daily living activities such as eating, bathing and dressing. Statistics show that five to eight out of every 100 people aged over 65 in Hong Kong have different extent of dementia^{vi}. Due to its progressive nature, the long term care for patients suffering from dementia and Parkinson’s disease is an important concern for patients and their families.

Paul A. Smith, Vice President and Head of Individual Financial Products, Manulife (International) Limited, said: “Hong Kong is facing an aging population; however, there is currently a lack of critical illness product options in the market for seniors, especially for those with chronic diseases. As a trusted retirement partner, Manulife strives to provide holistic protection solutions to our customers, and we have designed ManuSilver Care to offer seniors protection against cancer and two common degenerative diseases.”

“Although there is no known cure for degenerative diseases, with a better understanding of them and proper support in place, we can improve the quality of lives of these patients and their families,” Mr. Smith added. “The 12-month special care program is designed with this purpose in mind. The policy



issue age is up to 80, and customers only need to fill in a questionnaire with five health questions to go through a simple underwriting procedure.”

Key features of ManuSilver Care* include:

- Covers cancers and two common degenerative diseases - Dementia (including Alzheimer’s disease) and Parkinson’s disease
- 12-month special care program^{i,ii} including devising home care plan, providing training to home care giver and regular visits by nurses
- Simplified application process – customers only need to answer five simple health questions
- Upon diagnosis of severe degenerative diseases^{vii}, the Plan will provide an annual payment equal to 10% of the face amount till age 100, which is a first-in-market feature
- No further premium of the basic plan is needed once the benefit for major cancer or severe degenerative diseases is claimed
- Protection up to the age of 100 by paying guaranteed level premiums to age 85
- Free medical check-up every 2 years to the age of 100 starting from the first policy anniversary

**For more details about the policy, please refer to the product leaflet and policy provision.*

From now until June 30, 2016, customers who have successfully taken out ManuSilver Care will enjoy a free health screening service^{viii} – Dual Energy X-ray Absorption Bone Densitometry (DEXA)^{ix} or iGenes Pharmacogenomic test (“iGenes”)^{ix}. Manulife is the first insurer in Asia to offer the iGenes test to customers.

iGenes is an innovative DNA test. It can analyze DNA in order to understand how one’s body processes certain drugs. The test report will help doctors identify medications and dosages that are suitable for an individual based on clinical guidelines provided by the Food and Drug Administration (FDA).

“Most people have minor variations in their genes, resulting in varying efficacy and safety of commonly prescribed drugs, sometimes resulting in moderate to life-threatening side effects. This effect is magnified in the elderly population, as chronic conditions emerge and they begin to take more medications, while at the same time their bodies are less resilient to side effects. iGenes helps doctors predict whether a medication is likely to help or hurt, even before it is taken,” said Danny Yeung, CEO of Prenetics, the provider of the iGenes test.

Currently, iGenes helps doctors identify over 200 medications across seven categories, including cardiovascular, diabetes, psychiatric, pain, commonly prescribed drugs, and hypersensitivity causing drugs. Since one’s DNA does not change, an individual will only need the test once.



About Manulife (International) Limited

Manulife (International) Limited is a member of the Manulife group of companies.

Manulife Financial Corporation is a leading international financial services group providing forward-thinking solutions to help people with their big financial decisions. We operate as John Hancock in the United States, and Manulife elsewhere. We provide financial advice, insurance and wealth and asset management solutions for individuals, groups and institutions. At the end of 2015, we had approximately 34,000 employees, 63,000 agents, and thousands of distribution partners, serving 20 million customers. At the end of December 2015, we had C\$935 billion (HK\$5,236 billion) in assets under management and administration, and in the previous 12 months we made more than C\$24.6 billion in benefits, interest and other 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. Follow Manulife on Twitter @ManulifeNews or visit www.manulife.com or www.johnhancock.com.

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Notes

- i Special care program will only be applicable if you have claimed severe degenerative diseases benefit and only available in Hong Kong and Macau. The company reserves the right to change or terminate the special care program at any time without giving notice.
- ii The wellness program and special care program each are 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 policy owner or the life insured, whether directly or indirectly, arising from or in connection with the services (including the wellness program and special care program) provided or advice given by such third party service provider and/or its agents, or the availability of such services.
- iii Please see the policy provision for the definitions of these diseases and the relevant benefit.
- iv World Health Organization website: <http://www.who.int/mediacentre/factsheets/fs297/en/> (accessed April 2016)
- v This information comes from Hospital Authority: Hong Kong Cancer Registry website: www3.ha.org.hk/cancereg/statistics.html (accessed April 2016)
- vi This information comes from Hospital Authority's Smart Patient website: http://www21.ha.org.hk/smartpatient/en/chronicdiseases_zone/details.html?id=174 (accessed April 2016)
- vii Please see the policy provision for the definitions of these diseases and the relevant benefit.
- viii The offer is subject to terms and conditions. Please refer to the campaign leaflet for details.
- ix The Service is provided by a third party service provider. Manulife shall make no representation, warranty or undertaking as to the quality or fitness in respect of the Service provided by such third party service provider. Manulife shall not be liable to the policyowner or the life insured in 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 Service provided by such third party service provider.

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