宏利 Manulife

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ManuFlex Protector
智選萬用壽險

ManuFlex Protector combines our competitive life protection coverage with growth potential to help you reach your financial goals sooner. This universal life insurance plan offers life insurance protection with the financial flexibility to help you achieve different long-term savings goals in one policy, giving you and your loved ones peace of mind.

智選萬用壽險集人壽保障及財富增值於一身，助您更快達成財務目標。此萬用壽險計劃提供人壽保障的同時，亦可讓您靈活管理財務，輕鬆地達至長期的儲蓄目標，讓您及您的摯愛，盡情享受生活精彩每一刻。

Give your finances a boost

To achieve your long-term saving goals, your policy will earn interest at the crediting rate[1] every day and accumulated to your Account Value[2] , An attractive Loyalty Bonus can be credited to your Account Value starting on the 15th policy anniversary and on every 5th policy anniversary thereafter to help grow your savings.

財富增值　加添獎賞

為助您長遠地創建財富，您的保單將按派息率[1]每日賺取利息，並累積至您的帳戶價值[2]。於第十五個保單周年日及隨後每五個保單周年日，您將獲派發長期客戶獎賞並存至您的帳戶價值，使您於財務安排上更有把握。

Potential for Renminbi Appreciation

With the policy denominated in Renminbi, you may enjoy the benefits of potential Renminbi appreciation[3], further enhancing your policy's total return.

人民幣的潛在升值回報

智選萬用壽險讓您有機會享受人民幣的潛在升值[3]回報，進一步增加回報能力。

Life Protection for your need

ManuFlex Protector can safeguard you and your loved ones against life's potential mishaps with whole-life insurance protection, helping you tackle the future with confidence. You can elect either the Level or Increasing death benefit option according to your financial needs. You also have the choice to change your death benefit option[4] or face amount[5] any time.

人壽保障讓您倍感安心

智選萬用壽險提供終身人壽保障，即使不幸身故，計劃都能助您的摯愛安然渡過難關。您可根據您的財務需要選擇固定或遞增身故賠償，您亦可隨時更改此身故賠償選擇[4]或保障額[5]。

Facilitate Flexible Financial Planning

ManuFlex Protector provides you with tailor-made solutions in many ways:

- Different death benefit options[4] and face amount[5] to suit your unique needs;
- Option to bolster your potential returns by making top-up[6] payments;
- Flexibility to reduce, temporarily suspend and resume the premium payments anytime;
- Withdraw[7] a portion of the Account Value to meet your liquidity needs.

度身訂造　靈活理財

智選萬用壽險為您度身訂造不同方案：

- 可選擇不同的身故賠償選擇[4]及保障額[5]，以靈活供款配合不同的人生階段需要；
- 可選擇額外供款[6]，提高潛在回報；
- 隨時彈性地減少、暫停及恢復供款；
- 提取[7]部分帳戶價值以配合您的流動資金需要。

Monthly deductions will still be deducted from the Account Value even if the premium is not paid in full as planned. It is important to remember that you need to have sufficient Account Value to pay for the Policy Charges. If you reduce or stop premium payments, choose to withdraw a portion of your Account Value or should the actual crediting rate, fees and charges deviate from the current level, you may not have enough Account Value to pay for the Policy Charges in the future. At this point, your coverage would terminate and your policy would lapse with no Surrender Value[8] unless you make additional premium payments.

若保費未有按時全數繳付，保單月費仍會從帳戶價值中扣除。請注意，閣下應確保保單有足夠帳戶價值以支付保單費用。若閣下減少或停止繳付保費，提取部份帳戶價值，或實際派息率及實際收費率與現行派息率及現行收費率不同時，帳戶價值有機會不足以繳付保單費用。除非閣下另作供款，否則保單會因沒有退保價值[8]而失效及保障亦會終止。

Protect your loved ones with your own way with ManuFlex Protector today!

今天就來投保智選萬用壽險，從此以輕鬆靈活的節奏，跟您的摯愛掌握美好人生每一步。

Plan Features at a Glance 計劃特點一覽表

Policy Information 保單資料

Policy Currency 保單貨幣	Renminbi (RMB) 人民幣	Minimum Face Amount 最低保障額	RMB160,000 人民幣160,000
Product Type 產品類別	Non-Participating 非分紅保單	Benefit and Payment Period 保障及供款期	Whole Life 終身
Issue Age 投保年齡	0-65		
Death Benefit Options 身故賠償選擇	(1) Level: the greater of 固定：以下之較高者為準 • The Face Amount less all withdrawals over the last two years prior to death; 保障額扣除所有於身故前兩年內之提取金額； • Account Value plus 50% of the Face Amount. 帳戶價值加上保障額之50%。 (2) Increasing: Face Amount plus Account Value 遞增：保障額加上帳戶價值 You may change between the Level death benefit option and Increasing death benefit option. 您可更改身故賠償選擇至固定或遞增身故賠償選擇。		
Loyalty Bonus 長期客戶獎賞	• At the 15th policy anniversary: 5% of the average monthly Account Value over the last 15 policy years; 於第15個保單周年日：派發相等於最近15個保單年度的每月帳戶價值平均值之5%; • At the 20th policy anniversary and every 5th policy anniversary thereafter: 2.5% of the average monthly Account Value over the last 15 policy years. 於第20個保單周年日以及往後每5個保單周年日：派發相等於最近15個保單年度的每月帳戶價值平均值之2.5%。		

How your policy charges[9] are determined 如何釐定您的保單費用[9]

Contract Charge 合約費用	• Monthly Charge 每月費用 • 1% of Basic Premium plus RMB 18 基本保費之1%及人民幣18 Deducted monthly from the Account Value for the first 15 policy years 於保單首15個保單年期內，每月從帳戶價值中扣除
Premium Charge 保費費用	6% of all premium payments, deducted when premium is paid 所有供款之6%，並於繳付供款時扣除
Cost of Insurance 保險費用	Depends on the Death Benefit option, gender, attained age and smoking status; deducted monthly from the Account Value when policy is in force 根據身故賠償選擇、性別、已達年齡及吸煙習慣而定；於保單生效期間，每月從帳戶價值中扣除
Surrender Charge 退保費用	Charged over the first 15 policy years upon surrender 於保單首15個保單年期內退保時繳付
Withdrawal Charge 提取費用	• 5% of the withdrawal amount upon withdrawal for the first 15 policy years 於首15個保單年期內提取，提取費用為提取金額之5% • Withdrawal Charges will be waived for withdrawals totaling up to 20% of the Account Value as of the last policy year 如提取金額為上一個保單周年日的帳戶價值的首20%，提取費用將獲豁免 • Minimum withdrawal amount: RMB 2,000 最低提取金額：人民幣2,000 • Maximum withdrawal amount: 90% of surrender value 最高提取金額：退保價值之90%

Cooling-off clause 冷靜期條款

In case of cancellation of the policy during the cooling-off period, if the premium is paid in Renminbi at the time of application, the Renminbi amount of premium paid will be refunded in Renminbi. Otherwise, if the premium is paid in Hong Kong dollars at the time of application, the refund amount will be paid in Hong Kong dollars. However, you will be required to bear any losses due to fluctuation in exchange rate[10] upon policy cancellation.

若於冷靜期內取消保單，如投保時以人民幣繳付保費，退款會以人民幣支付。如投保時以港幣繳付保費，相關款項將以港幣退還，惟客戶將需承擔於取消保單時因兌換率[10]變動而引致的任何損失。

Remarks:

1. The crediting interest rate is set by Manulife (International) Limited ("the Company") and is subject to changes from time to time at the Company's sole discretion.
2. Account Value equals the premium, less any withdrawals and applicable charges, plus any Loyalty Bonus and daily interest at the crediting interest rate.
3. Renminbi is not freely convertible and the conversion of Renminbi through banks in Hong Kong is subject to a daily limit. The customer may have to allow time for the conversion of Renminbi from/to another currency of an amount exceeding the daily limit. Besides, the fluctuation in the exchange rates of Renminbi may result in gains or losses in the case where the customer converts Renminbi to Hong Kong dollars or other currencies.
4. Evidence of insurability acceptable to the Company is required when you wish to change the death benefit option from Level to Increasing.
5. Changes in the face amount are subject to relevant requirements. The current minimum for any requested change in the face amount is RMB 100,000, and further subject to the Company's approval. The requirement for face amount change may be revised by the Company from time to time. For face amount increase, the contract charge, the cost of insurance and the surrender charge will be increased. For the face amount decrease, the contract charge, the cost of insurance and the surrender charge will be decreased. Also, the face amount decrease will trigger a one-time surrender charge.
6. Top-up payment requests must meet the current minimum top-up amount per transaction of RMB 20,000, and further subject to the Company's approval. The Company may reject and refund any portion of the requested top-up amount. The minimum top-up amount per transaction may be revised by the Company from time to time.
7. Withdrawal, defined as the withdrawal amount before any applicable Withdrawal Charge is deducted, is allowed after the end of the first policy year.
8. Surrender Value equals to the Account Value less Surrender Charge.
9. All charges are subject to change with 1 month's prior written notice from the Company.
10. Due to exchange rate fluctuations, at the time of death during the policy term, withdrawal or full surrender of the policy, policy cancellation during the cooling-off period, there is a risk that the Renminbi has depreciated substantially against the Hong Kong dollar. In that case, if you pay your premium in Hong Kong dollars, you will suffer substantial loss because your policy value is denominated in Renminbi. The prevailing exchange rate shall be determined by the Company from time to time. For enquiry of prevailing exchange rate, please call our customer service hotline at 2510 3383.

備註：

1. 派息率由宏利人壽保險（國際）有限公司（"本公司"）釐定，本公司有權不時作出調整。
2. 帳戶價值等如保費扣除任何提取及適用之費用，加上任何長期客戶獎賞及每日以派息率派發之利息。
3. 人民幣並非自由兌換貨幣，於香港之銀行兌換人民幣受每日兌換限額所約束，如兌換金額超過每日兌換限額，客戶可能需一段時間方可將人民幣兌換自/至另一種貨幣，並且，如需將人民幣兑回港元或其他貨幣，存款金額可能因當時外幣匯價之波動而出現利潤或虧損。
4. 若您將身故賠償選擇從固定更改至遞增身故賠償選擇，須提供符合投保資格之證明予本公司。
5. 更改保額受有關要求限制。現時更改保額的最低更改額為人民幣100,000，並須本公司作出批核。更改保障額之要求將由本公司不時修改。若提高保障額，合約費用、保險費用及退保費用將會增加。若減少保障額，合約費用、保險費用及退保費用將會減少。減少保障額會引致收取一次性的退保費用。
6. 繳付額外保費時須符合現時每宗最低額外保費的金額為人民幣20,000，並須本公司作出批核。本公司可以拒絕及退還額外保費任何部份。每項額外保費交易之最低要求將由本公司不時修改。
7. 提取指於扣除任何適用的提取費用前之提取金額，可於第一個保單年度終結後開始提取款項。
8. 退保價值為帳戶價值扣除退保費用。
9. 所有費用或作更改，本公司將會在最少一個月前作出書面通知。
10. 由於匯率波動，於保單年期內身故、提取金額、全部退保或冷靜期內取消保單，人民幣兑換港元可能出現大幅貶值的風險。在這種情況下，由於保單價值的計算貨幣為人民幣，如果您以港元繳付保費，便會蒙受巨大損失。當時適用的兑換率由本公司釐定，相關兑換率可能會不時變動。有關兑換率之查詢，請致電客戶服務熱線2510 3383。

ManuFlex Protector is an insurance product underwritten by Manulife (International) Limited (Incorporated in Bermuda with limited liability). This pamphlet is for reference only. For the exact terms and conditions, please refer to the policy provision. For more information, please contact your Manulife Insurance Advisor or call our Customer Service Hotline at 2510 3383 today.

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