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Whole-in-One Protector

一本萬利保障計劃



You make effort to fight for a bright future for your beloved ones. When you have accumulated a lump sum, you may start looking for a saving vehicle with stable returns.

Whole-in-One Protector offers you the security of whole life protection and the opportunity to build your wealth.

Single payment for protection lasts for life

Whole-in-One Protector can fill the gap on any shortfall in your protection needs, or may be used for estate planning.

You do not have to worry about cost of insurance increase when you age, as you can enjoy whole life protection with only one single premium.

Enjoy attractive cash value that builds up throughout your lifetime

Whole-in-One Protector offers more than life protection. It offers cash value that increases with time and is a stable savings vehicle with a good return. Sit back and watch your money grow while your loved ones enjoy lifetime security.

You may cash in the dividends without affecting the face amount. Or as your life protection needs decrease, you may reduce the face amount and enjoy some of the guaranteed cash value.



Revolving policy loan for emergency cash

The plan offers flexibility in managing your funds. While cash value builds up early in the policy, you can always turn to the policy for emergency cash with a policy loan. The loan amount can be as high as 90% of the policy's cash value.

No proof of income is required, and re-payments can be very flexible.

Compassionate Assistance Programme (CAP), a free ex-gratia offer

Life takes unexpected turns. If you are diagnosed with a terminal disease with life expectancy of less than 12 months, and the dividend and loan you are entitled have also been exhausted, we would like to make compassionate assistance available with CAP.

Upon approval, CAP provides a further loan up to 50% of the policy face amount, less all the outstanding liabilities on the policy. The maximum assistance can be as high as US\$50,000. Using CAP would not cost you anything or any extra premium; the policy loan and related interest will be deducted from the final proceeds.

Whole-in-One Protector is an insurance product provided by Manulife (International) Limited (Incorporated in Bermuda with limited liability). This leaflet is only a reference. For the exact terms and conditions, please see the policy provision.

For more information, please contact your Manulife Insurance Advisor or call our Customer Service Hotline on 2510 3383 today.

To view our Privacy Policy, go to our website at www.manulife.com.hk. You may also ask us not to use your personal information for direct marketing purposes by writing to our Privacy Officer at 22/F, Tower A, Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong or by calling our Customer Service Hotline on 2108 1188.