宏利
Manulife

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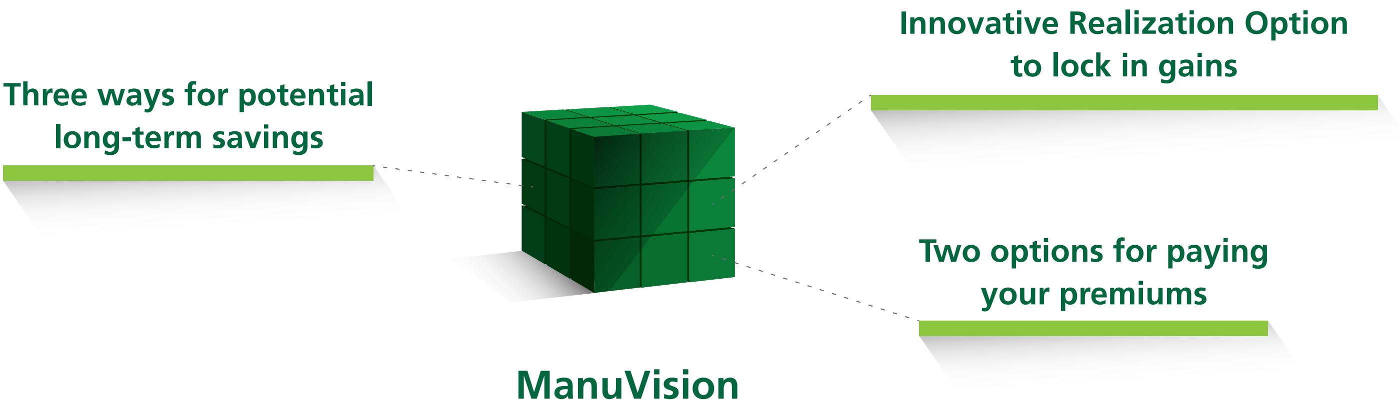
ManuVision
宏達儲蓄保障計劃

We all have dreams. Things we have set our heart on achieving in life. It could be a home, marriage or starting our own business – anything. But they don't have to stay as dreams. With a good financial plan and an investment strategy tailored to meet your goals, you can make your dream come true. At Manulife, we understand the power of dreams. And that's why we created ManuVision to help you build the wealth you need to fulfil your dreams.



Life insurance coverage

If you unfortunately pass away, we will pay a lump-sum equal to any annual dividends you have built up and:

- the sum of guaranteed cash value and terminal bonus; or
- the sum of total basic plan premium paid plus an amount of US$2,500;

whichever is higher.

Easy application process

Applying for the plan is easy. You don't need to take a medical examination or answer any health questions. You can simply start right away.

Optional supplementary benefits for more protection

You can add on other supplementary benefits to suit your needs such as extra life protection, hospitalization benefits, critical illness or accident, whatever you need to put your mind at ease.

Three ways for potential long-term savings

- **Steadily with guaranteed cash value** – helps you meet your financial needs.
- **Regularly with annual dividends** – you may get annual dividend (which is non-guaranteed) at your policy anniversaries. Once we declare your annual dividend, it can either be withdrawn or left on deposit to earn interest. (Please see note 1 below.)
- **In the long term with a terminal bonus** – starting from the third policy anniversary, we will pay a terminal bonus if you surrender ManuVision or unfortunately if the life insured passes away (provided that the death benefit payable is equal to the sum of guaranteed cash value and terminal bonus). The amount of the terminal bonus is primarily based on the performance of the equity investments, so the amount will fluctuate up and down over time. (Please see note 2 below.)

Innovative Realization Option to lock in gains

To help to lock in the long term savings gains from your terminal bonus, on the 20th policy anniversary or every 5th anniversaries thereafter, you can choose to realize up to 50% of your terminal bonus amount declared and accumulate it as part of your dividend accumulation with interest. (Please see note 1 below.) You can then withdraw your realized terminal bonus at any time to fulfil your changing needs. You can exercise Realization Option twice per policy provided that the total percentage of the terminal bonus for the time being that you choose to realize does not exceed 50%.

Two options for paying your premiums

To help you plan more easily, you can choose premium payment periods of 5 or 10 years to suit your needs.

Learn how others are making their dreams come true with ManuVision

(Figures in the following examples are given based on proposal illustrations. Please contact Manulife Insurance Advisor for the proposal illustrations.)

Case 1 – Fashioning her future

Wendy Cheung loves fashion. She's 26 now, and her dream is to start her own fashion brand. After she graduated at design school, she worked in the fashion industry. But her plan is to set out on her own and start her own brand by the time she's 46. So Wendy applied for a ManuVision plan to help her achieve her dream. She chose a plan with monthly premiums of US$670 for 10 years.

Age 26

Wendy starts her ManuVision plan

Age 36

She finishes paying all her premiums

Age 46

Wendy will realize US$50,000 (50% of her terminal bonus) and accumulate it with the non-guaranteed annual dividends declared. She will then withdraw her realized terminal bonus to start her fashion brand.

Age 70

By this time, Wendy's plan will have a guaranteed cash value of US$90,618, equivalent to the sum of all the premiums she has paid 1.13 times. Wendy can use this for her retirement if she wants.

If Wendy did not surrender the plan, her annual dividends and remaining terminal bonus will remain invested with the company. So if unfortunately she passes away at age 90, US$1,993,090 will be paid to her family.

Note
1. We set the interest rate and it will change from time to time.
2. The terminal bonus is not guaranteed. The amount of the terminal bonus is determined from time to time by the Company in its absolute discretion and may be altered or withdrawn at any time by the Company.

Case 2 – Unleashing his creativity

Peter Lee is an IT programmer in a digital marketing company and he is 29 now. He wants to create a computer game on his own when he retires and has more leisure time. He needs the set up cost for developing the game. He chooses ManuVision which provides him flexibility to realize the terminal bonus and he pays monthly premiums of US$837 for 10 years.

Age 29

Peter starts his ManuVision plan

Age 39

He finishes paying all his premiums

Age 49

At the 20th policy anniversary, he will realize US$12,500 (10% of the policy's terminal bonus US$125,000 at that time) and accumulate it with the non-guaranteed annual dividends declared. He will then withdraw his realized terminal bonus to develop his own computer game.

Peter's annual dividends and remaining terminal bonus will remain invested with the company. So if unfortunately he passes away at age 90, US$3,062,198 will be paid to his family.

You and ManuVision.
The perfect partnership to fulfil your dreams

Important notes:

1. As ManuVision is a plan designed for customers who have long term financial planning, policy termination in the early policy years may result in policy surrender value which is much lower than your premium paid.
2. Review and adjustment of terminal bonus is performed at least monthly and may be performed more frequently than monthly at any time upon the Company's decision.
3. There may be a delay in processing the request of surrender or exercising the Realization Option especially during significant market volatility. However, the surrender or realization of terminal bonus shall be effected within 6 months of the date of request. Please refer to the provision for the adjustment on terminal bonus after the realization of terminal bonus.

While ManuVision does provide you with the potential for increases in your terminal bonus, your terminal bonus also at any time can be lower than your previous terminal bonus available. Please be aware that:

If there is a significant fall in the market value of the equity investments, then your terminal bonus will also be reduced significantly from your previous terminal bonus available.

Even if there is a mild rise in the market value of the equity investments during a policy year, your actual terminal bonus can still be lower than what was illustrated for that policy year, since the market value growth was lower than what we assumed when we illustrated your terminal bonus.

Your terminal bonus may also be affected by claims experience and other factors.

If you have questions about the terminal bonus in ManuVision, please discuss with your Manulife Insurance Advisor before applying this plan.

ManuVision 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.

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