



NAVIGATOR
Insurance Brokers Ltd.

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Platinum One

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You may have accumulated a good sum of money and look for low risk financial solution with attractive earning growth potential. With Platinum One, Manulife helps you preserve your wealth by providing guaranteed return and achieve your long-term financial goals. Most importantly, application is hassle-free regardless of your good health.

A one-time commitment

Platinum One is an ideal solution in preserving your wealth and you just have to make one-time premium payment. What's more, you can enjoy a guaranteed life protection up to age 100.

A lifetime of prosperity

Platinum One maximizes your wealth by means of both guaranteed cash value and dividend accumulation throughout the policy term. You are free to decide whether to withdraw or leave dividend to accumulate with interest to fit your desired financial plans.

Guaranteed approval

The guaranteed approved Platinum One helps you start your wealth accumulation right away, free from any administrative clutter.



Additional peace of mind

Platinum One also offers you additional peace of mind should mishap befall. An amount of 101% of single premium or 101% of guaranteed cash value, whichever is higher, plus non-guaranteed accumulated dividends will be payable upon death, to your designated beneficiary.

Effective wealth maximization

Platinum One sets to realize the full growth potential of your wealth. If you contribute a single premium of US\$50,000, your wealth can expand up to 139%^{1,2} by the end of 10 years as illustrated below. The longer the policy period, the more wealth you accumulate!

End of Year	Year 10
Guaranteed Cash Value ¹	US\$56,500
Guaranteed Cash Value Ratio ¹	113%
Estimated Total Cash Value ^{1,2}	US\$69,377
Estimated Total Cash Value Ratio ^{1,2}	139%

Guaranteed Cash Value Ratio = Guaranteed Cash Value ÷ Total Premium Paid

Estimated Total Cash Value Ratio = Estimated Total Cash Value ÷ Total Premium Paid

1. The figures are calculated based on premium rate for issue age of 0-60.

2. The above figures include guaranteed and non-guaranteed elements, assuming the non-guaranteed element is accumulated with the policy at an interest rate which may be determined and revised by the Company from time to time.

At a Glance		
Benefit Period	Up to age 100	
Premium Paying Period	Single premium	
Plan Currency	USD	
Issue Age & Minimum Single-premium required	0-65	US\$20,000
	66-80	US\$50,000

Platinum One 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.