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ManuTerm

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At different life stages, we have different goals such as buying a flat, getting married, giving birth or setting up a business. At these moments, we may need additional life insurance to better protect our loved ones against our financial obligations.

Manulife understands your desire to bring your loved ones quality of life and peace of mind. You may be looking for a new life insurance plan or supplementing your existing life policy to protect your loved ones for a certain period at a low cost. That is why we introduced ManuTerm.

Great protection at a competitive premium

ManuTerm enables you to obtain sufficient life coverage at competitive premiums, helping your loved ones overcome potential financial difficulties when mishap happens.

Fixed premium for the first 10 or 20 years term coverage

For easier budget planning, premiums of ManuTerm are guaranteed to be fixed for the first 10 or 20 policy years at your choice ("first level premium period"). Premium will be adjusted* upon the expiry of the first level premium period and every 10-year period thereafter. Premium will remain level and guaranteed within every 10 policy years after every premium adjustment.

* Premium adjustment will be based on the attained age and the premium rate prevailing at the time of the adjustment.



Guaranteed protection up to age 75

To ensure you have continuous protection, ManuTerm offers guaranteed protection up to age 75.

Guaranteed conversion option to a lifelong policy

Your financial condition and insurance needs may change with time. ManuTerm enables you to convert the term coverage to any level premium whole life policy before reaching the age of 65 without evidence of insurability.

Get ManuTerm today to demonstrate your commitment to your loved ones.

ManuTerm and ManuTerm Benefit are insurance products 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.