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## Mortgage Protector

安居寶計劃



Buying property and establishing a new home for you and your loved ones are important milestones in life. While celebrating for your new living place, it is also an important moment that you review your insurance protection needs with the increase in liability. A mishap resulting in death or disability may occur at any time. Mortgage payments may become a financial burden.

Manulife's Mortgage Protector and Mortgage Benefit safeguard you and your loved ones by maintaining the mortgage payments against any event of disability or loss of life. Let's plan ahead and enjoy a worry-free life.



### **Life and total disabilities protection**

Manulife's Mortgage Protector and Mortgage Benefit not only offer life protection but cover temporary and total and permanent disabilities. The protection you will receive is 100% of the face amount in case of death or total and permanent disability. We also promise to pay up to 10% of the face amount in the event of each and every temporary disability. The plan and rider are unique in that you can receive more than 100% of the face amount.

### **The benefit of level protection**

As you pay off your mortgage, the amount of protection that Mortgage Protector and Mortgage Benefit offer is maintained at the same level, unlike coverage provided by banks which usually decreases in proportion with the reduced outstanding mortgage loan. With level protection, you will enjoy protection for other liabilities as your mortgage liability reduces. With one affordable premium, you get fixed protection to cover your mortgage and other liabilities as time goes by.

### **Highly flexible for easy financial planning**

Mortgage Protector and Mortgage Benefit enable you to choose an appropriate face amount that best suits your needs. You can switch the mortgage plan between banks at your discretion, taking advantage of more preferential interest rates without having the trouble of arranging a new protection plan with your new bank. Furthermore, you can choose to add other supplementary benefits to Mortgage Protector, to enrich protection.

### **Enjoy years of protection and option to convert to a life plan**

Mortgage Protector and Mortgage Benefit offer you maximum protection up to the age of 65. Alternatively, you have the option to convert the plan or rider to a whole life plan without proof of insurability before age 55. This ensures life-long coverage with protection when you need it most.

### **The advantage of free premium waiver benefit**

In the unfortunate event of temporary disability, Manulife will provide you with free premium waiver benefit to minimize your financial burden.

Mortgage Protector and Mortgage 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.

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