

## 教育津貼計劃

累積豐裕教育儲備 兼享靈活理財優勢



為人父母，您當然重視子女的教育。優質的教育不但有助子女將來覓得理想的工作，更可帶領他們步上康莊大道，開創光明前途。然而，優質教育往往所費不菲。

您有沒有為子女建立美好的前途而及早作預備，為他們選擇一個既有可觀回報、又具備理財彈性的保障計劃？我們的「教育津貼計劃」可為您紓解子女入讀高等學府的沉重財政壓力。只需供款10年，期間您更可選擇長達共兩年的保費假期<sup>1</sup>，讓您享受完全輕鬆自在的儲蓄方式。



### 保證教育津貼年期

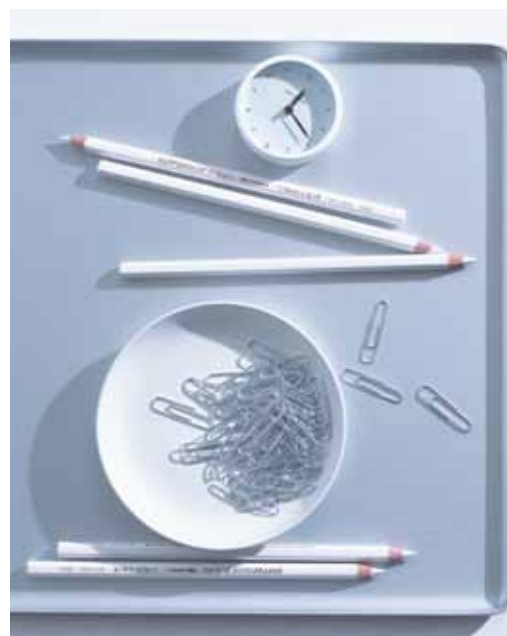
供款期滿後，此計劃已為您的子女建立一筆可觀的教育基金。若您不打算即時動用這筆基金，便可於隨後10年的保證教育津貼年期內，享有以下的權益：

- 每月收取定額的保證教育津貼
- 繼續收取每年紅利<sup>2</sup>

假設您為子女投保此計劃，每月供款200美元，供款期為10年，即可於以下保單年度為子女提供教育基金如下：

保單年度終結	預期教育基金(美元) <sup>3</sup>	預期回報比率 <sup>3</sup>
第15年	32,396 (25,335 為保證)	135%
第20年	40,628 (26,640 為保證)	169%

預期回報比率 = 預期教育基金 ÷ 已繳基本計劃年費



### 從容理財 保費假期<sup>1</sup>

萬一出現暫時性的週轉不靈，由第3個保單年度起，您可選擇暫停供款，保費假期可長達共兩年<sup>1</sup>，以解燃眉之急，直至經濟情況有所改善。保費假期內，保單所有價值將維持不變。



### 壽險保障讓您更安心

若受保人不幸於供款期間身故，可獲退回全數已繳基本計劃保費加1.8%年利息(以每年複式計算)<sup>4</sup>，另加供款期間的累積紅利。若於保證教育津貼開始派發後身故，受益人除可獲得已保留於本公司的累積紅利及累積保證教育津貼(連利息)外(如有)，還可(1)一筆過提取當時的保證現金價值；或(2)繼續每月收取餘下的保證教育津貼。

- <sup>1</sup> 保單持有人可享有不超過24個月之保費假期(可不連續地使用)。惟除首次享用外，每次申請保費假期必須繳付手續費，現行為200港元。
- <sup>2</sup> 非保證。
- <sup>3</sup> 上列數值包括保證及非保證款項，並假設此等款項將保存於本公司，及按本公司不時決定及調整的利率計算利息。
- <sup>4</sup> 若於保費假期內身故，則只可獲退回全數保費(不附帶利息)。

為子女提供優質的高等教育，請即投保「教育津貼計劃」，盡享輕鬆優裕的財務安排。

## 宏利人壽保險(國際)有限公司概覽

宏利人壽保險(國際)有限公司乃宏利金融集團屬下的成員公司。宏利金融為加拿大主要的金融服務機構，業務遍布全球二十二個國家及地區。過去一百二十多年來，宏利金融為客戶的重大理財決策提供穩健可靠、深受信賴而且遠達前瞻的理財方案。透過其環球僱員、保險代理及銷售夥伴網絡，宏利金融為數以百萬計客戶提供財務保障及財富管理產品和服務，並為各地的機構客戶提供資產管理服務。宏利金融亦提供各種再保險方案，並以人壽、財產及意外保險的轉再保業務為主。截至二零一零年六月三十日止，宏利金融及其附屬公司的管理資產達四千五百四十億加元(約三萬三千三百二十七億港元)。宏利業務遍及加拿大、亞洲及美國(主要透過恒康)。

宏利金融有限公司在多倫多、紐約及菲律賓證券交易所的股份代號為MFC，在香港聯交所的股份代號則為945，其網址為 [www.manulife.com](http://www.manulife.com)。

「教育津貼計劃」乃宏利人壽保險(國際)有限公司提供的保險產品。此小冊子只供參考用途，計劃保障之確實細則及條款均以保單條款為準。

如欲了解計劃詳情，歡迎與您的宏利保險顧問聯絡，或致電客戶服務熱線 **2510 3383**。

宏利人壽保險(國際)有限公司為宏利金融附屬機構，於百慕達註冊，總部設於加拿大多倫多。

香港九龍觀塘偉業街223-231號  
宏利金融中心22樓  
電話：2510 3383

如欲參閱宏利之私隱政策，閣下可瀏覽宏利網站，網址為 [www.manulife.com.hk](http://www.manulife.com.hk)。閣下並可要求宏利避免使用閣下的個人資料作直接促銷用途，如有此需要，請致函宏利的個人資料保密主任，地址為香港九龍觀塘偉業街223-231號宏利金融中心22樓，或致電客戶服務熱線2108 1188。

MKT5112 (10/2010)

## Education Allowance Plan

Build your education fund with superb financial flexibility



As parents, you are fully aware of the importance of quality education which often helps to pave the way for a young person in the adult world. It equips him or her for a rewarding job and a bright future. However, the cost of quality education can be financially burdensome.

So, do you have a plan that provides good return and ample financial flexibility to create a bright future for your children? Designed to help you offset the mounting financial pressure of your children's tertiary education, our **Education Allowance Plan** features a fixed premium paying period of just 10 years, with premium holiday that lasts up to 2 years<sup>1</sup> so you can be sure that your saving process is as relaxed as it can be.



### The Guaranteed Education Allowance Period

Right after the premium paying period, you would have accumulated an Education Fund for your children. If no withdrawal were made to the Fund, you will enjoy special privileges in the ensuing 10 years, the Guaranteed Education Allowance Period, during which you will...

- Receive fixed monthly Guaranteed Education Allowances
- Continue to receive annual dividends<sup>2</sup>

With a monthly contribution of USD200 for 10 years by the parents, the Plan will provide an Education Fund as shown below:

End of Policy Year	Estimated Education Fund (USD) <sup>3</sup>	Estimated Return Ratio <sup>3</sup>
15 <sup>th</sup> year	32,396 (25,335 is guaranteed)	135%
20 <sup>th</sup> year	40,628 (26,640 is guaranteed)	169%

Estimated Return Ratio = Estimated Education Fund ÷ Basic Annualized Premium Paid



### Premium Holiday<sup>1</sup> to plan for future with ease

In case you are short of cash, you can take advantage of our Premium Holiday that can last up to 2 years<sup>1</sup> starting from the third year of the Plan, to tide you over in uncertain times. During the Premium Holiday, you will not have to pay premium whilst all your policy values remain unchanged. You may resume payment when your financial situation improves.



### Protection in case of death

If the insured died during the premium paying period, a refund of basic plan premium with interest compounded annually at 1.8% p.a.<sup>4</sup> plus accumulated dividends will be payable. Should the Guaranteed Education Allowance Period have started, the named beneficiary will receive the accumulated dividends and accumulated Guaranteed Education Allowance retained with interest by the Company (if any), plus either (1) the Guaranteed Cash Value at the point of death in a lump sum or (2) continue to receive the remaining Guaranteed Education Allowance on a monthly basis.

<sup>1</sup>A total of 24 months of Premium Holiday can be enjoyed by Policyowners non-consecutively throughout the Premium Paying Period. Except for the first Premium Holiday, a handling charge which is currently HKD200 will be levied for each subsequent application of Premium Holiday.

<sup>2</sup>Non-guaranteed.

<sup>3</sup>The above figures include guaranteed and non-guaranteed elements, assuming both elements are accumulated with the policy at interest rates which may be determined and revised by the Company from time to time.

<sup>4</sup>Premiums paid will be refunded without interest if death occurs during Premium Holiday.

Give your next generation a sure hold on quality education and ease through the years of financial responsibilities with **Education Allowance Plan**.

Live Long | Live Well

### About Manulife (International) Limited

Manulife (International) Limited is a member of the Manulife Financial group of companies. Manulife Financial is a leading Canadian-based financial services group operating in 22 countries and territories worldwide. For more than 120 years, clients have looked to Manulife for strong, reliable, trustworthy and forward-thinking solutions for their most significant financial decisions. Our international network of employees, agents and distribution partners offers financial protection and wealth management products and services to millions of clients. We provide asset management services to institutional customers worldwide as well as reinsurance solutions, specializing in life and property and casualty retrocession. Funds under management by Manulife Financial and its subsidiaries were Cdn\$454 billion (HK\$3,332.7 billion) as at June 30, 2010. The company operates as Manulife Financial in Canada and Asia and primarily as John Hancock in the United States.

Manulife Financial Corporation trades as 'MFC' on the TSX, NYSE and PSE, and under '945' on the SEHK. Manulife Financial can be found on the Internet at [www.manulife.com](http://www.manulife.com).

**Education Allowance Plan** is an insurance product underwritten by Manulife (International) Limited. This pamphlet is for reference only. For the exact terms and conditions, please refer to the policy contract.

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

Manulife (International) Limited  
A Manulife Financial company. Incorporated in Bermuda.  
Head office in Toronto, Canada.

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Tel: 2510 3383

To view our Privacy Policy, you can go to our website at [www.manulife.com.hk](http://www.manulife.com.hk). You may also request Manulife not to use your personal information for direct marketing purpose by writing to our Privacy Officer at 22/F, Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong or by calling our Customer Service Hotline 2108 1188.

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