

卓越保障計劃系列

財富與保障並重的終身禮物

生命充滿喜悅與機遇，經深思熟慮策劃的終身計劃更能創造豐盛的未來。然而，人生總會面對風浪，就算再周詳的部署，也未必盡如人意。

正因為未來難以預測，若您遇上不幸致令家庭經濟狀況陷入危機，摯愛家人的將來亦會備受威脅。故此您應即時開始籌劃未來，在實踐您的理財目標之餘，同時令家人的將來及財務得到保障。

「卓越保障計劃系列」化繁為簡，令您以相宜的保費，享有全面保障及累積財富。

全面周到的終身保障

「卓越保障計劃系列」讓您對未來更有信心。出生15日至80歲人士(視乎個別計劃而定)均可選擇適合自己的計劃種類，獲得全面的壽險保障至100歲，同時亦為您累積財富，在必要時助您家人渡過難關。若不幸身故，亦可保障家人免受經濟損失。



助您達成理財目標

除人壽保障外，「卓越保障計劃系列」同時具備綜合儲蓄功能，助您達至理財目標。您可選擇將每年分派紅利保留於保單內積存生息，或提取現金。而保證現金價值亦適用於保單貸款。

保費繳款期靈活自選

「卓越保障計劃系列」備有8種保費繳款期的港元、美元、加元及英鎊的終身保障計劃，以靈活配合您的個人預算及需要。所選計劃保費繳款期愈短，您將會更早繳清保費，比起較長繳款期的計劃，會有更多時間讓儲蓄增值，獲得更佳回報。

計劃名稱	繳款期
「卓越5保障計劃」 「卓越10保障計劃」 「卓越15保障計劃」 「卓越20保障計劃」 「卓越25保障計劃」	5年、10年、 15年、20年或 25年固定保費 繳款期
「卓越60保障計劃」 「卓越65保障計劃」	繳付保費直至 60歲或65歲
「卓越保障計劃」	以較低保費繳 付至100歲

水平式保費化繁為簡

「卓越保障計劃系列」採用水平式及保證保費，在保費繳款期內，您每次只需繳交定額保費，令理財變得更輕鬆簡單。愈早投保，愈可以較低保費開展計劃！

額外附加保障

您只需添加少量保費，即可選擇額外附加多款保障，如住院、意外及危疾等，令保障更切合您的需要。



為自己及家人多添一份保障

宏利「卓越保障計劃系列」提供更具彈性的保費繳款期，給予您全面的保障，並助您累積財富，令您及您的家人可以盡享生命中的喜悅和機遇。

今天起，就以相宜的保費開始您的無憂生活！

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。

「卓越保障計劃系列」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。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。

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Premier Estate Protector Series

A Lasting Gift of Wealth and Protection



Life has its rewards, and a conscientiously thought out and followed lifelong plan can bring about a great future. But life also has its mishaps and misfortunes, and unexpected circumstances can derail even the best-laid plans.

While the future is unpredictable, your family's future will be at risk if the financial contributions made by you are interrupted. So you need to start planning today to meet your financial goals while protecting the family's future and financial security.

The Premier Estate Protector series simplifies the complexities of life insurance, offering you comprehensive coverage with estate value protection under one easy to understand plan to provide ample life and financial protection with an affordable premium.

Comprehensive Lifelong Protection

Embrace your future with confidence. The Premier Estate Protector Series is available for all ages between 15 days and 80 (subject to the plan selected), giving you comprehensive life protection to age 100 and helps you create an estate for your loved ones in case of mishaps. It protects your family from financial loss in the event of your death.



Helping You Meet Your Financial Goals

The Premier Estate Protector Series features an integrated savings plan, guarding your life while supporting your financial goals. Annual dividends can be left on deposit in the policy, accumulating interest, with the option to become ready cash. The guaranteed cash value is also available when the need arises for a loan.

A Choice of Premium Periods

The Premier Estate Protector Series offers eight different premium payment plans with lifelong protection available in HKD, USD, CAD and GBP to fit your needs and budget. The shorter the premium paying period, the quicker you pay up the policy and have your money working for you to yield even better returns than longer premium paying options.

Name of Plan	Premium Paying Period
Premier Estate Protector 5 Premier Estate Protector 10 Premier Estate Protector 15 Premier Estate Protector 20 Premier Estate Protector 25	Pay at a fixed period of 5, 10, 15, 20 or 25 years
Premier Estate Protector 60 Premier Estate Protector 65	Pay until age 60 or 65
Premier Estate Protector	Pay until age 100 with lower premium

The Simplicity of Level Premium

These level and guaranteed premium plans allow you to pay the same amount of premium throughout the premium paying period, simplifying your financial planning. The younger you purchase, the lower the premium when you start the plan!

Additional Supplementary Benefits

To extend the above features, you can also add on other features as you desire for a small addition to your premium, including hospitalization, accidental and critical illness coverage.



Protect Yourself and Your Family Today

The Premier Estate Protector Series provides comprehensive protection and savings to help you and your family make the best of life. It is designed to help you accumulate a substantial amount in savings and gives you a choice of premium-paying periods.

Start your path to total peace of mind now with an affordable premium.

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.

Premier Estate Protector Series is the 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.
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To view our Privacy Policy, you can go to our website at 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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