

卓越入息保障計劃/ 附加保障

不論陰晴圓缺 入息仍可源源不絕



一直以來，您滿以為您的入息可以源源不絕地為您及家人提供生活上的一切需要。然而，世事難料，疾病傷亡等不幸的事可以隨時發生！

萬一不幸傷殘，您的生活費、子女的學費，頓然成為沉重的經濟負擔，經您艱苦換來的優質生活亦不復再。此外，您極有可能因傷殘而負擔高昂的醫藥費用，以致您的積蓄急劇減少。因此，您要預早為自己及家人作好打算。「卓越入息保障計劃/附加保障」為您提供獨有保費回贈及簡易投保程序。縱使遇到不幸，也確保可持續獲得入息，為您及家人提供生活上的一切所需。

80%無索償保費回贈

「卓越入息保障計劃/附加保障」提供獨有無索償保費回贈。若您在65歲前每10年內無任何索償紀錄，保證可在該10年後獲得相等於80%總年繳保費*的金額作為回贈。您可將回贈金額存放於宏利積存生息，作為額外退休儲備。您亦可選擇提取此金額或留作支付日後保費之用，一切悉隨專便。



若您需要提早終止此項計劃/附加保障，您仍可獲得部份保費回贈，百分比見下表：

已繳交保費之年數	保費回贈百分比 (佔總年繳保費*)
6年	20%
7年	35%
8年	50%
9年	65%
10年	80%

* 年繳保費指客戶若選擇每年只繳交保費一次時的應付保費。

最高保障 相宜保費

萬一不幸喪失工作能力，「卓越入息保障計劃/附加保障」將為您提供定期入息賠償，總額最高可達360萬港元。

此計劃獨有的保費回贈特點，讓您只需繳付低廉的淨保費，便享有最高保障。

額外保障倍感安心

此外，「卓越入息保障計劃/附加保障」更提供額外保障，讓您倍感安心。

保單一經生效，縱使閣下失業，亦毋須徬徨，因為此計劃/附加保障將繼續在您不幸傷殘時，為您提供定期入息賠償[^]。

為保證讓您安枕無憂，一旦遇上傷殘，宏利將完全豁免您所需繳付的保費。

無論閣下在海外公幹或旅遊，我們更為您提供妥善周全的國際醫療援助服務，令您倍感安心。

[^] 若持續失業逾90日而又遇到嚴重傷殘，每月賠償金額將相等於您在最後受僱時的每月賠償金額的80%。

投保程序簡便快捷

申請「卓越入息保障計劃/附加保障」程序極為簡易，只需填妥一份簡單的健康調查問卷便可。

請即行動！申請「卓越入息保障計劃/附加保障」，以保障您的個人入息。



活得精彩 | 活得健康

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線的理財方案。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。

「卓越入息保障計劃/附加保障」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。

MKT S83 (10/2010)

Premier Income Protector / Benefit

Don't let life's ups and downs affect your income



You take for granted that your income will always support you and your family. Unfortunately, disease, accident and injury can strike anyone at any time.

If disability occurs, funds for your daily expenses, children's education and the quality of life can suddenly become an impossible financial burden. To make matters worse, you may incur extensive medical expenses when disabled. Personal savings will be drained at a frightening speed! Therefore, you should plan ahead for the worst. **Premier Income Protector/Benefit** are designed with a unique refund of premium feature and simplified application procedure to secure a regular income that will continue to support you and your family should you become disabled.

80% guaranteed no-claim premium refund

With our unique **Premier Income Protector/Benefit**, you are guaranteed to receive 80% of the total annual premium* at the end of every 10 years up to age 65 if no claims occur. You may leave the refund with us to accumulate with interest as additional retirement funding. You can also elect to take the refund or save it as payment for future premiums.



If you need to end the plan/supplementary benefit earlier, you can still receive a percentage of the premium paid according to the following scale:

Duration of Premium Paid	% Refund of Total Annual Premium*
6 years	20%
7 years	35%
8 years	50%
9 years	65%
10 years	80%

* Annual premium means the premium payable if the premium payment mode selected is annual.

Maximum protection at minimal cost

Should you unfortunately become disabled, **Premier Income Protector/Benefit** will provide you with a regular income stream, up to a maximum of HK\$3.6 million.

With our unique premium refund feature, you enjoy maximum protection while paying only a small net premium.

Added benefits for complete peace of mind

What's more, the **Premier Income Protector/Benefit** offer additional benefits to tide you through difficult times.

The plan/supplementary benefit will provide you with a regular income stream, uninterrupted even when you become unemployed after the policy is effective.[^]

As a worry-free guarantee, your premium will be entirely waived in the event of disability.

Comprehensive international assistance is also available for your convenience while travelling abroad.

[^] If you become unemployed for more than 90 days and suffer from Severe Disability thereafter, a monthly benefit equal to 80% of the monthly benefit applicable when you were last actively employed will be provided.

Easy and hassle-free enrolment

Enrolment for the **Premier Income Protector/Benefit** is easy. You can apply for it instantly by completing our simple health questionnaire.

Act Now! Secure your income by applying for **Premier Income Protector/Benefit**.



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 Income Protector/Benefit are the insurance products 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 on **2510 3383** today.

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

22/F, Manulife Financial Centre, 223-231 Wai Yip Street,
Kwun Tong, Kowloon, Hong Kong.
Tel: 2510 3383

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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