

Manulife
INDIVIDUAL INSURANCE
宏利個人保險

卓越「寫意生活」保障計劃

健康與財富兼得 讓您盡享寫意退休閒情



退休是.....人生的新一頁！

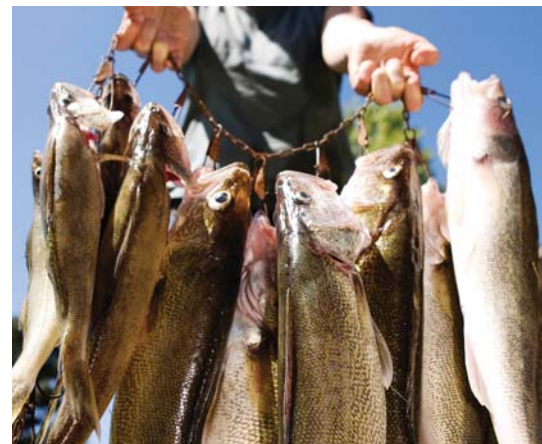
退休之後，不再受工作束縛，您將可以實現憧憬已久的夢想：既可以輕鬆步伐享受了無牽掛的寫意生活，更可以遍遊異國土地，甚至重拾昔日因工作忙碌而被迫放棄的嗜好.....要從容迎接這個人生的新階段，就必須要有健康的體魄及充裕的退休儲備。

卓越「寫意生活」保障計劃切實照顧您的需要，助您累積豐厚的退休儲備，更為您提供終身人壽保障，並在保費繳付期內為您定期安排合適的免費綜合驗身服務，令您在財務及健康兩方面同獲周全保障，在退休後盡享活力充沛、開懷無憂的寫意生活。

保證退休儲備及財富增值潛力

卓越「寫意生活」保障計劃保證您於年屆預定退休年齡時可提取一筆相等於100%投保額的保證退休儲備，為您鞏固財政基礎，令退休夢想按計劃實現。此外，在保費繳付期內，您將會每年獲發紅利¹；在最接近您60歲的保單周年日起²，更每5年獲派發特別紅利¹，令您盡享豐碩成果，生活加倍精彩。

1 紅利並非保證。
2 只適用於保費繳付期至55歲的卓越「寫意生活」保障計劃55。卓越「寫意生活」保障計劃60/65則分別在最接近65或70歲的保單周年日起每5年派發特別紅利。



退休資金 靈活選擇 彈性提取

退休年齡因人而異，卓越「寫意生活」保障計劃讓您按個人需要靈活選擇，預早選定於55、60或65歲一筆過提取儲備，開展靈活自主的寫意退休生活。

若屆時您不打算動用該筆退休儲備，大可繼續將款項保留於保單內積存生息，累積更可觀的儲備。您亦可選擇退休後以終身年金的形式每年提取一定金額的儲備，享有穩定的收入直至百年歸老。

終身人壽保障 無後顧之憂

除了相等於100%投保額的保證退休儲備外，卓越「寫意生活」保障計劃同時為您提供終身人壽保障至100歲，令您及摯愛家人無後顧之憂。



健康生活保健計劃³ 保障您的健康

縱使您滿腹大計，計劃於退休後開展，亦須有強健的體魄方可付諸實行。為全面保障您的健康，卓越「寫意生活」保障計劃特意於保單生效2年後開始，提供每2年1次的免費綜合驗身服務，以及24小時免費健康及醫療諮詢熱線，直至保費繳付期完結，助您密切關注自己身體狀況。

免費綜合驗身服務分為標準驗身計劃、男性驗身計劃及女性驗身計劃3種可供選擇，切合不同需要，全面保障您的健康。驗身項目包括(見下頁)：

驗身項目	標準	女性	男性
心電圖	●	●	●
尿液常規檢查	●	●	●
膽固醇	●	●	●
高密度膽固醇	●	●	●
肌酸酐	●	●	●
谷丙轉氨酶	●	●	●
丙種谷氨酰轉肽酶	●	●	●
乙型肝炎表面抗原	●		
乙型肝炎表面抗體	●		
柏氏子宮頸塗片檢查		●	
乳房檢查(觸診)		●	
盆腔檢查(觸診)		●	
前列腺癌抗原			●
血壓及脈膊量度	●	●	●
身高及體重量度	●	●	●
全血球計 或 血糖及三酸甘油酯	●	●	●
驗身報告	●	●	●

³ 健康生活保健計劃的一系列服務由特定提供者提供，詳情請參閱保單條款。



及早作出完善安排，投保卓越「寫意生活」保障計劃，尊享健康豐盛的退休生活！

活得精彩 | 活得健康

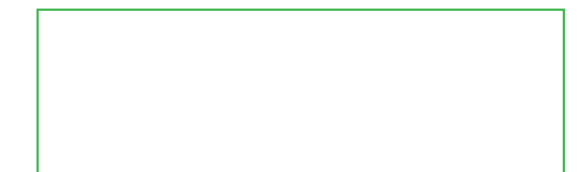
宏利人壽保險(國際)有限公司概覽

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「寫意生活」保障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作準。

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 5115 (04/2010)



Premier Lifestyle Protector

A fulfilling retirement begins with good health and wealth



Retirement – the start of a new life!

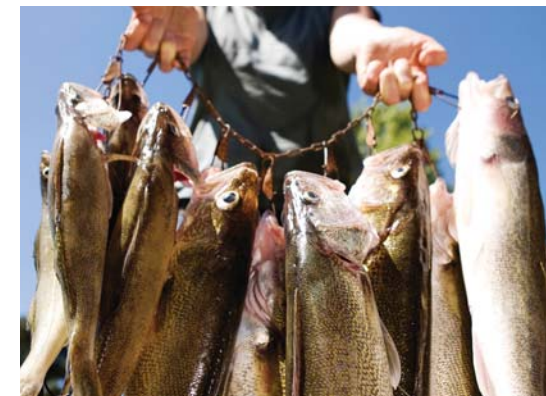
A new life without the hassles and stress of work; a new life filled with endless opportunities to relax and have fun, travel to faraway places or resume an old hobby. But first you must plan well to have enough retirement savings and the good health to enjoy it all.

Premier Lifestyle Protector takes care of you by ensuring you have all you need. It helps you save towards your retirement, provides you with life protection, offers free regular and appropriate medical check-ups over the premium paying period; hence, a comprehensive financial and health protection enabling you to prepare for a fulfilling retirement with good health and wealth.

Guaranteed Retirement Payment with wealth accumulation potential

Premier Lifestyle Protector realizes your retirement dreams as planned by consolidating your financial foundation: you will receive a lump sum Guaranteed Retirement Payment equaling 100% of the coverage at a predetermined retirement age of your choice. What is more, you will earn annual dividends¹ over the entire premium paying period, plus special dividends¹ once every FIVE years, from the policy anniversary closest to your age 60².

¹ Dividends are non-guaranteed.
² Only applicable to **Premier Lifestyle Protector 55** (premium paying period up to age 55). Special dividends for **Premier Lifestyle Protector 60/65** will be paid from the policy anniversary closest to age 65 or 70 respectively.



Flexibilities and options on your retirement fund

The best time to retire is your personal choice. The plan takes that into consideration by allowing you to choose the age at which you can receive a significant lump sum – at age 55, 60, or 65.

If you do not plan to immediately spend the guaranteed lump sum by the predetermined retirement age, you can choose to leave it on deposit in the policy, accumulating interest for a much more significant value in the future. If you want to enjoy a stable income after retiring, you can choose a life annuity that pays you an annual amount until your last day.

Lifelong protection for peace of mind

In addition to the Guaranteed Retirement Payment, which equals 100% of the coverage, the plan also provides comprehensive life protection until age 100 for your family's and your peace of mind.



Healthy Lifestyle Program³ to safeguard your health

No matter what your plan is after retirement, you must be in good health to see it through. **Premier Lifestyle Protector** ensures you have the best of health by offering a free medical check-up every two years (beginning two years after the policy has been in effect), plus access to a free 24-hour health and medical hotline until the end of the premium paying period - all so as to safeguard your health.

There are three types of free medical check-ups for you to choose from: "Standard", "Male" and "Female" – each designed to suit your needs and protect your health. Here is what they cover (see next page):

Check-up Items	Standard	Female	Male
Electrocardiogram	●	●	●
Urinalysis	●	●	●
Cholesterol (Total)	●	●	●
Cholesterol (HDL)	●	●	●
Creatinine	●	●	●
SGPT (ALT)	●	●	●
Gamma GT	●	●	●
HbsAg	●		
HbsAb	●		
Pap Smear		●	
Breast Physical Examination		●	
Pelvis Physical Examination		●	
Prostate Specific Antigen			●
Blood Pressure & Pulse Measurement	●	●	●
Height and Weight Measurement	●	●	●
Complete Blood Count OR Blood glucose & Triglycerides	●	●	●
Medical Reports with comments	●	●	●

³ Healthy Lifestyle Program is a series of services provided by an external provider. Please refer to the policy provision for details.



Plan your future how you want to live it. Make retirement fund accumulation and health protection your top priorities by adding Premier Lifestyle Protector to your retirement plan!

Live Long | **Live Well**

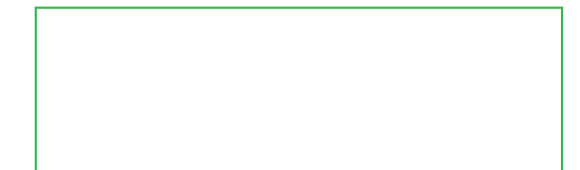
About Manulife (International) Limited

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.

Premier Lifestyle Protector 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 on **2510 3383** today.



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

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 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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