

財富智選

培植更高回報 穩獲豐碩收成



努力耕耘，當然望享豐碩成果。投資市場風高浪急，您是否願意以辛苦耕耘得來的財富冒此風險？因此，無論是為子女籌劃教育儲備，抑或為實現個人理想而籌集資金，您均需要一個合適的目標儲蓄計劃，為您播下種子，讓財富茁壯增長。

「財富智選」中短期目標儲蓄計劃，讓您掌握穩中求勝之道，在賺取回報的同時，更可獲享壽險保障和長達共兩年的保費假期，讓您可輕鬆達成儲蓄目標。

財富增值可高達153%^{1,2}

「財富智選」在期滿之時，期滿價值可高達您已繳保費的153%^{1,2}，讓您可以免受高投資風險的威脅，亦可享有可觀的保證及預期回報。

	財富智選10	財富智選12	財富智選16
目標儲蓄年期(年)	10	12	16
保費繳付期(年)	6	8	12
預期 ⁴ 期滿回報比率 ^{1,3}	131%	138%	153%
保證期滿回報比率 ³	109%	112%	118%

預期期滿回報比率 = 預計期滿價值 ÷ 已繳保費總額

保證期滿回報比率 = 保證期滿價值 ÷ 已繳保費總額

預繳保費 賺取可觀回報

我們一向以您的利益為重。您可選擇預先繳付保費，獲享可觀回報，額外賺取更多利息。

繼續存放期滿價值

當「財富智選」期滿時，您除可選擇提取所有期滿價值，以實現個人夢想外，更可選擇將部份或全部金額，繼續存放於宏利積存生息⁵，為您的財富繼續增值。

靈活儲蓄計劃兼享保障 助您實現目標

除了給您吸引的回報外，「財富智選」在您累積財富的同時，讓您兼享壽險保障。

為靈活配合您的理財計劃，「財富智選」特設3種不同目標年期。「財富智選10」讓您只需供款6年，即獲享10年壽險保障及期滿回報，另有「財富智選12」（12年期滿並只需供款8年）及「財富智選16」（16年期滿並只需供款12年）以供選擇。您可根據個人財務需要，自由揀選適合的目標儲蓄計劃。

¹ 上列數值包括保證及非保證款項，並假設非保證款項保存於本公司，及按本公司不時決定及調整的利率計算利息。

² 以投保年齡40歲及保證購買額10萬港元，並按「財富智選16」的標準年繳保費率計算。

³ 以投保年齡40歲及保證購買額10萬港元，並按「財富智選」的標準年繳保費率計算。

⁴ 上列之預期是根據現時紅利發放金額與有關息率而釐定。

⁵ 實際息率將根據保單權益人於保單期滿時所選擇之收款方式（「積存」為其中一項選擇）的細則及條款，及本公司當時派發之息率計算。

保費假期長達兩年* 與您分憂

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*，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。

* 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。



為子女作好儲備

您可利用「財富智選」為您的子女累積一筆教育基金。事實上，「財富智選」將為您提供更多：您的子女受保人（15歲或以下）可享有免費的「保證受保權益」。在「財富智選」期滿時，即使健康狀況在不受保之情況下，我們仍保證接受他們投保一份全新保單且毋須遞交任何受保資格證明。

此項權益完全免費，保證受保額更可達「財富智選」保證購買額的150%或50萬美元（以較低者為準）。

立即投保「財富智選」，輕鬆達成您的儲蓄目標。

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。

「財富智選」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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Wealth Target

Planting for wealth and reaping a rich harvest



Of course you want to reap a rich harvest, especially when you worked so hard at planting to grow your wealth. What you may prefer is an appropriate "target savings plan" to grow your wealth, whether for funding an education fund plan for your children or for other personal goals, as you may not want to risk your hard earned money in volatile markets.

Designed with your goals in mind, **Wealth Target** is a short to medium-term target savings plan that gives you a healthy and secure return on your savings. You can also enjoy life insurance protection and a premium holiday for up to two years - all while targeting your savings goals.

Increase your wealth by up to 153%^{1,2}

Your **Wealth Target** can give you a maturity value of up to 153%^{1,2} of the premiums you have paid upon maturity. So without having to take significant investment risks, you can still earn very attractive returns, including estimated and guaranteed values.

	Wealth Target 10	Wealth Target 12	Wealth Target 16
Maturity Period (years)	10	12	16
Guaranteed Premium Paying Period (years)	6	8	12
Estimated ⁴ Maturity Value as a % of Total Premium Paid ^{1,3}	131%	138%	153%
Guaranteed Maturity Value as a % of Total Premium Paid ³	109%	112%	118%

Earn considerable returns with pre-payment of premiums

We always look after your best interests. That's why we let you earn extra interest and generate a better return when you pay your premium in advance.

Choose to leave the maturity benefit on deposit with us

When your **Wealth Target** reaches maturity, you can withdraw all of the maturity benefit to fulfill your dreams, or select a settlement option that allows you to keep part or all of the maturity benefit with us at an attractive interest rate⁵ – so that your wealth will continue to grow even after maturity.

Enjoy life protection and flexible maturity terms to fit your goals

Not only do we give you a remarkable return on your savings, our **Wealth Target** also provides you with life protection within the savings period.

Wealth Target offers three types of maturity durations to fulfill your financial goals. For **Wealth Target 10**, you only need to pay premiums for 6 years to enjoy 10 years of life protection and attractive maturity return. You can also choose **Wealth Target 12** (with payment period of 8 years only and maturing in 12 years) or **Wealth Target 16** (with payment period of 12 years only and maturing in 16 years). You can freely pick the suitable target savings plan that best suits your financial needs.

¹ The above figures include guaranteed and non-guaranteed elements, assuming the non-guaranteed element is accumulated with the policy at an interest rate which may be determined and revised by the Company from time to time.

² The figures are calculated based on the Wealth Target 16 standard annual premium rate for issue age of 40 with Guaranteed Amount of HKD100,000.

³ The figures are calculated based on Wealth Target standard annual premium rate for issue age of 40 with Guaranteed Amount of HKD100,000.

⁴ The above estimation is based on current dividends and accumulation interest rate.

⁵ The actual interest rate will depend on the terms and conditions of the method of settlement ("on deposit" could be one option) chosen by the policyowner at maturity and the interest rates credited by the Company at the time.

Take the stress out of life with a Premium Holiday of up to 2 years*

Starting from the third year of your policy, you can apply for a Premium Holiday of up to 2 years* – whatever the reasons – financial worries or simply needing cash for travel, you can stop paying premiums and your policy will not lapse. Policy values remain unchanged since premiums cease. When you resume premium payments, the policy continues.

* 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.



Save with Wealth Target for your children

You may use **Wealth Target** to accumulate funds for your children's education. In fact, it gives you more: your insured child (aged 15 or below) will enjoy a free Guaranteed Insurability Benefit. This means that upon the maturity of the **Wealth Target** and without giving proof of insurability, we guarantee that their application for a brand new life policy at us will be accepted, even if their health conditions subsequently make them uninsurable.

This benefit comes free and the guaranteed insurable amount is up to 150% of **Wealth Target's** Guaranteed Amount, or USD500,000 (whichever is lower).

Purchase **Wealth Target** now and reach your savings goal in carefree style.

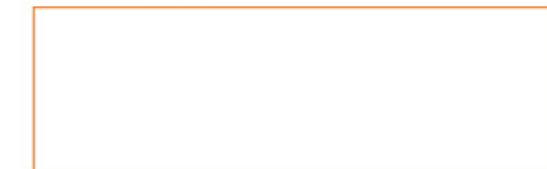
About Manulife (International) Limited

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.

Wealth Target 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.
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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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