

**本概要提供本產品的重要資料，是銷售文件的一部分。
請勿單憑本概要作投保決定。**

資料便覽

保險公司	宏利人壽保險(國際)有限公司 (「本公司」)	保單貨幣	美元
整付或定期供款以及定期供款次數	<ul style="list-style-type: none"> 整付保費 後續整付保費(備選) 定期保費(備選) - 認購頻率分為每月、每季、每半年及每年。 	最低保費	<p>首次認購(整付保費):</p> <ul style="list-style-type: none"> 每份保單6,000美元; 以及 每項投資選項1,500美元 <p>後續整筆認購(如適用):</p> <ul style="list-style-type: none"> 每份保單1,500美元; 以及 每項投資選項250美元 <p>定期認購(如適用):</p> <ul style="list-style-type: none"> 每份保單500美元; 以及 每項投資選項250美元
最短供款年期	<ul style="list-style-type: none"> 不適用 	最高保費	<ul style="list-style-type: none"> 不適用
徵收退保費年期	<ul style="list-style-type: none"> 實際認購日起首五年適用 		
身故賠償額	<ul style="list-style-type: none"> 提交身故索償申請當日之保單價值的101% 		
保單的管轄法律	<ul style="list-style-type: none"> 香港特別行政區法律 		

這是甚麼產品? 如何運作?

1. 宏利智富錦囊(「本計劃」)作為與投資相連的人壽保險計劃，是一份由本公司所發出的壽險保單。本計劃並非由證券及期貨事務監察委員會(「證監會」)根據《單位信託及互惠基金守則》(「《單位信託守則》」)所認可的基金。
2. 閣下所支付的供款，經扣除任何適用費用及收費後，將由本公司投資於閣下所選投資選項(見以下說明)的相關基金/資產，從而用以增加閣下之保單價值。本公司將根據閣下所選投資選項之相關基金/資產的不時表現，以及持續從保單價值中扣除之費用及收費，計算閣下之保單價值。
3. 但請注意，閣下就該保單支付的所有供款，以及本公司對上述相關基金/資產的任何投資，均將成為及一直屬於本公司的資產。閣下對任何該等資產均沒有任何權利或擁有權。閣下只對本公司有追索權。
4. 由於本公司會就閣下之保單徵收各項費用及收費，閣下保單的整體回報或會低於相關基金/資產的回報。有關閣下須支付的費用及收費的詳情，請參閱第3頁。
5. 可供選取的投資選項之相關基金/資產已列載於《投資選項手冊》內。該等相關基金/資產可能包括由證監會根據《單位信託守則》所認可的基金(「相關基金」)，亦可能包括經本公司酌情內部管理但未經證監會根據《單位信託守則》所認可的其他投資組合。
6. 儘管閣下的保單為人壽保險保單，但由於閣下的身故賠償額與閣下不時選擇的投資選項之相關基金及/或資產的表現相連，閣下的身故賠償額會受投資風險及市場波動所影響。應付身故賠償額或會明顯低於閣下所付的保費總額，亦可能不足以滿足閣下的個人需要。

本產品有哪些主要風險？

投資涉及風險。請參閱產品銷售說明書以瞭解風險因素等資料。

本計劃所提供的各個投資選項的特點及風險狀況或會有很大差異，部分可能涉及高風險。詳情請參閱產品銷售說明書及所涉相關基金的銷售文件。

信貸風險及無力償債風險

本計劃是由本公司發出的保單，因此閣下的投資受本公司的信貸風險所影響。

提早退保或提取款項的費用

本計劃是為中/長線投資而設，提早退保、從保單價值提取款項或會損失大筆本金及/或將發放的獎賞。如相關基金/資產表現欠佳，或會進一步擴大投資虧損，而一切費用及收費仍將被扣除。

市場風險

本保單的回報取決於相關基金/資產的表現，閣下的投資本金可能會出現虧蝕。

外匯風險

由於部分相關基金與閣下的保單或以不同的貨幣計值，因此保單的投資回報可能涉及外匯風險。

本產品有否提供保證？

本計劃不設任何退還本金保證。閣下或無法取回全部已付供款，並可能會蒙受投資虧損。

周年獎賞

- 由第六個保單年度起，每個保單年度終結時將釐定周年獎賞，周年獎賞將透過投資選項單位分配方式存入保單內，惟存入時保單必須仍然生效。
- 適用於周年獎賞的平均保單價值，將分層按不高於1.0%的預定獎賞比率來計算周年獎賞。
- 適用於周年獎賞的平均保單價值，是過去十二個月每月截至月終時的保單價值總和，再除以十二後得出。釐定適用於周年獎賞的保單價值總和時並不包括宏利智富現金基金的帳戶價值以及不足六十一個月之認購應佔的保單價值。
- 若平均保單價值低於20,000美元，將不獲發放獎賞。基於獎賞比率及獎賞金額乃按保單價值釐定，任何贖回將會減少存入保單之適用周年獎賞。
- 有關周年獎賞之計算詳情及示例，請參閱產品說明書第3.2部分。

本產品涉及哪些費用及收費？

本公司可在事先給予不少於一個月的書面通知或符合相關監管規定之其他期限的情況下，隨時全權酌情調整現行費用及收費水平或施加新的費用及收費。計劃層面的費用及收費由本公司收取。有關詳情請參閱產品說明書第10至第12頁「費用及收費」部分及投資選項手冊。

• 計劃層面

	現時收費水平	收費/扣除方式												
帳戶管理費	每年投資選項的資產淨值的1.2%。	從投資選項之資產淨值或宣佈淨利息中扣除（按日累計*），並反映在單位化投資選項的單位價格或非單位化投資選項的宣佈淨利息內。												
墊支費用	<p>每年不多於投資選項資產淨值的1%。</p> <p>墊支費用乃本計劃及投資選項層面運作所引起的各項實際開支，包括但不限於核數師、律師及其他顧問費用，刊登單位價格、印刷和派發產品銷售說明書、年報、通告、報表及通訊費用、交易費用、會計及估值、託管服務、稅項以及其他合理墊支費用。</p>													
轉換費	現時沒有													
提早贖回費 (即提早退保費)	<p>按因贖回或保單退保而從保單贖回的保單價值之一定百分比收取的費用。</p> <table border="1" data-bbox="408 1106 965 1326"> <thead> <tr> <th>認購年期不足</th> <th>佔贖回金額百分比</th> </tr> </thead> <tbody> <tr> <td>1年</td> <td>6%</td> </tr> <tr> <td>2年</td> <td>5%</td> </tr> <tr> <td>3年</td> <td>4%</td> </tr> <tr> <td>4年</td> <td>3%</td> </tr> <tr> <td>5年</td> <td>2%</td> </tr> </tbody> </table> <p>超過5年或以上的認購無須支付提早贖回費。年期由實際認購日起計算。提早贖回費會首先適用於最早的認購（即「先進先出」基準）。轉換投資選項不會影響認購年期。</p>	認購年期不足	佔贖回金額百分比	1年	6%	2年	5%	3年	4%	4年	3%	5年	2%	從贖回金額中扣除。
認購年期不足	佔贖回金額百分比													
1年	6%													
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3年	4%													
4年	3%													
5年	2%													

• 投資選項層面

	現時收費水平	收費/扣除方式
投資管理費	<p>按各投資選項而異，每年介乎投資選項資產淨值的0.5%至2.1%。</p> <p>投資管理費由以下項目組成：</p> <p>(i) 由相關基金經理收取的管理費用，並反映在相關基金的單位價格中；以及</p> <p>(ii) 由本公司收取的管理費。</p>	從投資選項之資產淨值中扣除（按日累計*），並反映在單位化投資選項的單位價格或非單位化投資選項的宣佈淨利息內。
買賣差價	現時沒有	
業績表現費	現時沒有	

*請注意中國市場投資選項之有關費用及墊支費用乃按月累計。該等投資選項已列載於產品銷售說明書於二零一零年十月十三日之附錄內。

本產品涉及哪些費用及收費？(續)

• 相關基金層面

請注意，閣下所選投資選項的相關基金或會另行徵收業績表現費、買賣差價、墊支費用及/或其他雜項費用。閣下不需直接繳付這些費用，因為收費會自動扣減，而相關基金的單位價格會反映扣減金額。詳情請參閱相關基金的銷售文件。本公司會應要求提供該等文件。

若最後決定不投保，須辦理哪些手續？

冷靜期

- 冷靜期內，人壽保險投保人可取消已購買的保單，取回原來的投資金額（惟需扣除因分配及取消保單內所有投資選項而引致的任何投資損失）。冷靜期為保單發出後21天內，或向閣下或閣下的代表發出通知書後的21天內，以較先者為準。通知書應說明保單已備妥，並列明冷靜期的屆滿日期。請參閱香港保險業聯會就冷靜期權益不時發出的最新指引。
- 閣下需以書面通知本公司取消保單的決定。該通知必須由閣下簽署及直接送達香港九龍觀塘偉業街223-231號宏利金融中心22樓本公司行政部。
- 閣下可取回已付金額，但若閣下所選的投資選項的價值下跌，可取回的金額將會減少。

保險公司聯絡資料

宏利人壽保險（國際）有限公司
百慕達註冊成立

地址：
香港九龍觀塘偉業街223-231號
宏利金融中心22樓

電話: 2108 1110（一般查詢）
2510 3383 / 2510 3941（投訴）
傳真: 2503 5154
網址: www.manulife.com.hk

重要提示

- 本公司受到保險業監督的審慎規管。但保險業監督不會認可個別保險產品，包括本概要所述的本計劃。
- 閣下如有疑問，應諮詢專業意見。
- 證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。

***This statement provides you with key information about this product.
This statement is a part of the offering document.
You should not invest in this product based on this statement alone.***

Quick facts

Insurance Company	Manulife (International) Limited (the "Company")	Policy Currency	USD
Single or Regular Premium and Regular Premium Frequency	<ul style="list-style-type: none"> • Single premium • Subsequent lump-sum premium (optional) • Regular premium (optional) - The subscription frequency can be monthly, quarterly, semi-annually and annually 	Minimum Premium	<p>For initial subscription (single premium):</p> <ul style="list-style-type: none"> • US\$6,000 per policy; and • US\$1,500 per investment choice <p>For subsequent lump-sum subscription (if applicable):</p> <ul style="list-style-type: none"> • US\$1,500 per policy; and • US\$250 per investment choice <p>For regular subscription (if applicable):</p> <ul style="list-style-type: none"> • US\$500 per policy; and • US\$250 per investment choice
Minimum Premium Payment Term	• Not Applicable	Maximum Premium	• Not Applicable
Period with Surrender Charge	• Applicable in the first 5 years, since the actual date of each subscription		
Death Benefit	• 101% of the Policy Value as at the date of death claim submission		
Governing Law of Policy	• Laws of the Hong Kong Special Administrative Region		

What is this product and how does it work?

1. Manulife Investment Solutions (the "Plan"), being an investment-linked assurance scheme, is a life insurance policy issued by the Company. This is not a fund authorised by the Securities and Futures Commission ("SFC") pursuant to the Code on Unit Trusts and Mutual Funds ("UT Code").
2. The premiums you pay, after deduction of any applicable fees and charges, will be invested by the Company in the underlying funds/assets linked to your selected investment choices (see below) and will accordingly go towards accretion of your policy value. Your policy value will be calculated by the Company based on the performance of the underlying funds/assets linked to your selected investment choices from time to time and the ongoing fees and charges which will continue to be deducted from your policy value.
3. Note, however, that all premiums you pay towards your policy, and any investments made by the Company in the underlying funds/assets, will become and remain the assets of the Company. You do not have any rights or ownership over any of those assets. Your recourse is against the Company only.
4. Due to the various fees and charges levied by the Company on your policy, the return on your policy as a whole may be lower than the return of the underlying funds/assets. Please see page 3 for details of the fees and charges payable by you.
5. Underlying funds/assets linked to investment choices available for selection are listed in the Investment Choice Brochure. These may include funds authorised by the SFC pursuant to the UT Code ("underlying funds"), but may also include other portfolios internally managed by the Company on a discretionary basis not authorised by the SFC under the UT Code.
6. Although your policy is a life insurance policy, because your death benefit is linked to the performance of the underlying funds/assets linked to the investment choices you selected from time to time, your death benefit is subject to investment risks and market fluctuations. The death benefit payable may be significantly less than your premiums paid and may not be sufficient for your individual needs.

What are the key risks?

Investment involves risks. Please refer to the Principal Brochure for details including the risk factors.

The investment choices available under the Plan can have very different features and risk profiles. Some may be of high risk. Please read the Principal Brochure and the offering document of the underlying funds involved for details.

Credit and insolvency risks

The plan is an insurance policy issued by the Company. Your investments are subject to the credit risks of the Company.

Early surrender / withdrawal penalty

The Plan is designed to be held for a medium/long term period. Early surrender of the policy or withdrawal from the policy value may result in a significant loss of principal and/or bonuses to be awarded. Poor performance of the underlying funds/assets may further magnify the investment losses, while all fees and charges are still deductible.

Market risks

Return of the policy is contingent upon the performance of the underlying funds/assets and therefore there is a risk of capital loss.

Foreign exchange risks

The investment returns of your policy may be subject to foreign exchange risk as some of the underlying funds may be denominated in a currency which is different from that of your policy.

Is there any guarantee?

The Plan does not have any guarantee of the repayment of principal. You may not get back the full amount of premium you pay and may suffer investment losses.

Annual Bonus

- Starting from the sixth policy year, an annual bonus will be determined at the end of each policy year and credited to the policy by allocation of units of investment choice(s) provided that the policy is in force.
- Prescribed bonus rates up to 1.0% are applied to the average policy value eligible for bonus on a tiered basis for the calculation of the annual bonus.
- The average policy value eligible for the bonus is the sum of the policy values as at the end of each of previous 12 months and then divided by 12. The account value of Manulife Inv Cash Fund and the policy value attributable to the subscriptions aged less than sixty one months are excluded when determining the sum of policy values eligible for bonus.
- No bonus will be paid if the average policy value is below US\$ 20,000. Given the bonus rate and bonus amount is determined by the policy value, any redemption will reduce any applicable annual bonus to be credited to the policy.
- Please refer to section 3.2 of the Product Brochure for details and illustrative examples of annual bonus calculation.

What are the fees and charges?

The Company may at its sole discretion adjust the current level of fees and charges or impose new fees and charges at any time with no less than one month's prior written notice or such other period pursuant to the relevant regulatory requirements. Fees and charges at the Plan level are payable to the Company. **For details, please refer to the "Fees and Charges" section (pages 11 to 13) of the Product Brochure and the Investment Choice Brochure.**

• Plan Level

	Current Rate	How is it charged / deducted?												
Account Management Fee	1.2% per annum of the net asset value of the investment choice(s).	Daily accrued (*) from the net asset value or net interest declared of the investment choice(s) and reflected in the unit price of unitized investment choice(s) or net interest declared for non-unitized investment choice(s).												
Out-of-pocket Expense	Up to 1% per annum of the net asset value of the investment choice(s). Out-of-pocket expenses are actual expenses incurred for the operations at the Plan and investment choice levels, which include but are not limited to, the fees of audit, legal and other advisers, the costs of unit price publishing, printing and distributing Principal Brochure, annual reports, notices, statements and newsletters, transaction costs, accounting and valuation, custodian services, taxes and other reasonable out-of-pocket expenses.													
Switching Fee	Currently Nil													
Early Redemption Fee (i.e. Surrender Charge)	<p>Charge as a percentage of the policy value redeemed from the policy due to redemption or surrender of the policy.</p> <table border="1"> <thead> <tr> <th>Subscription of less than</th> <th>Percentage of redemption amount</th> </tr> </thead> <tbody> <tr> <td>1 year</td> <td>6%</td> </tr> <tr> <td>2 years</td> <td>5%</td> </tr> <tr> <td>3 years</td> <td>4%</td> </tr> <tr> <td>4 years</td> <td>3%</td> </tr> <tr> <td>5 years</td> <td>2%</td> </tr> </tbody> </table> <p>Early redemption fee does not apply to subscription made more than 5 years ago. Years will be measured from the actual date of a subscription. Early redemption fee will be applied to the earliest subscription first (first-in-first-out basis). Switching will not affect the age of the subscription.</p>	Subscription of less than	Percentage of redemption amount	1 year	6%	2 years	5%	3 years	4%	4 years	3%	5 years	2%	Deducted from the redemption amount.
Subscription of less than	Percentage of redemption amount													
1 year	6%													
2 years	5%													
3 years	4%													
4 years	3%													
5 years	2%													

• Investment Choice Level

	Current Rate	How is it charged / deducted?
Investment Management Fee	Varies by each investment choice, 0.5%-2.1% per annum of the net asset value of the investment choice. Investment Management Fee comprises the following: (i) management fee charged by the underlying fund manager, which is also reflected in the unit price of the underlying fund; and (ii) management fee charged by the Company	Daily accrued (*) from the net asset value of the investment choice(s) and reflected in the unit price of unitized investment choice(s) or net interest declared for non-unitized investment choice(s).
Bid-offer Spread	Currently Nil	
Performance Fee	Currently Nil	

* Please note that the respective fees and out-of-pocket expense are monthly accrued as regards the China Market Investment Choices made available through the Addendum dated October 13, 2010 to the Principal Brochure.

What are the fees and charges? (Continued)

• Underlying Fund Level

You should note that the underlying funds of the investment choices may have separate charges on performance fee, bid-offer spread, out-of-pocket expenses, and/or other miscellaneous charges. You do not pay these fees directly. The fees will be deducted and reflected in the unit price of the underlying funds. For details, please refer to the offering documents of the underlying funds, which are available from the Company upon request.

What if you change your mind?

Cooling-off Period

- Cooling-off period is a period during which life insurance policyowners may cancel their policies and get back their original investments less any investment loss due to allocation and cancellation of all the investment choices under the policy within the earlier of 21 days after the delivery of the policy or issue of a notice to you or your representative. Such notice should inform you of the availability of the policy and expiry date of the cooling-off period. Please refer to the cooling-off initiative issued by the Hong Kong Federation of Insurers from time to time for reference.
- You can cancel your policy by giving a written notice to the Company. Such notice must be signed by you and received directly by the Administration Office of the Company at 22/F, Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong.
- You may get back the amount you paid, or less if the value of the selected investment choices has gone down.

Information of the Insurance Company

Manulife (International) Limited
Incorporated in Bermuda

Address:
22/F, Manulife Financial Centre
223-231 Wai Yip Street
Kwun Tong, Kowloon, Hong Kong

Phone: 2108 1110 for enquiries
2510 3383 / 2510 3941 for complaints
Fax: 2503 5154
Web Site: www.manulife.com.hk

Important notes

- The Company is subject to the prudential regulation of the Insurance Authority. However, the Insurance Authority does not give approval to individual insurance products, including the Plan referred to in this statement.
- If you are in doubt, you should seek professional advice.
- The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.