

Manulife Investment Solutions Plan Summary



Important Notes:

- Manulife Investment Solutions (the "Plan"), being an investment-linked assurance scheme, is an insurance policy issued by Manulife (International) Limited (the "Company"). Your investments in the Plan are therefore subject to the credit risks of the Company.
- 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 of the Plan and offering documents of the underlying funds involved for details.
- Return on your investments is calculated or determined by the Company with reference to the performance of the underlying funds/assets.
- Return of your investments may be lower than that of the corresponding SFC-authorized funds due to the fees and charges levied under the Plan.
- The premium you pay towards the insurance policy will become part of 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.
- 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.
- The return of some of the investment choices is calculated with reference to pools of assets internally managed on a discretionary basis by the Company. While the SFC has authorized this Plan, the SFC has not authorized the making of any of these investments.
- Investment involves risk. You should not purchase this Plan unless you understand it and it has been explained to you how it is suitable for you. The final decision is yours.
- You should not solely rely on this material to make any decision to participate in the Plan.

With Manulife Investment Solutions, you can access a variety of quality Investment Choices to build your wealth plan. The table below summarizes the key features of the plan. For more details, in particular the risk factors, charges and features of the product, please refer to the Principal Brochure.

Description															
Eligible Customers	Customers from age 18 - 80														
Plan Currency	US Dollars														
Contract Term	Lifelong														
Subscription Method	Flexible lump-sum investment with regular subscription option														
Min. Initial Subscription	US\$6,000 per policy or equivalent HKD & US\$1,500 per Investment Choice or equivalent HKD														
Min. Subsequent Lump-sum Subscription	US\$1,500 per policy or equivalent HKD & US\$250 per Investment Choice or equivalent HKD														
Min. Regular Subscription	<ul style="list-style-type: none"> US\$500 per policy or equivalent HKD & US\$250 per Investment Choice or equivalent HKD Minimum subscription is the same for all regular subscription modes 														
Regular Subscription Mode	Annually / Semi-Annually / Quarterly / Monthly														
Subscription Payment Method	<ul style="list-style-type: none"> Initial Subscription / Subsequent Lump-sum Subscription: Bank Draft / Cheque in HKD or USD Regular Subscription: Bank Autopay 														
Life Coverage	101% of Policy Values														
Annual Bonus	<ul style="list-style-type: none"> Starting from the 6th policy year and will be paid at the end of each policy year Calculated on a progressive basis based on the average Policy Value eligible for the bonus in the previous 12 months. The average Policy Value eligible for the bonus is the sum of the Policy Value as at the end of each of previous 12 months and then divided by 12 (excludes the Account Value of Manulife Inv Cash Fund and the Policy Value attributable to the subscriptions aged less than sixty one months). <table border="1"> <thead> <tr> <th>Average Policy Value Eligible for the Bonus</th> <th>Bonus Rate</th> </tr> </thead> <tbody> <tr> <td>The first tier from US\$1 to US\$20,000</td> <td>0.0%</td> </tr> <tr> <td>The second tier from US\$20,001 to US\$50,000</td> <td>0.5%</td> </tr> <tr> <td>The third tier from US\$50,001 to US\$100,000</td> <td>0.7%</td> </tr> <tr> <td>The remainder above US\$100,000</td> <td>1.0%</td> </tr> </tbody> </table> <p>Bonus rate is not equivalent to the rate of investment return. Early surrender of the policy or withdrawal from the Policy Value may result in a significant loss of bonuses to be awarded.</p>	Average Policy Value Eligible for the Bonus	Bonus Rate	The first tier from US\$1 to US\$20,000	0.0%	The second tier from US\$20,001 to US\$50,000	0.5%	The third tier from US\$50,001 to US\$100,000	0.7%	The remainder above US\$100,000	1.0%				
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Initial Charge	Nil. 100% of subscription will be invested														
Cost of Insurance	Nil														
Management Fees	<p>They consist of:</p> <ol style="list-style-type: none"> the account management fee of 1.2% p.a. of the net asset value of the Investment Choice(s), daily accrued from the net asset value and reflected in the unit price. the investment management fee which will vary by Investment Choice. The fees will be accrued daily from the net asset value of the Investment Choice and reflected in the unit price of the respective Investment Choice. For the investment management fee of each Investment Choice, please refer to the Investment Choice Brochure. 														
Switching Fee	Nil. Free switching between Investment Choices														
Min. Switching Amount	US\$250 per Investment Choice (for switching from one Investment Choice to another)														
Min. Redemption Amount	US\$1,000 per policy														
Early Redemption Fee	<p>Early redemption fee will be applied to the earliest subscription first (first-in-first-out basis). The fee is deducted from the redemption amount before the redemption proceeds is paid to the policyowner. 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> <tr> <td>Thereafter</td> <td>0%</td> </tr> </tbody> </table>	Subscription of less than	Percentage of redemption amount	1 year	6%	2 years	5%	3 years	4%	4 years	3%	5 years	2%	Thereafter	0%
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Min. Balance	<ul style="list-style-type: none"> Minimum balance of Policy Value immediately after each redemption is US\$5,000 Minimum balance of Account Value immediately after each redemption and switching is US\$1,500 per Investment Choice 														
Bid / Offer Spread	Nil														

Manulife Investment Solutions is an investment-linked assurance scheme issued by Manulife (International) Limited. Investment involves risks. Investment Choice prices may go down as well as up. Past performance figures shown are not indicative of future performance. Please refer to the Principal Brochure for further details including the risk factors, charges and features of the product.

Issued by

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