



This version of the leaflet is for use by the customers of DBS Bank (Hong Kong) Limited (the "Bank"). Jade RMB Insurance Plan is a non-participating life insurance policy underwritten by Manulife (International) Limited (Incorporated in Bermuda with limited liability) ("Manulife"). The Bank is acting as an insurance agent of Manulife.



# Jade RMB Insurance Plan (2-year Premium, 5-year Maturity)

## Safeguard your wealth with guaranteed returns

### Enjoy greater peace of mind with life protection

While securing your wealth, the Jade RMB Insurance Plan provides a death benefit. Death benefit is the higher of 100% of guaranteed cash value<sup>2</sup> or 100% of total premiums due and paid for the basic plan, accumulated with interest at the rate of 5.0% per annum. This plan can protect you and your loved ones should mishaps occur before the plan matures.

### Guaranteed maturity returns in 5 years

With 2-year premium payment, you can enjoy guaranteed maturity value<sup>3</sup> equivalent to 114.5% of your accumulated basic annual premium after 5 years and the guaranteed annualized rate of return is 3.06% (based on Renminbi).

### Flexible on premium payment

You may choose to pay your premiums annually or to prepay the 2<sup>nd</sup> year premium<sup>4</sup> into our Renminbi premium dump-in facility at the outset and enjoy a guaranteed interest rate of 4.5% per annum. By prepaying the premium, the guaranteed maturity value<sup>3</sup> will be 117.1% of total premium paid and the guaranteed annualized rate of return is 3.20% (based on Renminbi).

### Simplified underwriting

Application is easy with no medical examination required.

### Paying your premium and receiving benefits

The Jade RMB Insurance Plan is denominated in Renminbi<sup>^</sup> so the premiums are due and benefits are paid in Renminbi<sup>^</sup>. However you may choose to pay your premium and receive benefits in Hong Kong dollars which will be converted to/from Renminbi based on the prevailing exchange rate<sup>^</sup>.

#### <sup>^</sup>Exchange rate and currency risk exposure:

- Renminbi is currently not freely convertible and conversion of Renminbi may be subject to certain policy, regulatory requirements and/or restrictions (which are subject to changes from time to time without notice). The actual conversion arrangement will depend on the policy, regulatory requirements and/or restrictions prevailing at the relevant time.
- Due to exchange rate fluctuations, at the time of death of the insured during the policy term, surrender of the policy, policy cancellation during the cooling-off period, or upon policy maturity, there is a risk that the Renminbi has depreciated substantially against the Hong Kong dollar. In that case, if you pay your premium in Hong Kong dollars, you will suffer substantial loss because the policy value is denominated in Renminbi. The prevailing exchange rate shall be determined by Manulife from time to time. For enquiry of prevailing exchange rate, please call Manulife's customer service hotline at 2510 3941 or visit Manulife's website at [www.manulife.com.hk](http://www.manulife.com.hk).
- In case of cancellation of the policy during the cooling-off period, if the premium is paid in Renminbi at the time of application, the Renminbi amount of premium paid will be refunded in Renminbi. Otherwise, if the premium is paid in Hong Kong dollars at the time of application, the refund amount will be paid in Hong Kong dollars converted at the prevailing exchange rate, capped at the original premium payment amount. However, you will be required to bear any losses due to fluctuation in exchange rate upon policy cancellation.

Plan Details	
<b>Currency</b>	Policy Currency : CNY Premium Payment Currency : HKD/ CNY Settlement Currency : HKD/ CNY
<b>Issue Age</b>	0 – 70
<b>Premium Paying Period</b>	2 years
<b>Benefit Period</b>	5 years
<b>Minimum Guaranteed Amount</b>	CNY50,000 per policy
<b>Max Guaranteed Amount</b>	CNY10,000,000 per life insured

1. The availability of Jade RMB Insurance Plan is subject to a limited time offer and capacity. Manulife reserves the right to decline applications for this plan at any time, with refund of any premium paid without interest.
2. Guaranteed cash value varies by the level of Guaranteed Amount. Please refer to the proposal and policy provision for more information.
3. Pre-mature surrender may result in substantial loss of guaranteed maturity value.
4. The credit balance of the premium dump-in facility, after the deduction of surrender charges (if applicable), is payable if the policy surrenders in the first policy year, or upon the death of the insured in the first policy year, or upon policy cancellation during the cooling-off period. A surrender charge will be imposed on the credit balance of the premium dump-in facility if the policy surrenders in the first policy year. The charge relates to investment loss due to pre-mature surrender and administrative expenses, and is 10% of the credit balance of the premium dump-in facility. No such charge will be levied on the credit balance of the premium dump-in facility upon the death of the insured in the first policy year, or upon policy cancellation during the cooling-off period.

**This product leaflet is only for use in the Hong Kong Special Administrative Region.**

This leaflet is only a reference. For the exact terms and conditions, please see the policy provision.

Jade RMB Insurance Plan (the "Product") is a non-participating life insurance policy underwritten by Manulife (International) Limited ("Manulife"). DBS Bank (Hong Kong) Limited ("Bank") is an insurance agent appointed by Manulife to distribute this Product. The below is provided to you in the Bank's capacity as an authorized institution regulated by the Hong Kong Monetary Authority.

**Important Notes**

**1. Product Nature**

The Product is a non-participating life insurance policy with a savings element, which aims for customers who have the ability to fulfill the premium requirement within the specified premium paying period. Therefore, you are advised to prepare enough financial resource for future premium, if applicable.

**2. Cooling-off Period**

If you are not happy with your policy, you have a right to cancel it within the cooling-off period and obtain a refund of any premiums paid. If the premium is paid in Hong Kong dollars at the time of application, the refund amount will be paid in Hong Kong dollars converted at the prevailing exchange rate, capped at the original premium payment amount, and thus the amount may be lower than that you have paid. A written notice signed by you should be received by Manulife at 22/F, Tower A, Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong within the cooling-off period (that is, 21 days after the delivery of the policy or issue of a notice (informing you/your representative about the availability of the policy and expiry date of the cooling-off period), whichever is the earlier). After the expiration of the cooling-off period, if you cancel the policy before the end of the policy term, the projected total cash value may be considerably less than the total premium you have paid.

**Product Risk Disclosures**

**1. Credit Risk**

Premiums paid would become part of Manulife's assets and therefore you will be subject to the credit risk of Manulife. Manulife's financial strength may affect its ability to meet the ongoing obligations under the insurance policy.

**2. Early Surrender Risk**

If the policy is surrendered before maturity, the amount payable is the cash value computed at the time of policy termination less all outstanding amounts and may be considerably less than the total premiums you have paid. You should refer to the proposal for the illustrations of the projected cash value.

**3. Late Payment/Non-payment**

If you do not pay a premium on time, a grace period of 31 days from the due date will be allowed, during which the policy will continue in force. If the premium is not received thereafter, the policy will be terminated without further notice. The amount payable is the cash value computed on the due date just before the premium is in default.

**4. Insurance and Related Costs**

Part of the premium pays for the insurance and related costs. The savings element is reflected in the cash value and is guaranteed. The Guaranteed Amount equals to the maturity benefit. You should refer to the proposal and the policy provision for information on the Cash Value and Guaranteed Amount.

**5. Exchange Rate Risk**

Where you have converted amounts from another currency (including your home currency) into the policy currency in order to make payment to the Product, you should bear in mind the risk of exchange rate fluctuations that may cause a loss on conversion of benefit payment from the policy currency back into such other currency. You should note that such potential loss from the currency conversion could offset (or even exceed) the benefit from the Product if the policy currency depreciates against the currency you converted from (including your home currency).

**6. Liquidity Risk**

The policy can be surrendered for its cash value. In case of policy surrender before maturity, the total amount receivable at the end may be considerably less than the total premiums you have paid. You are advised to hold the policy until its maturity in order to achieve your savings target.

**7. Key Exclusions and Limitations**

The preceding contains only the important notes of the Product, you should refer to the policy provision for the exclusions and limitations including but not limited to incontestability and suicide clauses. In the proposal, you can find the illustrations on cash value and death benefits.

The risks disclosed above are not exhaustive and the customers should refer to the policy provision for the exact terms and conditions and if in doubt, seek independent professional advice.

In this product leaflet, "you" and "your" refer to the owner of the policy. "Manulife", "we", "us", "our" refer to Manulife (International) Limited.

Unless otherwise defined herein, capitalised terms used in this product leaflet shall have the same meanings as those defined in the policy provision.