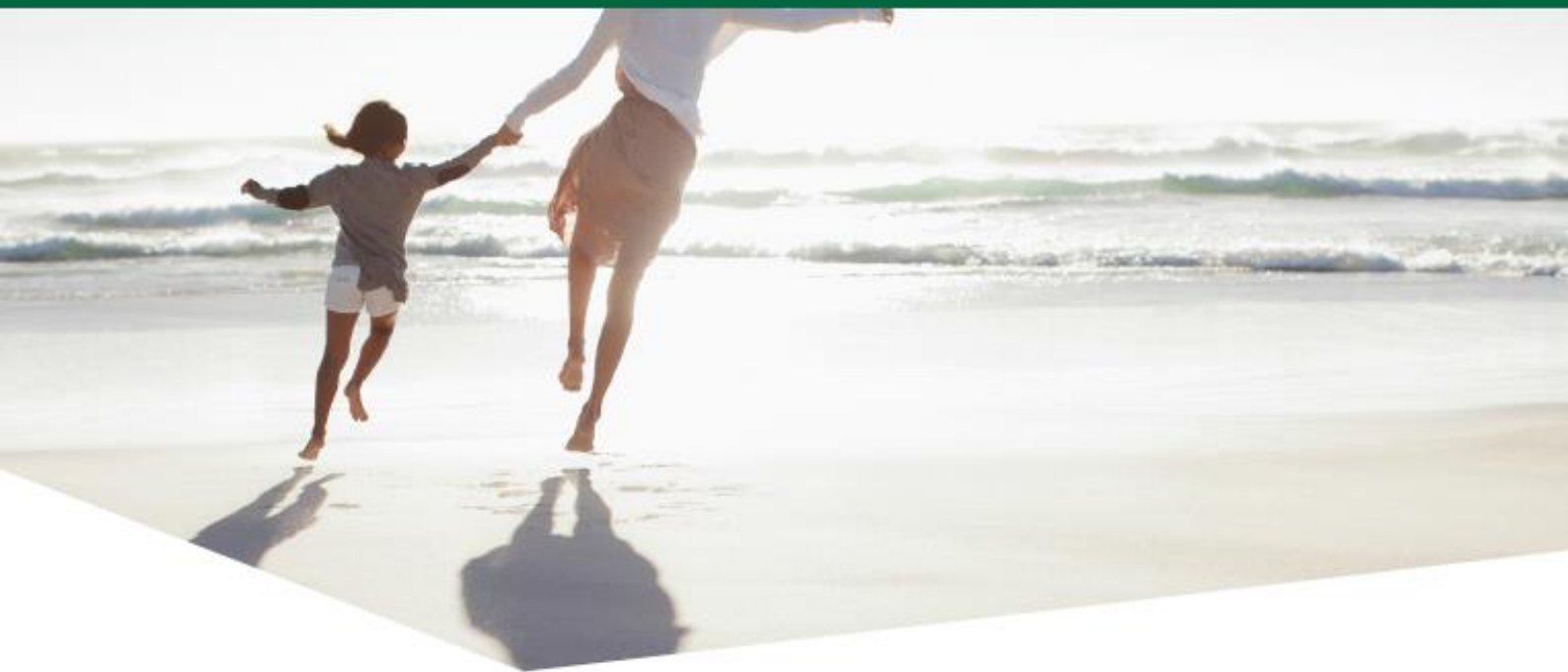




ManuPrestige

富譽儲蓄保障計劃



This version of the leaflet is for use by the customers of DBS Bank (Hong Kong) Limited (the "Bank"). ManuPrestige is a long term 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.

本產品單張為星展銀行（香港）有限公司（「銀行」）客戶之版本，「富譽儲蓄保障計劃」是一份由宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）（「宏利」）承保的長期分紅人壽保單。銀行為宏利之保險代理。

Having spent the better part of your life establishing wealth, it's important to maintain stable growth so you can continue to enjoy regular returns. This is not just for you, but for your loved ones too. To this end, you need a financial plan that assists your wealth to grow, at the same time, allowing you the freedom to enjoy your retirement and the opportunity to pass on your accumulated wealth to your loved ones. With a financial plan in place, you can enjoy your golden years, while at the same time leaving a treasured gift that may secure the future for your family.

Flexible pay-out options upon your death²

We understand the importance of keeping your loved ones taken care of, no matter what situations arise in life. You may choose one of the death benefit settlement options¹ below to ensure continued care for your loved ones in the unfortunate event of your death².

Option 1: Lump Sum Death Benefit³

We will pay

- **a lump sum death benefit which is the higher of:**
 - (1) 101% basic plan premium paid less any guaranteed cash payments; or
 - (2) Guaranteed cash value⁴
- **any accumulated guaranteed cash payments with interest⁵**
- **any accumulated dividends⁵ with interest⁵**
less any Indebtedness⁶

Option 2: Regular Income Death Benefit⁷

Payments to beneficiary(ies) will include the following⁸:

(1) After the death of life insured	Accumulated guaranteed cash payments with interest ⁵ (if any) and accumulated dividends ⁵ with interest ⁵ (if any) which have not been paid to you as of the death of life insured
(2) Starting from the policy anniversary immediately following the death of life insured and each policy anniversary thereafter until Maturity Date	Dividends ⁵ and guaranteed cash payments that become due and payable after the death of life insured
(3) On Maturity Date	Guaranteed Cash Value ⁴

The beneficiary(ies) can choose not to withdraw these payments and leave them on deposit to accumulate with interest⁵ before the Maturity Date.

Any Indebtedness⁶ will be deducted from the payments.

'Lump sum death benefit' shall apply in the event of the insured's death before all the premiums of the plan are due and paid. Please see the policy proposal and policy provision for more details on the death benefit.⁷

Added benefit for extra peace of mind

The plan provides you additional protection with accidental death benefit equals to 10% of face amount⁹ if you pass away due to accidental bodily injury within 180 days from such injury and within the first 5 policy years.¹⁰

1 Only the policyowner can elect either one of the death benefit settlement options while the life insured is still alive and the policy is still in force. Upon the death of the life insured, the death benefit settlement option cannot be changed. Please see the policy provision for more details on the policyowner's rights in general including the right to elect the death benefit settlement options and the restrictions on such rights. The number of beneficiaries is limited to five.

2 This refers to the death of the life insured.

3 The description seeks to provide some general information on how the amount of the death benefit is arrived at on the assumption that the face amount and premium for the basic plan remain the same, and the guaranteed cash payments are paid when they fall due throughout the whole period when the policy is in force. Please see the policy proposal and the 'Death Benefit' provision in the policy provision for details of how the amount of the death benefit is calculated under different situations including in particular where the face amount and the premium for the basic plan are reduced.

4 The amount of guaranteed cash value varies by the level of face amount, policy issue age, gender and other factors. Please see the policy proposal for more information.

5 Dividends and interest rate for building up guaranteed cash payment and dividends left with the Company are not guaranteed and Manulife may change them from time to time without notice.

6 Any indebtedness will be deducted from any payment made by Manulife. Indebtedness means indebtedness to Manulife against the policy, and it includes but not limited to any premium in default, the outstanding policy loan amount and interest accrued to date.

7 Under certain circumstances, Manulife will pay the death benefit in one lump sum even though the death benefit settlement option elected is regular income death benefit. Please see the policy provision for more details on such circumstances.

8 Please see the policy provision for details on the entitlements of the beneficiary(ies) to the maturity benefit, and the guaranteed cash payments and dividends that become due and payable after the death of life insured.

9 The face amount you choose determines the premiums you will pay and the guaranteed cash payments you will receive.

Guaranteed Income until Age 100

The plan offers annual guaranteed cash payments¹¹ starting from your first policy anniversary up to age 100 of the life insured.

Increasing Guaranteed Cash Payments to grow your savings

We live longer today than ever before. At the same time, the cost of living continues to rise. Guaranteed cash payments, starting at 5% of the face amount, will be increased by 1% of the face amount every eight years (up to 8% of the face amount) to boost up your savings. The guaranteed cash payments you will receive at respective policy year are as follows:

End of Policy year	Amount of guaranteed cash payments
1 to 8	5% of face amount
9 to 16	6% of face amount
17 to 24	7% of face amount
25 and thereafter	8% of face amount

Accelerate your wealth with potential returns

The plan pays you annual dividends⁵ in addition to the guaranteed cash payments. You can leave them in the policy to accumulate with interest⁵.

Guaranteed cash value to grow your wealth steadily

The plan provides guaranteed cash value⁴ offering you long-term savings to achieve your financial goals. If you keep the policy in-force until the maturity date, you will receive the guaranteed cash value that equals to 100% of face amount as the maturity benefit.

Hassle-free application

Applying for the plan is easy. No medical examination or health questions to answer. You can just start right away!

Four options for paying your premium

To help you budget more easily, you can pay for the plan over 5, 8, 12 or 15 years in line with your personal needs. The premiums are fixed throughout the payment period allowing you to meet your financial goals and better plan for your future.

Additional Protection with Supplementary Benefits

You can make your ManuPrestige protection even more comprehensive by adding a selection of critical illness, accident, medical and other supplementary benefits. For more information, please contact Manulife.

Plan Details		
Premium Paying Period	5 / 8 / 12 / 15 Years	
Income Period	To age 100	
Issue Age	Premium Paying Period	Issue Age ¹²
	5 / 8 / 12 Years	0 – 65
	15 Years	0 – 60
Payment / Policy Currency	HKD / USD	
Minimum Face Amount	HKD50,000 / USD6,250	
Maturity Date	Age 100 of life insured	

Any Indebtedness⁶ will be deducted from any benefit payable under the policy.

10 We will pay the accidental death benefit, subject to the terms and conditions of the policy including without limitation the Exclusions provision in the policy provision, upon receipt of acceptable proof and approval by Manulife that the life insured's death resulted directly, and independently of all other causes, from bodily injury effected solely by an unforeseen and unexpected event while the policy is in force and such death occurs within 180 days from such bodily injury and within the first 5 policy years. Please see the policy provision for more details.

11 Guaranteed cash payments are payable to the policyowner if the life insured is alive at the time of payment and the policy is in force. Satisfactory proof of survival of the life insured may be required. Please refer to the policy provision for details.

12 Age 0 refers to 15 days old

ManuPrestige (“the Product”) is a long term 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 long term 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.

Applicant who is applying for this Product should be prepared to hold for long term in order to achieve the saving target.

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. 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.

3. **The information contained in this leaflet** is 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.

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 any indebtedness 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 Risk

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, provided that there is sufficient cash value, Automatic Premium Loan (see

point 9 of “Product Risk Disclosures” section) will apply and the policy will continue in force. If there is no sufficient cash value in the policy, the policy will terminate without further notice. In this case, there will be no amount payable.

4. Key Risks Affecting Dividend and Interest Rate for the Accumulated Dividends and Guaranteed Cash Payments

Annual dividends and interest rate for the accumulated dividends and/or Guaranteed Cash Payments are not guaranteed. Past performance / record is not necessarily indicative of future result. Actual dividend amounts declared depend on how well Manulife’s participating business has fared with regard to investment returns, claims and other factors. Actual dividend amounts payable and interest amounts for accumulated dividends and/or Guaranteed Cash Payments may be lower or higher than projected figures.

5. 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 may not be guaranteed. You should refer to the proposal and the policy provision for information on the cash value.

6. Exchange Rate Risk

Where you have converted amounts from another currency (including your home currency) into the policy currency in order to make a 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).

7. Liquidity and Withdrawal Risk

You can make withdrawals from accumulated Guaranteed Cash Payments and/or accumulated dividends, take a Policy Loan or even surrender the policy to access the cash value. You may make partial withdrawals from the guaranteed cash value but it would cause a reduction on the face amount, subject to the minimum face amount as required and determined by Manulife from time to time without notice. Withdrawals and policy loan will reduce your cash value and death benefit. In case of policy surrender, the total amount receivable at the end may be considerably less than the total premiums you have paid.

8. Policy Loan

You can apply a Policy Loan up to 90% (as determined and subject to change by Manulife from time to time without notice) of the policy cash value, less any indebtedness. Interest compounded annually at the rate determined by Manulife from time to time will be charged on the Policy Loan. If at any time the indebtedness equals or exceeds the cash value, the policy will terminate and there will be no amount payable. Policy Loan will reduce the policy's death benefit and cash value. For details, please refer to the Loan Provisions in the policy provision.

9. Automatic Premium Loan

Automatic Premium Loan shall be automatically granted to pay any premiums in default (see point 3 of "Product Risk Disclosures" section) to maintain the policy in force, provided that there is sufficient cash value in the policy. If the cash value less any

indebtedness is insufficient to pay the premium in default, Manulife will have the sole discretion to change the payment frequency. If the cash value less any indebtedness is less than a monthly premium, the policy will terminate and there will be no amount payable. Interest compounded annually at the rate per annum determined by Manulife from time to time will be charged on the Automatic Premium Loan. Automatic Premium Loan will reduce the policy's death benefit and cash value. For details, please refer to the Loan Provisions in the policy provision.

10. 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 values and death benefits.

In this product leaflet, "you" and "your" refer to the owner of the policy (unless otherwise specified). "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.

To view our Privacy Policy, you can go to our website at www.manulife.com.hk. You may also ask us not to use your personal information for direct marketing purposes by writing to us. You can find our address on our website. We will not charge you a fee for this.

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

在人生旅途上，您努力去建立財富，當然希望財富穩步增長，並持續獲得定期收益。一向重視家庭的您，除了為自己，更會處處為摯愛著想。因此，您需要悉心管理財富，讓一輩子的努力成果不斷增值，同時富足退休、傳承後代。一份穩健的理財計劃，不但可為你豐盛無憂的退休生活作好準備，更確保您的珍貴財富可傳承予摯愛、為下一代留下祝福。

靈活安排 傳承財富

我們明白，不論任何情況，您都希望摯愛得到合適的照顧，因此，您可選擇以下其中一項身故賠償的支付方式¹，確保即使在不幸身故²，您的摯愛仍可在經濟上得到妥善照顧。

選擇一：整筆支付身故賠償³

我們將支付

- 整筆身故賠償總額，金額為以下較高者：
 - (1) 已繳基本計劃保費的 101% 扣除任何已支付的保證現金儲備；或
 - (2) 保證現金價值⁴
 - 任何累積保證現金儲備連非保證利息⁵ (如有)
 - 任何累積紅利⁵連非保證利息⁵ (如有)
- 扣除任何欠款⁶ (如有)

選擇二：固定收入身故賠償⁷

支付予受益人的款項將包括以下各項⁸：

(1) 於受保人身故後	於受保人身故時而沒有支付的： 累積保證現金儲備連非保證利息 ⁵ (如有) 累積紅利 ⁵ 連非保證利息 ⁵ (如有)
(2) 由受保人身故後的保單周年日起及其後的每個保單周年日，直至保單期滿為止：	於受保人身故後到期而可付的： 每年紅利 ⁵ 及保證現金儲備
(3) 於期滿日：	保證現金價值 ⁴

每名受益人可選擇不提取而把以上之款項保留於保單內積存生息⁵，直至保單期滿為止。

任何欠款⁶將於以上款項扣除。

如受保人於繳清所有計劃之到期保費前身故，「整筆支付身故賠償」則會適用。有關身故賠償之詳情，請參閱保單建議書及保單條款。⁷

額外保障 加添安心

如受保人於首 5 個保單年度內因意外導致身體受傷，並在該受傷後 180 日內身故，此計劃提供相等於保額⁹10%的額外意外身故賠償。¹⁰

1 只有保單持有人可於受保人在生時及保單生效期間，選擇其中一項身故賠償支付方式。當受保人身故後，身故賠償支付方式將不能更改。有關保單持有人在一般情況下所享有之權利，包括身故賠償支付方式之選擇權及相關限制，請參閱保單條款。最多只限 5 名受益人。

2 指受保人身故。

3 本文旨在提供有關身故賠償之一般資訊，並假設於整個保單生效期內基本計劃的保額及保費維持不變，以及保證現金儲備於到期時按時支付。請參閱保單建議書及保單條款內「身故賠償」條款，以了解在不同情況下身故賠償之計算方法，特別是在基本計劃的保額及保費被減少的情況

4 保證現金價值的金額按保額、投保年齡及其他因素而釐定。請參閱建議書以了解更多資料。

5 每年紅利及適用於累積保單內之紅利及保證現金儲備的利率並非保證，我們可隨時作出變動而不作另行通知。

6 任何欠款將於宏利所支付的任何款項中扣除。欠款包括任何有關保單之欠款，當中包括而並不限於欠繳到期保費、未償還之保單貸款及其累積應繳利息。

7 即使已選擇「固定收入身故保障」為身故賠償支付方式，在特定情況下，我們仍會以整筆方式支付身故賠償。有關該等特定情況之詳情，請參閱保單條款。

8 有關受益人可獲享之期滿利益、以及於受保人身故後到期而可付的保證現金儲備及紅利，詳情請參閱保單建議書及保單條款。

保證現金至 100 歲

此計劃由第一個保單周年日起，每年派發保證現金儲備¹¹至受保人 100 歲。

遞增儲備 生活更有保障

時至今日，人活得比以前更長壽，然而，生活開支亦持續上升。此計劃的保證現金儲備由保額的 5% 開始，每 8 年自動遞增保額的 1% (最高增加至相等於保額的 8%)，助您增值您的儲備。以下是每年可獲得之保證現金儲備金額：

保單年度終結	保證現金儲備金額
1 至 8	保額之 5%
9 至 16	保額之 6%
17 至 24	保額之 7%
25 及以後	保額之 8%

潛在長遠回報 財富迅速增長

除保證現金儲備外，此計劃將每年派發紅利⁵。您可選擇將保證現金儲備及紅利保留於保單內積存生息⁵。

保證現金價值 建立穩固財富

此計劃提供保證現金價值，讓您建立儲備，助您實現長期目標，安享未來生活。只要保單生效直至期滿日，您將享有相等於保額 100% 之保證現金價值作為期滿利益。

申請手續簡易

申請手續非常簡易，無需身體檢查或回答健康提問，即可申請！

四款保費繳付期

您可依照個人的財務需要，選擇 5 年、8 年、12 年或 15 年的保費繳付期，從而有效預算。保費於保費繳付期內保證不會上調，讓您達成財務目標，輕鬆籌劃未來。

附加保障 妥善周全

「富譽儲蓄保障計劃」備有一系列的危疾、意外、醫療及其他附加保障可供選擇，令您的保障更妥善周全。有關詳情，請聯絡宏利。

計劃資料		
保費繳付期	5 / 8 / 12 / 15 年	
入息期	至 100 歲	
投保年齡	保費繳付期	投保年齡 ¹²
	5 / 8 / 12 年	0 – 65
	15 年	0 – 60
付款 / 保單貨幣	港元 / 美元	
保費繳付期	港元 50,000 / 美元 6,250	
期滿日	受保人達 100 歲	

任何欠款⁶將於保單所支付的任何款項中扣除。

⁹ 您所選的保額將決定您需付的保費及您可收取的保證現金儲備。

¹⁰ 我們將根據本保單之條款及細則（包括但不限於「不受保項目」），於收到受保人身故之認可證明，且經宏利批核受保人於本保單的首五個保單年度內及於保單生效期間，直接因無法預見及意料之外的事件且無涉及所有其他因素所導致的身體受傷發生後的一百八十天內身故，支付相等於保額 10% 之意外身故賠償。詳情請參閱保單條款。

¹¹ 保證現金儲備在受保人於支付時仍然在生及此保單仍然生效時發放。受保人或需要出示認可之在世證明。詳情請參閱保單條款。

¹² 0 歲指 15 日。

富譽儲蓄保障計劃（「本產品」）是一份長期分紅人壽保單，由宏利人壽保險（國際）有限公司（「宏利」）承保。星展銀行（香港）有限公司（「銀行」）為宏利之保險代理，負責分銷本產品。以下資料乃銀行作為受香港金融管理局所監管之機構而提供。

重要說明

1. 產品性質

本產品是一份具有儲蓄成分的長期分紅人壽保單，客戶需於指定付款期繳付全期保費。因此，請預備足夠資金以繳付未來的保費（如適用）。

申請人需預備長期持有本產品以達至其儲蓄目標。

2. 冷靜期

若閣下不滿意保單，閣下有權在冷靜期內取消保單，並獲退還已繳付的所有保費。閣下須於冷靜期內（即將保單交付保單持有人（或其代表）後或將通知書（通知保單持有人保單已經可以領取，和冷靜期的屆滿日）發予保單持有人（或其代表）後起計21天，以較先者為準）將已簽署的書面通知送達宏利之香港總辦事處：香港九龍觀塘偉業街223 - 231 號宏利金融中心 A 座 22 樓。冷靜期結束後，若閣下在保單期滿前取消保單，預計的總現金價值可能遠低於閣下已繳付的保費總額。

3. 於本單張內所載之資料並非全面，有關本產品之確實的保單條款及細則，請參閱保單條款。如閣下有任何疑問，請諮詢獨立專業意見。

產品風險說明

1. 信貸風險

已繳付的保費會成為宏利資產的一部分。因此，您須承受宏利的信貸風險。宏利的財政狀況或會影響其持續履行保單的責任的能力。

2. 提早退保風險

假若於保單到期前退保，您可收回的款項為於退保時計算的現金價值扣除任何欠款，並可能遠低於您所繳付的總保費。您應參閱建議書以了解預期的現金價值的說明。

3. 遲繳保費 / 欠繳保費

保費若於到期日仍未繳清，將有31天寬限期，期間保單仍然有效。若保費在寬限期後仍未繳交，而保單擁有足夠現金價值，將觸發自動貸款代繳保費（見「產品風險說明」部分第9項）而保單將維持有效。若保單沒有足夠現金價值，保單即告失效而並不另行通知。於此情況下將不會有可付款項。

4. 影響紅利及積存利率的重要風險

周年紅利及累積紅利及保證現金儲備的年利率並非保證不變。過往表現 / 紀錄並非未來表現的必然指標。實際紅利派發金額取決於宏利分紅業務的整體表現，包括投資回報，理賠經驗及其他因素。實際紅利派發金額及由紅利及 / 或保證現金儲備所積存之利息可能低於或高於預期數字。

5. 保險及相關費用

部分繳付之保費乃用作支付保險及相關費用。本產品的儲蓄成分反映於保單的現金價值，而並非全數保證。您應參考本產品的建議書及保單條款以了解有關的現金價值的資料。

6. 匯率風險

倘閣下將另一貨幣（包括閣下的本土貨幣）的金額轉換為保單貨幣以繳交費用，則閣下須緊記外匯波動風險可能會令保單利益由保單貨幣轉換回該種其他貨幣時造成損失。閣下應注意到若保單貨幣兌閣下轉換前持有之貨幣（包括閣下的本土貨幣）貶值，該潛在損失可抵消（或甚至超過）來自本產品的潛在利益。

7. 流動性及提取風險

您可以從保單提取累積保證現金儲備扣除任何欠款及 / 或累積紅利，申請保單貸款，甚至退保以拿提取現金價值。您可以提取部分保證現金價值，但這將減低保額，及需符合最低保額要求（由宏利釐定並不時修改而不作另行通知）。提取保單款項及保單貸款將會減少您的現金價值及身故賠償。如因退保，您最終可收回的總款項有可能遠低於您所繳付的總保費。

8. 保單貸款

您可以申請不多於保單現金價值之90%（由宏利釐定並不時修改而不作另行通知）並扣除欠款作保單貸款。保單貸款需要支付利息，金額以複利計算，利率由宏利釐定並有權不時加以修改。若於任何時間欠款相等於或超過現金價值，保單即告終止而沒有任何可付價值。保單貸款會減低保單的身故賠償及現金價值。詳情請參閱保單條款內的借貸條款。

9. 自動貸款代繳保費

若保單擁有足夠現金價值，宏利將自動提供貸款繳付所欠保費（見「產品風險說明」部分第3項）以維持保單生效。若扣除欠款後之現金價值不足以繳付所欠保費，宏利將改以本產品所允許之另一分期形式代繳所欠保費。若扣除欠款後之現金價值少於一期的月繳保費，保單即告終止而沒有任何可付價值。自動貸款代繳保費需要支付利息，金額以複利計算，利率由宏利釐定並有權不時加以修改。自動貸款代繳保費會減低

保單的身故賠償及現金價值。詳情請參閱保單條款內的借貸條款。

10. 重要不保事項及限制

以上只列出有關本產品的重要事項，請參閱保單條款內有關不保事項及限制，包括但不限於不可異議及自殺條文。在建議書中已列出現金價值及身故賠償的說明。

本產品單張內，「您」及「閣下」指保單持有人（除另有指明外），「我們」及「宏利」指宏利人壽保險（國際）有限公司。

除本產品單張另有所界定外，本產品單張所使用的詞彙與保單條款所界定的詞彙具有相同涵義。

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。閣下並可要求宏利停止使用閣下的個人資料作直接促銷用途，如有此需要，請致函我們。本公司地址可於宏利網站上找到。我們不會因此而收取任何費用。

本產品單張只可於香港特別行政區使用。