

## Life Insurance

### Genesis

#### 宏摯傳承保障計劃

This product leaflet is for use by the customers of DBS Bank (Hong Kong) Limited (the 'Bank'). **Genesis is a long term participating life insurance plan underwritten by Manulife (International) Limited ('Manulife').** The Bank is acting as a licensed insurance agency of Manulife.

The product is an insurance product and is neither a bank deposit nor a bank saving plan.

[manulife.com.hk](http://manulife.com.hk)



# Genesis

Where there are options, there are solutions. A rewarding wealth journey originates from the ability to acquire not only assets but added financial capabilities along the way. After all, in an ever-changing world, it is flexibility that is the source of your greatest financial strength.

That is why we now bring you **Genesis**. It provides long-term potential return that is complemented by flexible withdrawal options to meet your liquidity needs, an advance benefit for designated critical and mental illnesses, plus 7 policy currency options to support your future planning. At the same time, we can help you craft an enduring legacy with enhanced flexibility.

With Genesis, a truly rewarding future begins today.

**Genesis is a long-term participating life insurance product with a savings element, supplemented with an option for advance realization of terminal bonus for designated illnesses, and is provided and underwritten by Manulife. This product leaflet provides only general information on this product. It does not form part of the policy and does not contain the full terms of the policy. Before making a purchase, you should read the policy provisions for the exact terms and conditions that apply to this product. You can ask the Bank for a copy.**

## Feature highlights



**Potentially accelerate your long-term savings**



**Exercise flexible withdrawal options without cashing in your policy**



**Access standby funds through Body and Mind Advance Benefit**



**Seize global opportunities with 7 policy currency options**



**Prepare for the unexpected with Incapacity Care Service**



**Pass on your wealth with flexibility**







Potentially  
accelerate your  
long-term savings

Genesis is designed to complement your goals at any life stage. You can choose from various premium payment periods to suit your needs – with a single payment or over a period of 3, 5, 10, or 15 years.

We will help you accumulate your wealth with the **guaranteed cash value** and boost your potential return through a **non-guaranteed terminal bonus** (see note 1), which will be a one-off payment made to you when you end your policy and cash it in, when the life insured passes away or when your policy is terminated.

The amount of the terminal bonus is mainly affected by the performance of the underlying investments, including, but not limited to, bonds, equities, and other non-fixed income assets, so the amount will move up and down over time (see note 2).



Exercise flexible  
withdrawal options  
without cashing in  
your policy

Your children's education, a comfortable retirement, your love of travel... different priorities call for different cash flow arrangements. The plan is designed to give you the flexibility to withdraw cash from your policy in a way that best suits your needs.

Without having to cash in your policy, you can make withdrawals through one of the payment options below.

#### 1. **Easy Choice — Set up hassle-free lifelong regular income stream**

If you select Easy Choice, you can enjoy the peace of mind of knowing that you will receive a regular non-guaranteed income drawn from the terminal bonus (see note 1), after your total premium has been paid in full and for as long as your policy is in force.

You can choose the policy anniversary on which you want to start receiving the non-guaranteed income ('Income Start Anniversary') and if it is to be paid monthly or annually (see note 3). **We will then determine for you how much you may expect to receive for each payout.**



##### **Take John as an example (see note 4 and 5):**

John pays a single premium of **USD100,000** for the policy and he chooses to receive a non-guaranteed income **annually starting from the 1st policy anniversary**.

Without cashing in the policy, John may expect to receive a non-guaranteed income of around **USD4,612**, equivalent to **~4.6%** of total premiums paid, on every policy anniversary for as long as his policy is in force.

Alternatively, you can leave the non-guaranteed income with us to earn interest (see note 6) until you want to withdraw it in the future.

After you have started receiving the non-guaranteed income, you still have the flexibility to suspend and restart the income payments and change the income payment mode from annual to monthly, or vice-versa. Your non-guaranteed income will then be re-calculated accordingly. (see note 3)

## 2. Realization option — Tailor withdrawals to your needs

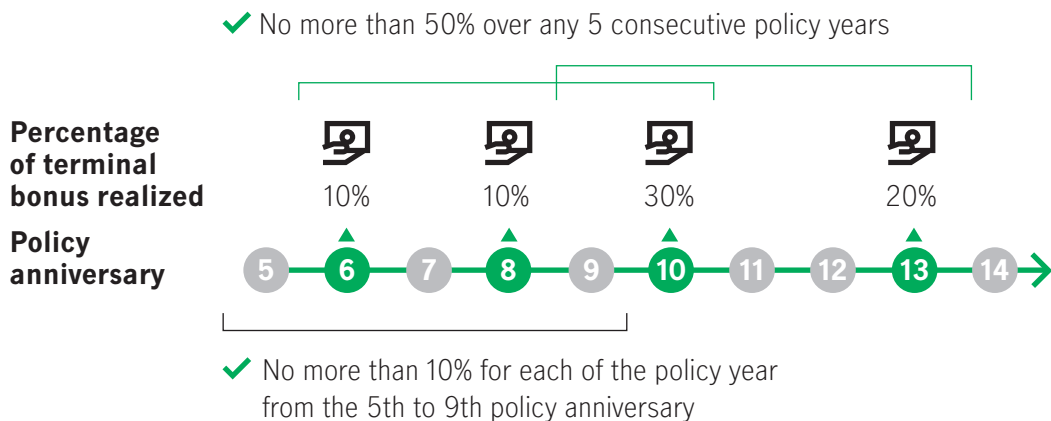
By allowing you to decide when and how much to withdraw, this option is designed to give you greater control over how to support your financial objectives.

As soon as you reach your 5th policy anniversary, or on every policy anniversary thereafter ('Realization Anniversary'), you can choose to make withdrawals by realizing your terminal bonus (see note 1).

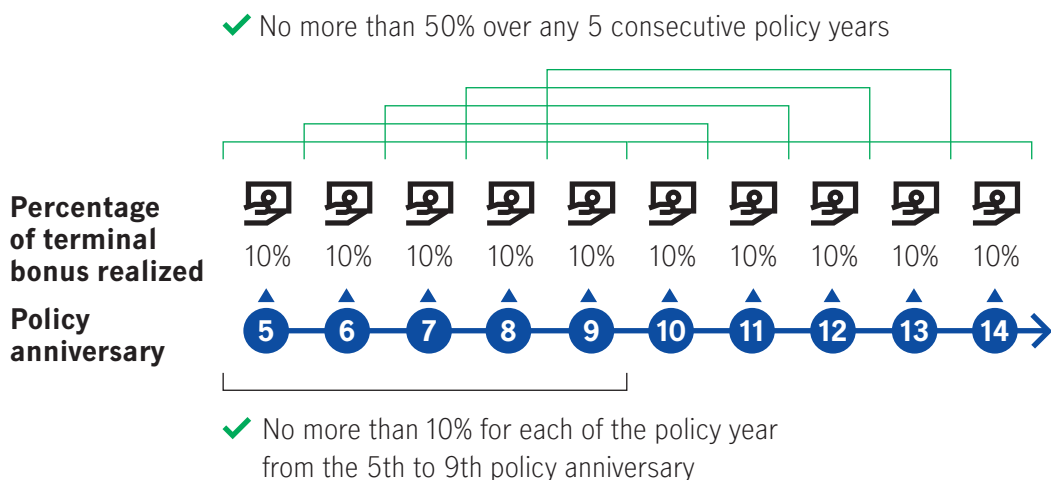
**You will have the flexibility to determine when and how much you want to withdraw** (see notes 2 and 7) as long as:

- For each of the policy year from the 5th to 9th policy anniversary (see note 7), the aggregate realization percentage shall not exceed 10%; and
- The aggregate realization percentage over any 5 consecutive policy years is no more than 50%.

### Example 1 – Make irregular withdrawals



### Example 2 – Create regular income



Also, you may take advantage of this option to secure the potential gains from your terminal bonus. The realized terminal bonus can be left with us to earn interest (see note 2) until you want to withdraw it in the future.

After the 1st policy anniversary, you may change from Easy Choice to the realization option, or vice-versa. Once the payment option has started, you are not allowed to change to another option. (see note 3)

Alternatively, you may choose to make withdrawals by partially cashing in your policy. In other words, you may withdraw your guaranteed cash value and non-guaranteed terminal bonus through reduction of notional amount, but this will reduce the subsequent policy values and benefits (see notes 8 and 9).

By making withdrawals, the future benefits under your policy will be reduced.





## Access standby funds through Body and Mind Advance Benefit

The impact of a critical illness or mental health problem goes far beyond the physical and emotional. The financial implications can be just as challenging, and we understand how important it is to be able to access the financial support you need, just when you need it most.

That is why we offer an **additional one-time option** for you to **realize up to 100% of the terminal bonus** in the event that the life insured is diagnosed with any of the designated illnesses below. The realized terminal bonus can be left with us to earn interest (see note 2) until you want to withdraw it in the future, thereby giving you access to standby financial resources on your recovery journey. (see note 10 and ‘Elimination period’ section under ‘Important Information’ below)

### Designated illnesses covered by Body and Mind Advance Benefit

 <b>Critical illnesses</b> <ul style="list-style-type: none"><li>• Apallic syndrome</li><li>• Cancer</li><li>• Coma</li><li>• Heart attack (Myocardial infarction)</li><li>• Stroke</li><li>• Major head trauma</li><li>• Paralysis</li><li>• Terminal illness</li><li>• Total and permanent disability<sup>+</sup></li></ul>	 <b>Mental illnesses</b> <ul style="list-style-type: none"><li>• Autism</li><li>• Bipolar disorder</li><li>• Mental incapacity</li><li>• Schizophrenia</li><li>• Severe dementia</li></ul>
---	--

<sup>+</sup>The coverage for total and permanent disability will take effect when the life insured reaches the age of 16.

After you have exercised this option, you still have the opportunity to build up your terminal bonus again in the future (see note 1). You can still make withdrawals through the arrangements as stated in ‘Exercise flexible withdrawal options without cashing in your policy’ section.



## Seize global opportunities with 7 policy currency options

To provide greater flexibility, the plan offers **7 policy currencies** for you to choose at time of policy application.

In the future, you may find it necessary to refocus your wealth on a different currency to accommodate evolving needs or capture new market opportunities.

The plan comes with a **currency switch option** that gives you the flexibility to change your policy currency to any of the ones listed below ('currency switch'), so you can embrace new possibilities.



- United States Dollar (USD)
- Hong Kong Dollar (HKD)
- Renminbi (CNY)
- Canadian Dollar (CAD)
- Australian Dollar (AUD)
- British Pound Sterling (GBP)
- Singapore Dollar (SGD)

Starting from the 3rd policy anniversary, you can change the policy currency once per policy year by converting your plan to a designated Manulife plan (may or may not be the same as Genesis) that is available in your chosen currency ('new currency'), without having to undergo any medical examination (see note 12). The commencement date of your policy will remain the same after the currency switch.

As at the effective date of the currency switch, the surrender value in the existing policy currency will be converted at the prevailing currency exchange rate, while the amount of the guaranteed cash value, non-guaranteed terminal bonus and non-guaranteed income (if any) may change. The notional amount, premiums due and payable (if any) and projected policy values will be determined and adjusted by us and may be higher or lower than the corresponding values before the currency switch (see note 13).

You can rest assured that the surrender value in total after the currency switch (in the new currency) is equivalent to that before the currency switch (in original policy currency) as at the effective date of the currency switch (see note 13).









## Prepare for the unexpected with Incapacity Care Service<sup>@</sup>

The future will always be uncertain. That's exactly why we have to be certain that we are prepared for whatever comes our way. By putting an effective contingency plan in place, we can protect not only our loved ones' financial wellbeing but our own peace of mind.

With **Incapacity Care Service**, you can appoint a family member ("Designated Person") to act on your behalf and execute one of the below policy management instructions as pre-set by you, which will be activated if you ever become mentally and/or physically incapacitated while the policy is in force (see note 11), thus giving your loved ones the assurance of a thoughtful pre-arrangement in difficult times.

### **Option 1 – Ownership transfer**

Transfer policy ownership to the Designated Person.

---

### **Option 2 – One-off withdrawal from the policy**

Withdraw a certain percentage (as designated by you) of the policy value, with the proceeds paid to the Designated Person.

<sup>@</sup> This is an administrative arrangement and is not part of the product features. Such application is subject to our prevailing administrative rules which shall be determined and modified by us from time to time without prior notice. Please note that the service may not be available with the designated new plan after the currency switch option is exercised.



## Pass on your wealth with flexibility

You have worked hard to build your legacy. It's therefore only natural that you would want to ensure it will last a lifetime and beyond. With the plan, you have the option to **change the life insured** to another loved one. For instance, you can take up the plan for yourself and subsequently change the life insured to your child as a way to preserve your wealth for the next generation (see note 14).

At the same time, we offer a range of flexible value-added services to help you ensure continuity for your legacy.

- **Contingent life insured®**

You can choose to nominate a contingent life insured, who will become the new life insured of the policy in the event that the original life insured passes away unexpectedly. As a result, the policy will continue to be in force, and all its benefits will be retained (see note 15).

- **Death benefit settlement options®**

Apart from paying the death benefit to your beneficiary(ies) in a lump sum as set out in the plan, you can customize an alternative death benefit settlement option (see note 16), thereby safeguarding your loved ones' financial future in a way that best reflects your wishes. For example, you may choose to pay the death benefit by instalments, or a mix of both lump sum and instalments, at a start date and payment frequency specified by you. You can also designate the death benefit to be paid in a fixed or at an increasing percentage each year.

- **Successive policyowner®** (see note 17)

For added legacy planning flexibility, apart from arranging how the death benefit is to be paid to the beneficiary, you can also nominate a loved one as the successive policyowner. In the event of your passing, the policy will be transferred to the successive policyowner.

**Legacy Choice®\*** even allows you to transfer the policy at a designated date or a designated age of the successive policyowner. For example, if the intended successive policyowner is currently under the age of 18, you can first pre-appoint an interim policyowner. Upon your passing, the interim policyowner will be responsible for managing the policy based on the policy administration rights pre-set by you until the designated date or the designated age of the successive policyowner (must be 18 or above), at which point the interim policyowner's administration rights will end and the ownership of the policy will be transferred. You will therefore enjoy the peace of mind of knowing that the value, protection and wealth growth potential of the policy will be passed on to the heir of your choice.

- **Policy split®**

Starting from the 5th policy anniversary or the end of the premium payment period (whichever is later), you may choose to split your policy for more effective legacy planning. The respective commencement dates of the split policies will be the same as that of the original policy (see note 18).

® This is an administrative arrangement and is not part of the product features. Such application is subject to our prevailing administrative rules which shall be determined and modified by us from time to time without prior notice. Please note that the service may not be available with the designated new plan after the currency switch option is exercised.

\* Applicable to policies issued in Hong Kong only.







## Other features



### Enjoy peace of mind with life protection

If the life insured unfortunately passes away, we will pay a death benefit consisting of any non-guaranteed income / realized terminal bonus left with us for interest accumulation and the higher of:

- guaranteed cash value plus non-guaranteed terminal bonus (see note 1); or
- total premiums due and paid (see note 9)



### Easy application process

Applying for the plan is easy. The life insured will not have to undergo any medical examination to prove their good health, up to a certain notional amount that is subject to our prevailing administrative rules.



### Extra benefit to guard against accidental death

If the life insured passes away due to an accident within the first 5 policy years, we will pay an additional accidental death benefit, up to 100% of total premiums due and paid (see notes 9 and 19), to help relieve the unexpected financial hardship faced by the family.



### Premium holiday

If you choose to pay for the plan over 5, 10 or 15 years, you may take a premium holiday (see note 20) for up to 2 years at any time after the 2nd policy anniversary, during which all premium payments and guaranteed cash value will be frozen. Any Income Start Anniversary, income payment option and income payment mode under Easy Choice chosen before the premium holiday will be revoked. Once the premium holiday ends, you may set up Easy Choice again if no realization option has been exercised.

# Plan at a glance

## Genesis

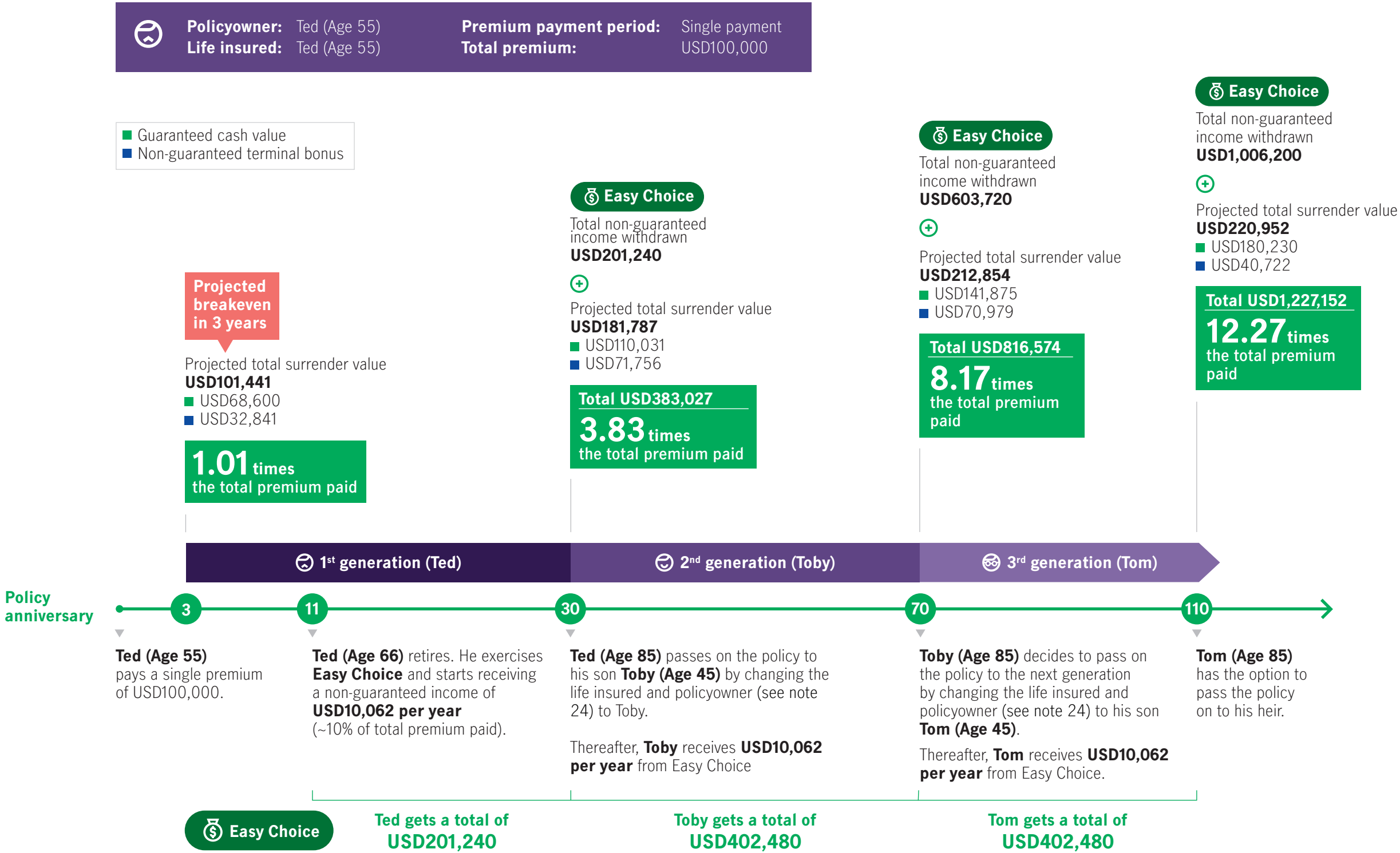
<b>Product objective &amp; nature</b>	A long-term participating life insurance product with a savings element, supplemented with an option for advance realization of terminal bonus for designated illnesses				
<b>Product type</b>	Basic plan				
<b>Premium structure</b>	Level and premium rate is guaranteed				
<b>Premium payment period<sup>^</sup></b>	<b>Single premium</b>	<b>3 years</b>	<b>5 years</b>	<b>10 years</b>	<b>15 years</b>
<b>Issue age<sup>^</sup></b>	0-80	0-75	0-75	0-70	0-60
<b>Benefit term</b>	Whole life				
<b>Policy currency</b>	USD/ HKD/ CNY/ CAD/ AUD/ GBP/ SGD				
<b>Payment mode</b>	<b>Minimum premium requirement</b>				
Annually	USD6,500/ HKD50,000/ CNY43,000/ CAD8,500/ AUD8,500/ GBP4,000/ SGD10,000 (Single premium)	USD3,500/ HKD30,000/ CNY25,000/ CAD5,000/ AUD5,000/ GBP2,500/ SGD6,000	USD2,500/ HKD20,000/ CNY17,000/ CAD3,500/ AUD3,500/ GBP1,500/ SGD4,000	USD1,500/ HKD12,000/ CNY10,000/ CAD2,000/ AUD2,000/ GBP1,000/ SGD2,500	USD1,000/ HKD8,000/ CNY6,800/ CAD1,340/ AUD1,340/ GBP670/ SGD1,670
Semi-annually		USD1,820/ HKD15,600/ CNY13,000/ CAD2,600/ AUD2,600/ GBP1,300/ SGD3,120	USD1,300/ HKD10,400/ CNY8,840/ CAD1,820/ AUD1,820/ GBP780/ SGD2,080	USD780/ HKD6,240/ CNY5,200/ CAD1,040/ AUD1,040/ GBP520/ SGD1,300	USD520/ HKD4,160/ CNY3,536/ CAD697/ AUD697/ GBP348/ SGD868
Quarterly		USD925/ HKD7,950/ CNY6,625/ CAD1,325/ AUD1,325/ GBP660/ SGD1,590	USD660/ HKD5,300/ CNY4,500/ CAD925/ AUD925/ GBP395/ SGD1,060	USD395/ HKD3,180/ CNY2,650/ CAD530/ AUD530/ GBP265/ SGD660	USD265/ HKD2,120/ CNY1,802/ CAD355/ AUD355/ GBP178/ SGD443
Monthly		USD315/ HKD2,700/ CNY2,250/ CAD450/ AUD450/ GBP225/ SGD540	USD225/ HKD1,800/ CNY1,530/ CAD315/ AUD315/ GBP135/ SGD360	USD135/ HKD1,080/ CNY900/ CAD180/ AUD180/ GBP90/ SGD225	USD90/ HKD720/ CNY612/ CAD121/ AUD121/ GBP60/ SGD150
<b>Body and Mind Advance Benefit</b>	One-time option to realize up to 100% of the terminal bonus, available one year after the later of the issue date or the policy year date, in the event that the life insured is diagnosed with any of the designated illnesses (see note 10 and 'Elimination period' section under 'Important Information' below)				
<b>Currency switch option</b>	Available from the 3rd policy anniversary (see notes 12 and 13)				
<b>Change of life insured</b>	Available from the 1st policy anniversary or 1 year after the policy is issued, whichever is later (see note 14)				
<b>Death benefit</b>	<p>We will pay the designated beneficiary(ies) an amount which is equal to the higher of:</p> <ul style="list-style-type: none"> <li>• guaranteed cash value plus any terminal bonus (see note 1) or</li> <li>• total premiums due and paid (see note 9)</li> </ul> <p>⊕ any non-guaranteed income / realized terminal bonus left with us for interest accumulation (see notes 2 and 6)</p> <p>⊖ any outstanding debts (see note 21)</p>				
<b>Accidental death benefit</b>	Additional up to 100% of total premiums due and paid (see note 9 and 19) if the life insured passes away due to an accident within the first 5 policy years				

<sup>^</sup> You may be required to pay premiums after retirement and in some cases beyond age 80. As a result, you are advised to save enough money to cover the premiums in the future.

Remark: Age means age nearest birthday.

Case 1 Long-term wealth growth potential for building a retirement income and an enduring legacy


Ted, 55, is a successful entrepreneur. He and his wife have a son, Toby. He is looking for an insurance plan with savings element that will enable him to diversify his investment portfolio and build a stable retirement income. Since he intends to pass on his wealth to Toby eventually, the plan would ideally offer long-term wealth growth potential as well. After careful consideration, he decides to take up Genesis. (see notes 22 and 5)



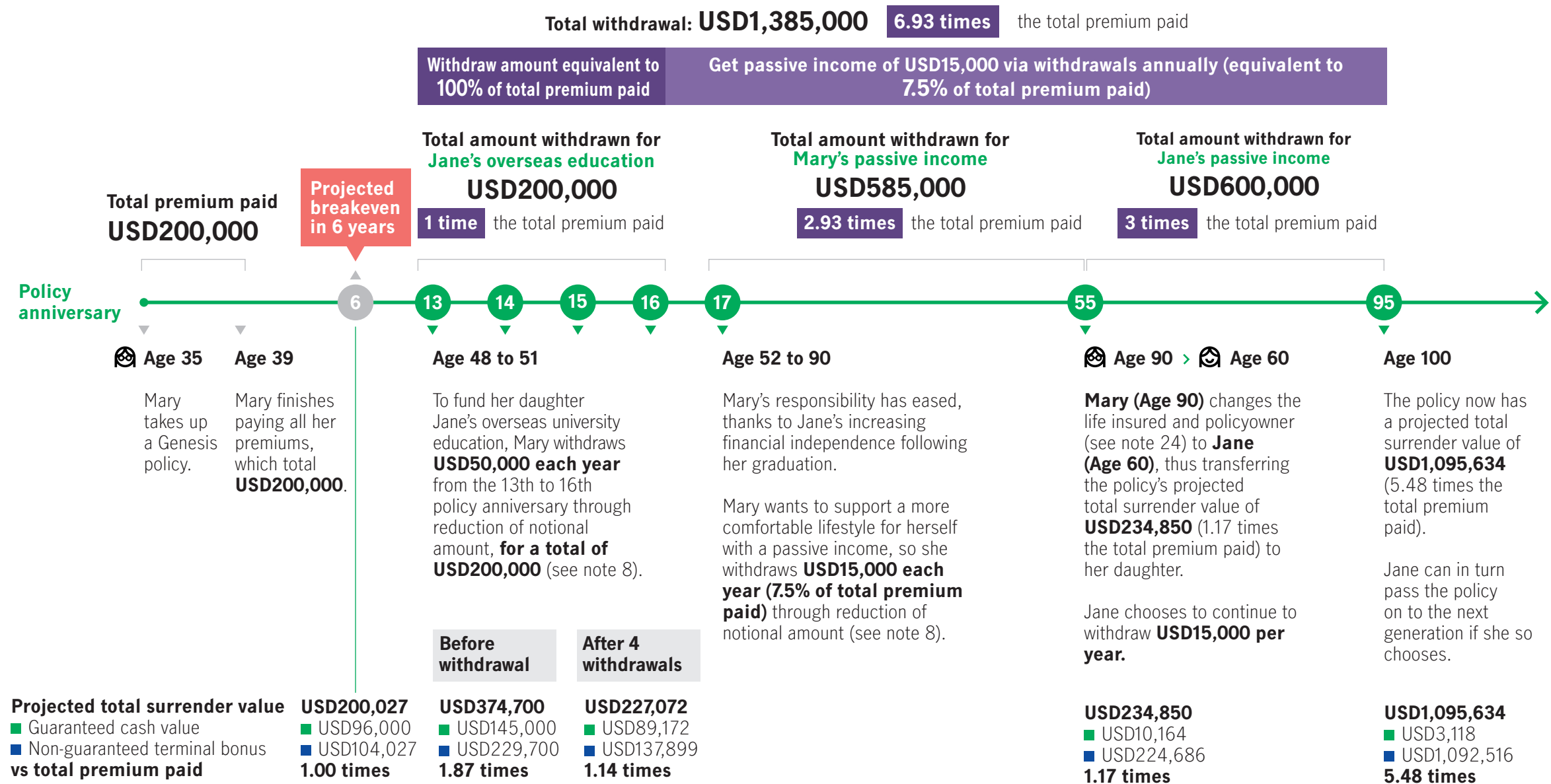


Case 2 Versatile solution for preparing a child’s education fund and a passive income for the future

Mary is 35 years old and the mother of a 5-year-old daughter, Jane. Her primary goal, other than securing her family’s financial future, is to send Jane overseas to continue her education when she is older. She also plans to start receiving a passive income once Jane graduates and starts her own career, which will enable her to live more comfortably and can be passed on to Jane in the future. She therefore purchases Genesis. (see notes 23 and 5)

**Policyowner:** Mary (Age 35)  
**Life insured:** Mary (Age 35)

**Premium payment period:** 5 years  
**Annual premium:** USD40,000  
**Total premium:** USD200,000



# Notes

1. The terminal bonus is not guaranteed. We will review and adjust the terminal bonus at least once a month, but we may do so more often. Terminal bonus will not be payable upon the death of the life insured if the sum of the guaranteed cash value and terminal bonus is less than the aggregate sum of premium due and paid. Please see 'The main risks affecting the non-guaranteed terminal bonus, non-guaranteed income and the accumulation interest rate of non-guaranteed income / realized terminal bonus' paragraph in the 'Important Information' section below.
2. There may be a delay in making payment when you cash in your policy, exercise the realization option or Body and Mind Advance Benefit, especially during periods when the market is experiencing significant rises and falls in value. The actual amount of the terminal bonus that you can get will only be determined after your request has been processed. Under certain circumstances, for example, if the request is not received by us before our prevailing cut-off time or is not in our prescribed written format, such amount can be lower or higher than the amount of the terminal bonus tentatively indicated to you at the time you submit the request. Please check with Manulife for the prevailing operational rules and the latest amount of the terminal bonus under your policy before exercising the realization option or Body and Mind Advance Benefit. The accumulation interest rate for building up the realized terminal bonus left with us is not guaranteed and we may change it from time to time. Please see 'The main risks affecting the non-guaranteed terminal bonus, non-guaranteed income and the accumulation interest rate of non-guaranteed income / realized terminal bonus' paragraph in the 'Important Information' section below.
3. To set up Easy Choice, you must submit a written application in a prescribed format required by us to select an Income Start Anniversary, income payment option and income payment mode upon policy application or after the 1st policy anniversary. The non-guaranteed income is determined from time to time by us at our sole discretion. Exercising this payment option will reduce any future terminal bonus. The Income Start Anniversary, income payment option or income payment mode is allowed to be changed after the 1st policy anniversary. The change will be made effective at the subsequent policy anniversary.

For single premium policy with the Income Start Anniversary set as the 1st policy anniversary, change of Income Start Anniversary and change from Easy Choice to realization option are not allowed. You may only apply for suspension and restart of income payments and change of income payment option and income payment mode after the 1st policy anniversary.

Once submitted, the application for the setup or change cannot be withdrawn or reversed. The non-guaranteed income will be adjusted based on the new selection. Please see the policy provisions for more details and rules on the setup and change of Easy Choice.

4. This example assumes that throughout the policy term, (i) no Body and Mind Advance Benefit has been exercised; (ii) no policy loan is taken out; (iii) no currency switch option has been exercised; (iv) the non-guaranteed income is paid out as soon as it is payable under the policy and (v) no withdrawal is made through the reduction of notional amount (see notes 8, 9 and 'Liquidity and withdrawal risk' under the 'Other product disclosures' section below).
5. The amount of terminal bonus and/or non-guaranteed income (as the case may be) in the cases is only an estimate based on the current terminal bonus projection. The terminal bonus and/or non-guaranteed income (as the case may be) is not guaranteed and is for illustrative and example purposes only. The actual terminal bonus amounts and/or non-guaranteed income (as the case may be) we will pay may be lower or higher than those illustrated in the cases. Under certain circumstances, the non-guaranteed benefits may be **zero**. These cases are only references. All dollar amounts mentioned in the cases are rounded to the nearest whole number. For your own illustrations, please contact the licensed staff of the Bank.

6. The accumulation interest rate for building up the non-guaranteed income left with us is not guaranteed and we may change it from time to time. Please see 'The main risks affecting the non-guaranteed terminal bonus, non-guaranteed income and the accumulation interest rate of non-guaranteed income / realized terminal bonus' paragraph in the 'Important Information' section below.
7. You can exercise the realization option within 31 days from the Realization Anniversary (that is, the 5th policy anniversary or every anniversary thereafter) as long as the aggregate realization percentage under the policy over any consecutive 5 policy years does not exceed 50% and for the first 5 policy years following the first Realization Anniversary, the aggregate realization percentage for each of the policy year shall not exceed 10%. To exercise the realization option, you must submit a written application in a prescribed format required by us. Once submitted, the application for exercising such option cannot be withdrawn and no realized terminal bonus will be allowed to be reversed. Exercising the realization option will reduce any future terminal bonus.
8. Any reduction in notional amount will reduce your future benefits including the non-guaranteed income (if any), guaranteed cash value, terminal bonus, death benefit, Body and Mind Advance Benefit and accidental death benefit. The notional amount after the reduction must meet the minimum notional amount requirement which we set from time to time without giving you notice.
9. If the notional amount has ever been adjusted, each premium due and paid shall correspond to the notional amount as at the time when the accidental death benefit and/or death benefit are payable.
10. The Body and Mind Advance Benefit can be exercised 1 year after the later of the issue date or the policy year date. Exercising the Body and Mind Advance Benefit may significantly reduce any future terminal bonus and non-guaranteed income (if any). For the avoidance of doubt, the realized percentage of the terminal bonus under Body and Mind Advance Benefit will not count into the aggregate realization percentage under the realization option. Please see the 'Body and Mind Advance Benefit Provision' for the definition of the designated illnesses, and the terms and conditions for the Body and Mind Advance Benefit.
11. Please see the relevant leaflet for details applicable to Incapacity Care Service on:
  - i. the covered mentally / physically incapacitated conditions;
  - ii. the mechanism on the one-off withdrawal; and
  - iii. your rights and restrictions of setting up this service.
12. The application for currency switch must meet all of the following conditions and is subject to our prevailing rules and approval of the application at our sole and absolute discretion.
  - i. the application for currency switch must be made within 31 days from a Currency Switch Anniversary (that is, the 3rd policy anniversary or every anniversary thereafter);
  - ii. no previous application of currency switch has been submitted within the same policy year;
  - iii. once submitted, the application for exercising the currency switch option cannot be withdrawn or changed;
  - iv. the notional amount of the policy following the currency switch must not be less than the minimum amount we permit at the time of the application; and
  - v. you must settle all outstanding debts before we approve the application for currency switch.

The plan available (determined by us at our sole and absolute discretion) ('new plan') in the new currency may or may not be the same as Genesis, and may have different benefits, plan features, policy terms and investment strategy. Please check the details of the differences between the plans before you exercise this option and consider whether the new plan suits your needs.

Please see 'Risk from exercising the currency switch option' paragraph in the 'Important Information' section below.



13. Upon our approval of the application for currency switch:
- i. Genesis will be converted to the new plan (may or may not be the same as Genesis) in the new currency. All benefits, plan features, policy terms and investment strategy will follow those as provided by the new plan. The commencement date of your policy (also known as 'policy year date' in the policy provisions) will remain unchanged after the currency switch;
  - ii. the surrender value as at the effective date of the currency switch will be converted to the new currency at the prevailing currency exchange rate, subject to rounding differences. The notional amount, premium(s) due and payable (if any), guaranteed cash value, non-guaranteed income (if any) and terminal bonus of your policy after the currency switch will be determined and adjusted by us at our sole and absolute discretion, based on factors including but not limited to the prevailing currency exchange rate, the investment yield and asset values of the existing and new underlying portfolio of assets, and/or the transactions from the existing to new assets;
  - iii. the projection of guaranteed cash value and terminal bonus after the currency switch will be determined based on factors including but not limited to projected investment return and asset values of the underlying portfolio of assets of the new plan;
  - iv. Any accumulated non-guaranteed income / accumulated realized terminal bonus after the currency switch will be accumulated with the corresponding interest rate of the new plan. The interest rate is not guaranteed and shall be determined by us from time to time, and may not be the same as that before the currency switch; and
  - v. Any supplementary benefits attached to your policy will remain in force and the currency of such supplementary benefit will be changed to the new currency, provided that such supplementary benefit is offered under the new plan and is available in the new currency. If such supplementary benefit is not offered under the new plan or is not available in the new currency, it shall be automatically terminated.

The prevailing currency exchange rate is determined by us from time to time at our sole and absolute discretion, with reference to the prevailing exchange rate in the market. Please see 'Risk from exercising the currency switch option' paragraph in the 'Important Information' section below.

14. Starting from the first policy anniversary or 1 year after the policy is issued, whichever is later, you have an option to change the life insured to another person with whom you have insurable interest, without affecting your policy value, provided that:
- i. the age of the new life insured is 60 or below; or
  - ii. the age of the new life insured is not greater than that of the current life insured and is not greater than 80; and
  - iii. such application must be completed during the lifetime of both current life insured and new life insured.

Acceptance of such application is subject to our approval at our absolute discretion as well as our prevailing administrative rules and guidelines which we may determine from time to time at our absolute discretion. Once the change of life insured is effective, all supplementary benefits (if any) shall be automatically terminated.

15. The contingent life insured shall be appointed during the lifetime of the life insured and while the policy is in force. In order to change the life insured to contingent life insured after the death of the life insured, an application with relevant documents shall be submitted to us within the prescribed period. Please see the relevant leaflet for more details and the terms and conditions applicable to the contingent life insured option.
16. Please see the relevant leaflet for more details on your rights and the restrictions applicable to the death benefit settlement options.
17. Please see the relevant leaflet for more details on your rights and restrictions applicable to the successive policyowner.

18. You can choose to split your policy by splitting the notional amount of your policy to new policy(ies) ('split policy(ies)'). Based on the split percentage requested by you, the notional amount and the policy values and benefits under your policy will be transferred to the split policy(ies), subject to rounding differences. In case the realization option has been exercised under your policy, the aggregate realization percentage under your policy will be applied to the split policy(ies) upon the split. Both your policy and split policy(ies) must fulfill the minimum notional amount and minimum premium requirement, as well as other prevailing administrative rules which shall be determined and modified by us from time to time without prior notice. You must settle all outstanding debts before we approve the application for policy split. For the avoidance of doubt, if Body and Mind Advance Benefit has been exercised before the split, it will not be available under your policy and split policy(ies). Please contact the licensed staff of the Bank for more information.
19. The payable amount of accidental death benefit is subject to the maximum total amount of USD125,000/ HKD1,000,000/ CNY750,000/ CAD125,000/ AUD125,000/ GBP62,500/ SGD125,000 (applicable based on policy currency), less the aggregate amount of the same or similar benefits paid under all insurance policies covering the same life insured and issued by us. Please see the policy provisions for the circumstances that we will / will not pay the accidental death benefit.
20. For details of premium holiday, please see the policy provisions and 'Risk from taking a premium holiday' under the 'Important Information' section below.
21. Outstanding debt refers to indebtedness to us against the policy, and it includes but is not limited to any premium in default, any outstanding policy loan amount and interest accrued to date.
22. Figures in this case are based on the assumptions that throughout the policy term, (i) no Body and Mind Advance Benefit has been exercised; (ii) no policy loan is taken out; (iii) no currency switch option has been exercised; (iv) the non-guaranteed income is paid out as soon as it is payable under the policy and (v) no withdrawal is made through the reduction of notional amount (see notes 8, 9 and 'Liquidity and withdrawal risk' under the 'Other product disclosures' section below).
23. Figures in this case are based on the assumptions that throughout the policy term, (i) no Easy Choice/realization option has been exercised; (ii) no policy loan is taken out; (iii) no currency switch option has been exercised; (iv) withdrawals are made through reduction of the notional amount (see notes 8, 9 and 'Liquidity and withdrawal risk' under the 'Other product disclosures' section below); (v) no Body and Mind Advance Benefit is exercised; (vi) no premium holiday has been exercised; and (vii) all premiums are paid annually in full when due.
24. The original policyowner will lose all rights and interests under the policy upon changing the policyowner to others.

# Important Information

This plan is a participating plan. A participating plan provides you with non-guaranteed benefits, namely, terminal bonus.

Your policy will have a 'notional amount', which is an amount we use to work out the premium and other policy values and benefits of the plan. This notional amount does not represent the total amount of death benefit we will pay. Any change in this notional amount will lead to a corresponding change in the premiums and other policy values and benefits of the plan.

This plan may not be suitable for customers who solely look for short-term returns and/or for pure guaranteed returns.

## **Terminal bonus philosophy**

Our participating plan aims to offer a competitive long-term return to policyowners and at the same time make a reasonable profit for shareholders. We also aim to make sure we share profits between policyowners and shareholders in a fair way. In principle, all experience gains and losses, measured against the best estimate assumptions, are passed on to the policyowners. These gains and losses include claims, investment return and persistency (the likelihood of policies staying in force), and so on. However, expense gains and losses measured against the best estimate assumptions, are not passed on to the policyowners. Shareholders will be responsible for any gains or losses when actual expenses are different from what was originally expected. Expenses refer to both expenses directly related to the policy (such as commission, the expenses for underwriting (reviewing and approving insurance applications), issuing the policy and collecting premiums) as well as indirect expenses allocated to the product group (such as general overhead costs).

To protect terminal bonus from significant rises and falls, we use a smoothing process when we set the terminal bonus. When the performance is better than expected, we do not immediately use the full amount we have made to increase terminal bonus. And, when the performance is worse than expected, we do not pass back the full amount of losses immediately to reduce terminal bonus. Instead, the gains or losses are passed back to the policies over a number of years to make sure we provide a more stable terminal bonus year to year.

An exception to the above smoothing mechanism is the volatility in the market value of certain underlying investments, including but not limited to bonds, equities and other non-fixed income assets. Such experience gain/loss will be passed back to policyowners via adjustment in terminal bonus in a timely manner instead of smoothing out over time.

We share the gains and losses from the participating accounts among different classes and generations of policyowners, depending on the contribution from each class. When we manage terminal bonus, we aim to pass back these gains and losses within a reasonable time, while making sure we treat policyowners fairly. When considering the fairness between different groups of policyowners, we will consider, for example, the following.

- Products (including supplementary benefits) that you bought
- Premium payment periods or policy terms or the currency of the plan
- When the policy was issued

Declared terminal bonus does not form a permanent addition to the policy. It may be reduced or increased at subsequent declarations. Its actual amount will only be determined when it becomes payable or when you lock in the terminal bonus. The amount of the terminal bonus is largely affected by the performance of the underlying investments, so the amount is relatively volatile and will move up and down over time. Review and adjustment of projected terminal bonus is performed at least monthly and may be performed more frequently than monthly at any time upon Manulife's decision.

Written declaration by our Chairman of the Board, an Independent Non-Executive Director and the Appointed Actuary is in place to confirm the mechanism manages fairness between different parties. You may browse the following website to learn more about your participating policy.

[www.manulife.com.hk/link/par-en](http://www.manulife.com.hk/link/par-en)



## Investment policy, objective and strategy

Our investment policy aims to achieve targeted long-term investment results based on the set amount of risk we are willing to take ('risk tolerances'). It also aims to control and spread out risk, maintain enough assets that we can convert into cash easily ('liquidity') and manage assets based on our liabilities.

The long-term asset mix is expected to be within the ranges as listed below. There may be situations that the actual mix will move outside of these ranges if investment performance deviates from expected.

Asset class	Expected asset mix
Bonds and other fixed income assets	25%-55%
Non-fixed income assets	45%-75%

The bonds and other fixed income assets include mainly government and corporate bonds, and are mainly invested in the United States and Asia. Non-fixed income assets may include, for example, public and private equities and real estate and so on, and are mainly invested in the United States, Europe and Asia. Derivatives may be used mainly for hedging purposes.

For bonds and other fixed income assets, if the currency of the asset is not in the same currency as the policies, we use currency hedges. These are a way of counteracting the effect of any fluctuations in the currency. However, we give more flexibility to non-fixed income assets where those assets can be invested in other currencies not matching the policy currency. This is to benefit from diversifying our investment (in other words, spreading the risk).

Actual investments would depend on market opportunities at the time of buying them. As a result, they may differ from the expected asset mix.

The investment strategy may change depending on the market conditions and economic outlook. If there are any significant changes in the investment strategy, we would tell you about the changes, with reasons and the effect on the policies.

### Fulfillment ratio

You may browse the following website on fulfillment ratio to understand our dividend and bonus history. This is only for reference purposes. Dividend / bonus history or past performance is not a guide for future performance of the participating products.

[www.manulife.com.hk/link/div-en](http://www.manulife.com.hk/link/div-en)

# Other product disclosures

## 1. Nature of the product

The product is a long-term participating life insurance plan with a savings element. Part of the premium pays for the insurance and related costs. The savings element is reflected in the surrender value which includes guaranteed cash value, non-guaranteed terminal bonus and any accumulated non-guaranteed income / accumulated realized terminal bonus. The product is aimed at customers who can pay the premiums for the whole of the premium payment period. As a result, you are advised to save enough money to cover the premiums in the future. You should be prepared to hold this product for the long term to achieve the savings 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 get a refund of any premiums and any levy paid.

- To do this, you must give us, within the cooling-off period, your written notice signed by you at Individual Financial Products, Manulife (International) Limited, 22/F, Tower A, Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong. In other words, your written notice to cancel your policy must reach us directly at the relevant address within a period of 21 calendar days immediately following the day we deliver to you or your nominated representative the policy or a notice telling you about the availability of the policy and the 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 term, the projected total surrender value that you will receive may be considerably less than the total premium you have paid.

## 3. Premium term and result of not paying the premium (not applicable to single premium policy)

You should pay the premium (or premiums) on time for the whole of the premium payment period. If you do not pay a premium of the basic plan and/or supplementary benefits (if any) on time, you have 31 days from the due date to pay it, during which the policy will continue in force. If we do not receive the premium after the 31-day period ends and as long as there is enough guaranteed cash value and accumulated non-guaranteed income / accumulated realized terminal bonus, the 'automatic premium loan' (see point 12 below) will apply and the policy will continue in force. If there is not enough guaranteed cash value and accumulated non-guaranteed income / accumulated realized terminal bonus in the policy, the policy will end and the life insured will not be covered. In this case, we may only pay you the terminal bonus, if any, and you may suffer a significant loss of principal.

## 4. The main risks affecting the non-guaranteed terminal bonus, non-guaranteed income and the accumulation interest rate of non-guaranteed income / realized terminal bonus

Non-guaranteed income is distributed from the terminal bonus. The terminal bonus and hence the non-guaranteed income are not guaranteed. Factors that may significantly affect the terminal bonus include, but are not limited to, the following:

**Claims** – our experience on insurance claims such as paying death benefit and Body and Mind Advance Benefit.

**Investment return** – includes both interest income, dividend income, the outlook for interest rates and any changes in the market value of the assets backing the product. Investment returns could be affected by a number of market risks, including but not limited to credit spread and default risk, and the rise and fall in share and property prices.

Please be aware that the amount of the terminal bonus is mainly affected by the performance of the underlying investments, so the amount is relatively volatile and will move up and down over time. If there is a significant fall in the market value of the underlying investments, your terminal bonus will also be reduced significantly from your previous terminal bonus available; and even if there is a mild rise in the market value of the underlying investments during a policy year, your actual terminal bonus can still be lower than what was shown for that policy year, since the growth in the market value was lower than what we assumed when we gave you the illustration for your terminal bonus.

**Persistency** – includes other policyowners voluntarily ending their insurance policies (premiums not being paid, cashing in all or part of the policy), and the corresponding effects on investments.

You can leave your non-guaranteed income / realized terminal bonus with us to earn interest. The rate of interest that we can pay is based on the investment performance, market conditions and the expected length of time you leave your non-guaranteed income / realized terminal bonus with us. This rate is also not guaranteed and may change from time to time due to changes in the investment environment.

## **5. Credit risk**

Any premiums you paid would become part of our assets and so you will be exposed to our credit risk. Our financial strength may affect our ability to meet the ongoing obligations under the insurance policy.

## **6. Currency risk**

This plan is available in foreign currency. You should consider the potential currency risks. The foreign-currency exchange rate may fall as well as rise. Any change in the exchange rate will have a direct effect on the amount of premium you need to pay and the value of your benefits in your local currency. The risk of changes in the exchange rate may cause a financial loss to you. This potential loss from the currency conversion may wipe out the value of your benefits under the policy or even be more than the value of benefits under your policy.

Due to exchange rate fluctuations, at the time of death of the insured during the policy term, surrender of the policy, or policy cancellation during the cooling-off period, there is a risk that the foreign currency has depreciated substantially against the local currency. In that case, if you pay your premium in local currency, you will suffer substantial loss because the policy value is denominated in foreign currency. The prevailing exchange rate shall be determined by Manulife from time to time. For details of the prevailing exchange rate, please visit our website ([www.manulife.com.hk](http://www.manulife.com.hk)).

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.

You should also consider the potential currency risks mentioned above when exercising the currency switch option.

## **7. Risk from exercising the currency switch option:**

- The amount of guaranteed cash value, non-guaranteed terminal bonus and non-guaranteed income (if any) after exercising the currency switch option will be adjusted (may be higher or lower) and the adjustment may be significant.
- Any future premiums will be adjusted if the currency switch option is exercised within the premium payment period.
- The availability of currency at the time of exercising the currency switch option will be subject to the applicable laws and regulations.
- The new plan may not be the same as the existing plan of your policy, and may have different benefits, plan features, policy terms and investment strategy. Please note that the currency switch option may not be available in the new plan after exercising the currency switch option, which means you may not be able to further change the policy currency of the new plan and in a worst-case scenario, it may only be a one-time option depending on the new plan's features.
- Supplementary benefit will be terminated if it is not offered under the new plan or is not available in the new currency.

## **8. Inflation risk**

The cost of living in the future is likely to be higher than it is today due to inflation. As a result, your current planned benefits may not be enough to meet your future needs.



## **9. Risk from cashing in (surrender) early**

If you cash in the policy, the amount we will pay is the surrender value worked out at the time you cash in the policy, less any amount you owe us. Depending on when you cash in your policy (whether in full or part), this may be considerably less than the total premiums you have paid. You should refer to the proposal for the illustrations of the surrender value we project.

## **10. Liquidity and withdrawal risk**

You can make withdrawals from non-guaranteed income / realized terminal bonus which have built up, take a policy loan or even cash in the policy to get the surrender value. You may make partial withdrawals from the guaranteed cash value and terminal bonus but it would reduce the notional amount and the subsequent surrender value, death benefit, accidental death benefit, the Body and Mind Advance Benefit and other policy values and benefits. However, the notional amount after the reduction cannot be smaller than the minimum notional amount which we will set from time to time without giving you notice. Taking a policy loan will reduce your surrender value and death benefit.

## **11. Policy loan**

You can take a policy loan of up to the loan value less any amount you owe us, where the loan value is 90% (we will decide this figure and may change it from time to time without giving you notice) of the sum of guaranteed cash value and any accumulated non-guaranteed income / accumulated realized terminal bonus. The interest we charge on the policy loan is compounded every year (in other words, interest will generate further interest on it) at the rate we set and we may change the rate from time to time. If at any time the amount you owe us equals to or more than the sum of guaranteed cash value and accumulated non-guaranteed income / accumulated realized terminal bonus, the policy will end. In this case, we may only pay you the terminal bonus, if any, and you may suffer a significant loss of principal. Any policy loan will reduce the policy's death benefit and surrender value. For details, please see the 'policy loan', 'automatic premium loan' and 'loan conditions' provisions in the policy provisions.

## **12. Automatic premium loan (not applicable to single premium policy)**

We will provide an automatic premium loan after the grace period to keep the policy in force if you fail to pay the premium on time (see point 3 above), as long as there is enough loan value in the policy. If the loan value less any amount you owe is not enough to pay the premium you have missed, we can change how often you pay premiums. If the sum of guaranteed cash value and accumulated non-guaranteed income / accumulated realized terminal bonus less any amount you owe is less than a monthly premium, the policy will end. In this case, we may only pay you the terminal bonus, if any, and you may suffer a significant loss of principal. The interest we charge on the automatic premium loan is compounded every year (in other words, interest will generate further interest on it) at the rate we set and we may change the rate from time to time. The automatic premium loan will reduce the policy's death benefit and surrender value. For details, please see the 'policy loan', 'automatic premium loan' and 'loan conditions' provisions in the policy provisions.

## **13. Condition for ending the policy**

This policy will end if:

- i. you fail to pay the premium within 31 days after the due date and your policy does not meet the requirements of an automatic premium loan (not applicable to single premium policy);
  - ii. the life insured dies;
  - iii. you cash in the policy in full and we have paid the surrender value;
  - iv. when the outstanding debt equals or exceeds the guaranteed cash value plus accumulated non-guaranteed income / realized terminal bonus; or
  - v. we approve your written request to end this policy;
- whichever happens first.

The written request mentioned above should be signed by you and sent to our address as stated at the end of this product leaflet, attention to 'Individual Financial Products'.

#### **14. Risk from taking a premium holiday (not applicable to policy in single or 3-year premium payment period)**

We will charge you a handling fee if you choose to take a premium holiday, during which you may suspend your premium payment for up to two years in total. The first time you ask to do this, it is free. The handling fee is then HKD200 each time you apply but we can change this from time to time without giving you notice. You will also have to repay the indebtedness and terminate all supplementary benefits attached to your policy. During the premium holiday, we will not accept any policy changes that would result in a change in policy values, including but not limited to exercise of Body and Mind Advance Benefit, reduction of notional amount, policy loan, exercise of currency switch option, Easy Choice and realization option. Any Easy Choice exercised (if any) will be revoked when the premium holiday becomes effective. Please note that the terminal bonus value is not guaranteed and may be subject to change even during the premium holiday. The premium holiday will end immediately if we pay the death benefit and we will deduct those premiums you did not pay during the premium holiday from the value of your policy. In other words, we will deduct them from the benefit that we will pay. You can ask to end the premium holiday by sending us a notice and resume your premium payments when we have approved it. We will then reset your policy year date and the schedule of your premium.

#### **15. Suicide**

If the life insured commits suicide, whether sane or insane, within one year from the date of issue of the policy, our liability will be limited to a refund of the premium paid to the Company less any amount paid by us under the policy. For detailed terms and conditions including reinstatement, please refer to the policy provisions.

#### **16. Claims procedure**

For claims procedure, please refer to the 'Notice and Proof of Claims' and 'Notice and Proof of Claims of Body and Mind Advance Benefit' sections in the policy provisions and visit [www.manulife.com.hk/claims-procedure-en](http://www.manulife.com.hk/claims-procedure-en) for details.

#### **17. Elimination period**

'Elimination Period' means the 90-day period after the issue date, the policy year date, the effective date of reinstatement or the effective date of the change of life insured (whichever is later) of the basic plan. The Elimination Period will still apply if the designated illness is directly and solely caused by an accident.

No Body and Mind Advance Benefit will be entitled if any health condition in respect of designated illness is:

- i. diagnosed;
- ii. treated;
- iii. yet to be confirmed but may require further investigations; or
- iv. for which the existence or onset of any signs or symptoms linked to any illness or disease were present, within or prior to the Elimination Period.

#### **18. Exclusions and limitations**

No Body and Mind Advance Benefit will be entitled if:

- i. Designated illness is caused directly or indirectly by Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or infection by Human Immunodeficiency Virus (HIV);
- ii. Designated illness arises as a result of suicide, attempted suicide or intentionally self-inflicted injury, whether the life insured is sane or insane;
- iii. Any physical, psychiatric and neurodevelopmental conditions for which no benefit is payable under the 'Elimination Period of Body and Mind Advance Benefit' provision;
- iv. Designated illness is caused directly or indirectly by the taking of drugs (except under the direction of a registered medical practitioner), poison or alcohol;
- v. Designated illness is caused directly or indirectly by war or any act of war, declared or undeclared, riots, insurrection or civil commotion; or
- vi. Designated illness is resulted from participation in any criminal event.

We will not pay the accidental death benefit if the bodily injury causing the life insured's death is resulted directly or indirectly from any of the following:

- i. Any deliberately, self-inflicted injury or suicide, whether sane or insane;
- ii. Any drug, poison, alcohol, gas or fumes, voluntarily or otherwise taken, administered, absorbed or inhaled, other than as a result of an accident arising from a hazard incidental to the life insured's job;
- iii. War or any act related to war, or serving in the armed forces of any country at war or serving in a civilian force auxiliary;
- iv. Travelling or flight in any aircraft, except as a passenger on an aircraft operated by a regular airline;
- v. Taking part in driving or riding in any kind of race or underwater activities which take place at sea-depth greater than 130 feet, taking part in a sport in a professional capacity or where the life insured would earn income from, or other dangerous activities such as mountaineering, pot holing, parachuting or bungee-jumping;
- vi. Carrying out or attempting to carry out a criminal offence, or resisting or avoiding arrest;
- vii. Childbirth, pregnancy, miscarriage or abortion, whether or not this event may have been accelerated or caused by an accident; or
- viii. Riot and civil commotion while the life insured was carrying out certain types of work.

(Please see the policy provisions for the list of work.)

What we have said above is an outline of the circumstances under which we will not pay the policy. You should see the policy provisions for the exact terms and conditions and pay particular attention to those terms where we will not pay the policy benefits and restriction on policy assignment.

In this product leaflet, 'you' and 'your' refer to the policyowner. 'Manulife', 'we', 'us' and 'our' refer to Manulife (International) Limited.

You should not buy this product unless you fully understand the product features and risks. For more information, please contact the licensed staff of the Bank or call our customer service hotline on (852) 2510 3383. If you have any doubts, please get professional advice from independent advisors.

From January 1, 2018, the Insurance Authority starts collecting levy on insurance premiums from policyowners. For details of the levy and its collection arrangement, please visit our website at [www.manulife.com.hk/link/levy-en](http://www.manulife.com.hk/link/levy-en).

To view our Privacy Policy, you can go to our website at [www.manulife.com.hk](http://www.manulife.com.hk). You may also ask us not to use your personal information for direct marketing purposes by writing to us at the address below. We will not charge you a fee for this.

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

**Manulife (International) Limited**

(A subsidiary of Manulife Financial Corporation)

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







Limited time offer

## Genesis (2-year premium payment period)

This product leaflet is for use by the customers of DBS Bank (Hong Kong) Limited (the “Bank”). **Genesis is a long term participating life insurance plan underwritten by Manulife (International) Limited (“Manulife”).** The Bank is acting as a licensed insurance agency of Manulife.

The product is an insurance product and is neither a bank deposit nor a bank saving plan.

**The content of this leaflet does not contain the full terms of the policy(ies), and the full terms can be found in the corresponding policy document(s). Before making a purchase, you should read the policy provisions for the exact terms and conditions that apply to this product. You can ask the Bank for a copy.**

For a limited time only, you have a new option to pay for **Genesis over 2 years** (see note 1), alongside other existing choices (single premium / 3 years / 5 years / 10 years / 15 years), offering greater flexibility to satisfy your needs.

<b>Premium payment period</b>	2 years
<b>Issue age</b>	0–75
<b>Benefit term</b>	Whole life
<b>Payment mode</b>	<b>Minimum premium requirement</b>
Annually	USD5,000 / HKD40,000 / CNY34,000 / CAD7,000 / AUD7,000 / GBP3,000 / SGD8,000
Semi-annually	USD2,600 / HKD20,800 / CNY17,680 / CAD3,640 / AUD3,640 / GBP1,560 / SGD4,160
Quarterly	USD1,320 / HKD10,600 / CNY9,010 / CAD1,855 / AUD1,855 / GBP795 / SGD2,120
Monthly	USD450 / HKD3,600 / CNY3,060 / CAD630 / AUD630 / GBP270 / SGD720

Please note premium holiday and optional supplementary benefits are not applicable to 2-year premium payment period.

**The product details as stated in the product leaflet are also applicable to 2-year premium payment period unless otherwise specified in the table above.**

For all product features, please refer to the product leaflet.

Remark: The information shown above is not the full product details of Genesis (2-year premium payment period). **This leaflet (including but not limited to above product features) must be read in conjunction with the relevant product leaflet**, which will give you more details about this product including the ‘Important Information’ showing the product risks (except point 14 ‘Risk from taking a premium holiday’ which is not applicable to Genesis (2-year premium payment period)).

**Note:**

1. This is a limited time offer. We reserve the right to withdraw the offer of 2-year premium payment period option at any time without notice. Acceptance of your policy application of 2-year premium payment period option is subject to the availability of the aforesaid option at the time of application.

In this leaflet, 'you' and 'your' refer to the policyowner. 'Manulife', 'we', 'us' and 'our' refer to Manulife (International) Limited.

Genesis (2-year premium payment period) is an insurance product provided and underwritten by Manulife. You should not purchase this product solely on the basis of this limited time offer or this leaflet. Please ask the licensed staff of the Bank for a copy of the product leaflet which will give you more details about these products including the 'Important Information' showing the product risks (except 'Risk from taking a premium holiday').

For more information, please contact the licensed staff of the Bank or call our customer service hotline on (852) 2510 3383.

To view our privacy policy, you can go to our website at [www.manulife.com.hk](http://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 leaflet is only for distribution in Hong Kong Special Administrative Region.





Live more, Bank less

### **Important Notes from the Bank:**

1. DBS Bank (Hong Kong) Limited (the 'Bank'), being registered with the Insurance Authority as a licensed insurance agency, is appointed as an insurance agency of Manulife (International) Limited ('Manulife') for the distribution of life insurance products in the Hong Kong Special Administrative Region.
2. The Bank distributes the product for Manulife and the product is a product of Manulife but not the Bank.
3. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank will enter into a Financial Dispute Resolution Scheme process with the customer.
4. You are reminded to refer to the product leaflet for details of product risks.
5. You are reminded to carefully review the relevant product materials provided to you and be advised to seek independent professional advice when considered necessary.

## 人壽保險

# 宏摯傳承保障計劃

Genesis

本產品單張為星展銀行（香港）有限公司（「銀行」）客戶之版本，「**宏摯傳承保障計劃**」是一份由宏利人壽保險（國際）有限公司（「宏利」）承保的長期分紅人壽保險計劃。銀行為宏利之持牌保險代理機構。

本產品是保險產品，並不是銀行存款或銀行儲蓄計劃。



# 宏摯傳承保障計劃

## 計劃特點

有選擇，就自有出路。一段邁向豐盛財富的旅程，不單只源自增加財產的本領，沿途更同步需要提高理財的能力。畢竟，在瞬息萬變的世界中，於理財上擁有靈活性，就是您成功的源泉。

因此，我們推出「宏摯傳承保障計劃」，不單提供長期潛在回報，更配備靈活的提取選項以滿足您的資金需要。計劃亦為指定危疾及精神疾病提供預支保障，及備有七種保單貨幣選項以迎合您未來發展。同時，我們可助您靈活策劃將財富世代相傳。

選擇「宏摯傳承保障計劃」，開啟豐盛的未來。



提升長遠儲蓄潛力



靈活的提取選項  
無需退保



身心守護預支保障  
獲取備用資金



七種保單貨幣選項  
抓緊環球機遇



安枕無憂服務  
助您未雨綢繆



財富靈活世代承傳

宏摯傳承保障計劃乃宏利提供及承保的一份具有儲蓄成分的長期分紅人壽產品，並為指定疾病提供預先鎖定終期紅利選項。本產品單張只提供本產品之一般資料，並不構成保單的一部分，及並未載有保單的所有條款。投保前，您應參閱保單條款以了解本產品之確實條款及細則。銀行可按閣下要求提供該複本。







## 提升長遠 儲蓄潛力

「宏摯傳承保障計劃」配合您在人生任何階段實現目標。您可按個人需要，選擇合適的保費繳付期 — 一次過繳付保費，或以3年、5年、10年或15年繳付保費。

我們將助您透過**保證現金價值**累積財富，並以**非保證終期紅利**（見註1）增加潛在回報。非保證終期紅利將在您退保並提取現金、受保人身故或保單終止時一筆過派發。

終期紅利的金額主要受相關投資（包括但不限於債券、股票及其他非固定收益資產）的影響，因此金額將不時上升或下跌（見註2）。



## 靈活的提取選項 無需退保

子女教育、安享晚年、熱愛旅行 ... 不同的目標需要不同的現金流安排。此計劃讓您靈活地從保單中提取現金，以切合您的需要。

在無需退保下，您可透過以下其中一個兌現選項提取現金。

### 1. 無憂選 — 輕鬆建立終身定期收入來源

如您選擇無憂選，只要保單一直生效，您可於繳清保費後定期獲得從終期紅利中分發的非保證入息（見註1），讓您安心無憂。

您可選擇開始提取非保證入息的保單周年日（「入息開始周年日」）以及按月或按年提取（見註3）。**我們隨後將釐定您每次預期可獲得的金額。**



#### 以John為例（見註4及5）：

John為保單繳付**100,000美元**的整付保費，並選擇**自第一個保單周年日起每年**獲得非保證入息。

只要保單一直生效，John在無需退保下可預期於每個保單周年日獲得約**4,612美元**的非保證入息，相等於已繳保費總額的**~4.6%**。

您亦可將非保證入息積存在本公司賺取利息（見註6），直至您日後提取。

開始提取非保證入息後，您仍可靈活地暫停及重新開始獲得入息，並將入息支付方式從每年更改為每月，反之亦然。您的非保證入息將相應地重新計算。（見註3）

## 2. 終期紅利鎖定權益 — 按您需要自訂提取

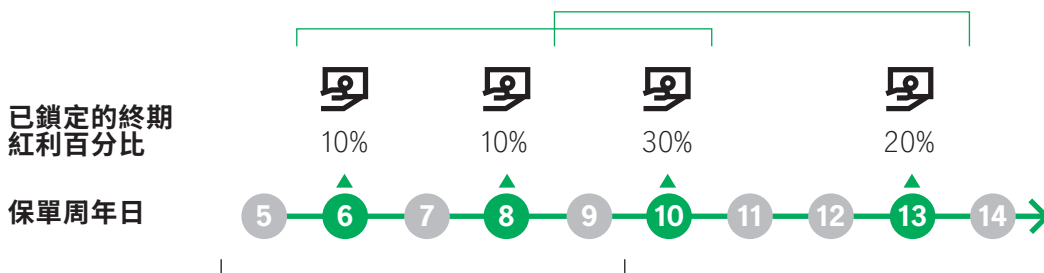
此選項可讓您決定提取時間及提取金額，助您更容易掌控如何實現理財目標。

您可於第5個保單周年日或其後的每個保單周年日（「終期紅利鎖定周年日」）選擇鎖定終期紅利以提取現金（見註1），而**提取時間及金額可由您決定**（見註2及7），惟：

- 從第5至第9個保單周年日（見註7）的每個保單年度，終期紅利鎖定總百分比不得超過10%；及
- 任何連續5個保單年度的終期紅利鎖定總百分比不超過50%。

### 例子1 – 不定期提取

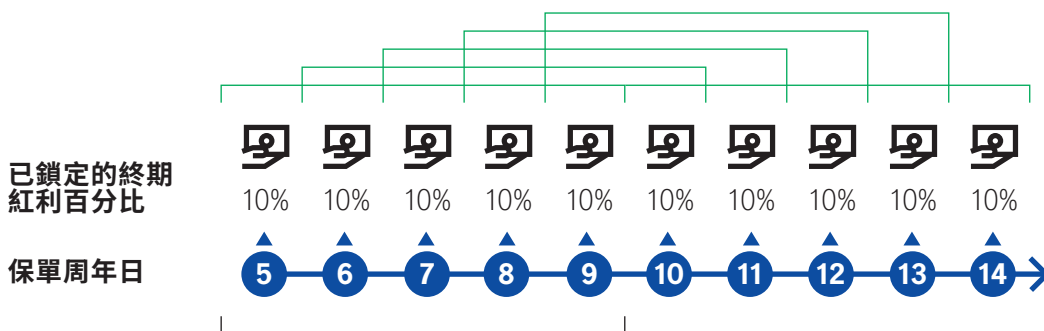
✓ 任何連續5個保單年度不超過50%



✓ 從第5至第9個保單周年日的每個保單年度均不超過10%

### 例子2 – 創造定期收益

✓ 任何連續5個保單年度不超過50%



✓ 從第5至第9個保單周年日的每個保單年度均不超過10%

此外，您亦可利用此選項鎖定終期紅利的潛在回報。已鎖定的終期紅利可積存在本公司賺取利息（見註2），直至您日後提取。

您可於第一個保單周年日後由無憂選更改至終期紅利鎖定權益，反之亦然。若兌現選項已經開始，您將不能更改至另一選項。（見註3）

此外，您亦可選擇部分退保作提取，即透過減少名義金額以提取部份保證現金價值及非保證終期紅利，惟隨後的保單價值及利益將因而減少（見註8及9）。

如作任何提取，保單內隨後之利益將會減少。



## 身心守護 預支保障 獲取備用資金

危疾或精神健康問題不單影響身體及情緒，亦對財務狀況構成壓力。我們明白當您可於最需要的時候及時獲得財務支援，是非常重要的。

因此，我們提供**額外的一次性選項**，讓您在受保人確診以下任何指定疾病時**鎖定最高100%的終期紅利**。已鎖定的終期紅利可積存在本公司賺取利息（見註2），直至您日後提取，讓您在康復之路上獲得備用資金。（見註10及以下「重要事項」的「緩接期」部分）

### 身心守護預支保障涵蓋的指定疾病



#### 危疾

- 植物人
- 癌症
- 昏迷
- 突發性心臟病（心肌梗塞）
- 中風
- 嚴重頭部創傷
- 癱瘓
- 末期疾病
- 完全及永久傷殘<sup>+</sup>



#### 精神疾病

- 自閉症
- 躁狂抑鬱症
- 精神上無行為能力
- 精神分裂症
- 嚴重認知障礙

<sup>+</sup>「完全及永久傷殘」的涵蓋範圍將於受保人達16歲起開始生效。

行使此權益後，您仍有機會在將來再次獲取終期紅利（見註1）。您仍然可以透過「靈活的提取選項 無需退保」部分所述的安排進行提取。





## 七種保單貨幣 選項 抓緊環球機遇

為提供更大的靈活性，此計劃在投保時提供**七種保單貨幣**供您選擇。

日後，您可能有需要將財富重新集中到另一種貨幣上，以應對不斷變化的需要或把握新的市場機會。

此計劃提供**貨幣轉換權益**，讓您可靈活地將保單貨幣轉換至下列任何一種貨幣（「貨幣轉換」），助您把握新機遇。



由第3個保單周年日起，您可於每個保單年度在無須另外進行驗身的情況下，透過將您的計劃轉換至可提供您所選擇之貨幣（「新貨幣」）的指定宏利計劃（可能與「宏摯傳承保障計劃」相同或不同），以轉換保單貨幣一次（見註12）。您的保單生效日期於貨幣轉換後將維持不變。

於貨幣轉換生效日，現有保單貨幣下之退保價值將按照當時貨幣匯率換算，而保證現金價值、非保證終期紅利及非保證入息金額（如有）可能會改變。名義金額、到期及應付保費（如有）、預期保單價值將由我們釐定及調整，並可能高於或低於貨幣轉換前的相應價值（見註13）。

可讓您安心的是，於貨幣轉換生效日，貨幣轉換後之退保價值總額（以新貨幣計算）及貨幣轉換前之退保價值總額（以原有保單貨幣計算）為價值相等（見註13）。









## 安枕無憂服務® 助您未雨綢繆

未來始終難以預測。因此，我們必須未雨綢繆，確保做好周全準備。有效的應變計劃不僅令我們可保障摯愛家人的財務狀況，亦能讓自己安心。

透過**安枕無憂服務**，您可指定一位家人（「指定人士」）代您執行下列其中一個您預設的保單管理指示。如您於保單生效期間在精神和／或身體上喪失行為能力，該指示將生效（見註11），確保您的摯愛家人在困難時期獲得周到的預先安排。

### 選項1 – 轉移保單擁有權

將保單擁有權轉移給指定人士

---

### 選項2 – 從保單中作一次性提取

提取保單價值的指定百分比（由您指定），並支付該款項給指定人士

® 此為行政安排，並不屬於產品特點。有關申請須符合本公司當時適用的行政規則，本公司有權不時釐定及更改相關行政規則而無需預先通知。請注意，行使貨幣轉換權益後，指定的新計劃可能不提供該服務。



您的財富源自努力奮鬥。因此，您自然希望確保您的財富能夠延續一生甚至世代承傳。此計劃讓您可選擇**更改受保人**為您的另一位摯愛家人。例如，您可為自己投保計劃，其後將受保人轉為子女，藉此將財富傳承給後代（見註14）。

同時，我們更提供各種靈活的增值服務，確保您的財富代代承傳。

- **後備受保人<sup>®</sup>**

您可選擇提名另一位後備受保人，若現任受保人突然身故，後備受保人可成為新受保人。因此，保單將繼續生效，而所有利益將得以保留（見註15）。

- **身故賠償支付選項<sup>®</sup>**

除以計劃預設之方式一筆過支付身故賠償給受益人，您亦可選擇其他身故賠償支付方式（見註16），以您的意願守護您摯愛未來的理財所需。例如，您可選擇以分期方式，或結合一筆過支付及分期支付方式按您指定的開始日期及支付形式支付身故賠償。您亦可設定按固定或每年按遞增百分比支付身故賠償。

- **保單承繼人<sup>®</sup>**（見註17）

為增加財富傳承的靈活性，除安排支付身故賠償給受益人的方式，您可提名一位摯愛家人為保單承繼人。若您離世，保單將會轉移至保單承繼人。

**保單暫托選項<sup>®\*</sup>** 更可讓您安排在指定日期或保單承繼人達到指定歲數才進行保單轉移。例如，若您打算提名現時未滿18歲的保單承繼人，您可以首先預先指定一名保單暫托人。於您離世後，保單暫托人將按您預設的保單管理權限負責管理保單，直至指定日期或保單承繼人的指定年齡（必須為18歲或以上）。屆時，保單暫托人的管理權限將終止，而保單的擁有權亦將轉移。因此，您可以安心確保您保單的價值、保障及財富增長潛力將傳承予您所選擇的承繼人。

- **保單分拆<sup>®</sup>**

由第5個保單周年日或保費繳付期結束起（以較遲者為準），您可以選擇分拆您的保單，以便更有效地規劃財富傳承。分拆出之保單的保單生效日期將與您的原保單相同（見註18）。

<sup>®</sup> 此為行政安排，並不屬於產品特點。有關申請須符合本公司當時適用的行政規則，本公司有權不時釐定及更改相關行政規則而無需預先通知。請注意，行使貨幣轉換權益後，指定的新計劃可能不提供該服務。

\* 僅適用於在香港簽發的保單。





## 其他特色



### 人壽保障 安心無憂

如受保人不幸身故，我們將支付一筆過身故賠償，金額相等於任何積存於本公司之非保證入息／已鎖定的終期紅利連利息，並加上以下之較高者：

- 保證現金價值加非保證終期紅利（見註1）；或
- 應付並已繳的保費總額（見註9）。



### 簡易投保

申請程序簡單。若名義金額不超過我們當時的行政程序所指定的限額，受保人無須進行任何驗身以證明其健康狀況。



### 意外身故額外保障

如受保人於首5個保單年度內因意外身故，我們將支付額外的意外身故賠償，高達應付並已繳保費總額的100%（見註9及19），助您的家人應付及減輕突如其來的財務負擔。



### 保費假期

如選擇以5年、10年或15年繳付保費，在踏入第2個保單周年日後，您可隨時選擇實施最多2年的保費假期（見註20），期間所有保費供款及保證現金價值將被暫時凍結。任何在保費假期前選擇無憂選的入息開始周年日、入息支付選項及入息支付方式將被撤銷。當保費假期結束，如果您沒有行使終期紅利鎖定權益，可以再次設定無憂選。

# 計劃概覽

## 宏擎傳承保障計劃

<b>產品目標及性質</b>	具有儲蓄成分的長期分紅人壽產品，並為指定疾病提供預先鎖定終期紅利選項				
<b>產品類別</b>	基本計劃				
<b>保費結構</b>	固定及保費率獲保證				
<b>保費繳付期<sup>^</sup></b>	<b>整付保費</b>	<b>3年</b>	<b>5年</b>	<b>10年</b>	<b>15年</b>
<b>投保年齡<sup>^</sup></b>	0-80	0-75	0-75	0-70	0-60
<b>保障年期</b>	終身				
<b>保單貨幣</b>	美元／港元／人民幣／加元／澳元／英鎊／新加坡元				
<b>保費繳付方式</b>	<b>最低保費要求</b>				
每年	6,500美元／ 50,000港元／ 43,000人民幣／ 8,500加元／ 8,500澳元／ 4,000英鎊／ 10,000新加坡元 (整付保費)	3,500美元／ 30,000港元／ 25,000人民幣／ 5,000加元／ 5,000澳元／ 2,500英鎊／ 6,000新加坡元	2,500美元／ 20,000港元／ 17,000人民幣／ 3,500加元／ 3,500澳元／ 1,500英鎊／ 4,000新加坡元	1,500美元／ 12,000港元／ 10,000人民幣／ 2,000加元／ 2,000澳元／ 1,000英鎊／ 2,500新加坡元	1,000美元／ 8,000港元／ 6,800人民幣／ 1,340加元／ 1,340澳元／ 670英鎊／ 1,670新加坡元
每半年		1,820美元／ 15,600港元／ 13,000人民幣／ 2,600加元／ 2,600澳元／ 1,300英鎊／ 3,120新加坡元	1,300美元／ 10,400港元／ 8,840人民幣／ 1,820加元／ 1,820澳元／ 780英鎊／ 2,080新加坡元	780美元／ 6,240港元／ 5,200人民幣／ 1,040加元／ 1,040澳元／ 520英鎊／ 1,300新加坡元	520美元／ 4,160港元／ 3,536人民幣／ 697加元／ 697澳元／ 348英鎊／ 868新加坡元
每季		925美元／ 7,950港元／ 6,625人民幣／ 1,325加元／ 1,325澳元／ 660英鎊／ 1,590新加坡元	660美元／ 5,300港元／ 4,500人民幣／ 925加元／ 925澳元／ 395英鎊／ 1,060新加坡元	395美元／ 3,180港元／ 2,650人民幣／ 530加元／ 530澳元／ 265英鎊／ 660新加坡元	265美元／ 2,120港元／ 1,802人民幣／ 355加元／ 355澳元／ 178英鎊／ 443新加坡元
每月		315美元／ 2,700港元／ 2,250人民幣／ 450加元／ 450澳元／ 225英鎊／ 540新加坡元	225美元／ 1,800港元／ 1,530人民幣／ 315加元／ 315澳元／ 135英鎊／ 360新加坡元	135美元／ 1,080港元／ 900人民幣／ 180加元／ 180澳元／ 90英鎊／ 225新加坡元	90美元／ 720港元／ 612人民幣／ 121加元／ 121澳元／ 60英鎊／ 150新加坡元
<b>身心守護預支保障</b>	若受保人確診任何指定疾病，於保單簽發日或保單生效日(以較後者為準)的一年後，可一次性選擇鎖定高達100%的終期紅利(見註10及以下「重要事項」的「緩接期」部分)				
<b>貨幣轉換權益</b>	適用於第3個保單周年日起(見註12及13)				
<b>更改受保人</b>	適用於第1個保單周年日起或保單簽發1年後(以較後者為準)(見註14)				
<b>身故賠償</b>	<p>我們將支付身故賠償給指定受益人，金額為以下之較高者：</p> <ul style="list-style-type: none"> <li>保證現金價值及任何終期紅利之總和(見註1)；或</li> <li>應付並已繳的保費總額(見註9)。</li> </ul> <p>⊕ 任何積存於本公司之非保證入息／已鎖定終期紅利連利息(見註2及6)</p> <p>⊖ 任何保單內之欠款(見註21)</p>				
<b>意外身故賠償</b>	若受保人在首5個保單年度內因意外身故，將額外派發一筆高達應付並已繳的保費總額之100%的賠償(見註9及19)				

<sup>^</sup> 您可能需於退休後定時繳付保費及在某些情況下需繳付保費超過80歲。因此，您應預備足夠的資金以繳付未來的保費。

備註：年齡是指最接近一個生日所達之歲數。

個案1 長遠財富增長潛力，幫助建立退休收入和財富傳承

55歲的Ted是一位成功的企業家。他和妻子育有一名兒子Toby。他正在尋找一份儲蓄型保險計劃，可以讓他能夠分散投資同時建立穩定的退休收入。由於他打算最終將自己的財富傳承給Toby，因此該計劃最好具有長遠的財富增長潛力。經過深思熟慮後，他決定投保「宏摯傳承保障計劃」。(見註22及5)

	保單持有人: Ted (55歲)	保費繳付期: 整付保費
	受保人: Ted (55歲)	保費總額: 100,000美元

- 保證現金價值
- 非保證終期紅利





個案2 全方位方案，建立子女教育基金及未來被動收入

Mary今年35歲，也是一位5歲女孩Jane的母親。除了為家庭的未來做好理財準備，她亦希望在Jane長大後將她送到海外升學。亦計劃當Jane畢業後開始工作時，可以開始提取被動收入讓自己生活更舒適，並可在未來將保單傳承給 Jane。因此她決定投保「宏摯傳承保障計劃」。(見註23及5)



保單持有人：

Mary (35歲)

受保人：

Mary (35歲)

保費繳付期：

5年

每年保費：

40,000美元

保費總額：

200,000美元



1. 終期紅利並非保證。我們將最少每月作出一次有關終期紅利的檢討及調整，並且我們或會決定隨時作出更經常的檢討及調整。在受保人身故之情況下，如保證現金價值與終期紅利之總和少於應付並已繳的保費之總和，終期紅利將不獲發。請參閱以下「重要事項」的「影響非保證終期紅利、非保證入息及非保證入息／已鎖定終期紅利之積存利率的主要風險」。
2. 於支付保單退保、行使終期紅利鎖定權益或身心守護預支保障時，特別是當市值出現大幅波動的時候，或會出現延遲。實際可得到的終期紅利只會在您的申請被處理後而釐定。在特定情況下，例如該申請並非在我們現行的截止時間前收到，或並非按我們指定的書面格式提交，該金額可能會比您提交申請時暫時向您所示的終期紅利金額較低或較高。於行使終期紅利鎖定權益或身心守護預支保障前，請向宏利查詢現行的運作規則以及您保單下最新的終期紅利金額。保留於本公司之已鎖定終期紅利的積存利率並非保證及我們可不時對之作出變動。請參閱以下「重要事項」的「影響非保證終期紅利、非保證入息及非保證入息／已鎖定終期紅利之積存利率的主要風險」。
3. 您可於投保時或第一個保單周年日後，按本公司指定的書面格式遞交申請設定無憂選，選擇入息開始周年日、入息支付選項和入息支付方式。非保證入息由本公司不時調整及全權決定。行使此兌現選項將減少未來之終期紅利。在第一個保單周年日後，則可更改入息開始周年日、入息支付選項和入息支付方式。更改將在下一個保單周年日生效。

設定無憂選之入息開始周年日為第1個保單周年日之整付保費保單將不可更改入息開始周年日及由無憂選更改至終期紅利鎖定權益。您僅可在第一個保單周年日後申請暫停和重新開始獲得入息，以及更改入息支付選項和入息支付方式。

一旦遞交申請，該設定或更改申請將不能撤回或變更。非保證入息將根據該新選擇而調整。有關無憂選的設定及更改的詳細內容及規則，請參閱保單條款。

4. 此個案假設在整個保單年期內 (i) 沒有行使身心守護預支保障；(ii) 沒有提取保單貸款；(iii) 沒有行使貨幣轉換權益；(iv) 保單下之非保證入息於可派發時立即支付及 (v) 沒有透過減少名義金額提取現金（見註8、9及「其他產品說明」部分下的「流動性及提取風險」）。
5. 此等個案所述的終期紅利及／或非保證入息金額（視情況而定）僅按現時的終期紅利預測而估算。終期紅利及／或非保證入息（視情況而定）並非保證及只用作說明及例子之用。實際派發之終期紅利及／或非保證入息金額（視情況而定）可能低於或高於此等個案之數字。在某些情況下，非保證金額可能為零。此等個案只供參考用途。所有於此等個案內所述之金額均以四捨五入方式調整至整數。有關您的建議書說明，請聯絡銀行的持牌職員。
6. 保留於本公司之非保證入息的積存利率並非保證及我們可不時對之作出變動。請參閱以下「重要事項」的「影響非保證終期紅利、非保證入息及非保證入息／已鎖定終期紅利之積存利率的主要風險」。
7. 您可於終期紅利鎖定周年日（指第5個保單周年日或其後的保單周年日）起計31日內，行使終期紅利鎖定權益，惟於任何連續5個保單年度的終期紅利鎖定總百分比不可超過50%及於首個終期紅利鎖定周年日起計的5個保單年度內，每保單年度的終期紅利鎖定總百分比不得超過10%。您必須按本公司指定的書面格式遞交申請行使終期紅利鎖定權益。一旦遞交申請行使此權益，該申請將不獲撤回，而已鎖定的終期紅利將不可被還原。行使終期紅利鎖定權益將減少未來之終期紅利。
8. 如減少名義金額，將會同時減少未來的利益，包括非保證入息（如有）、保證現金價值、終期紅利、身故賠償、身心守護預支保障及意外身故賠償。惟減少後的名義金額仍需達到其最低要求。有關要求將由我們不時修訂而不作任何通知。
9. 如名義金額曾調整，每筆到期及已繳保費將對應於應支付意外身故賠償及／或身故賠償當時的名義金額。



10. 身心守護預支保障可於保單簽發日或保單生效日(以較後者為準)起計一年後行使。行使身心守護預支保障可能大幅減少未來的終期紅利及非保證入息(如有)。為免存疑,身心守護預支保障下的已鎖定終期紅利百分比將不計入終期紅利鎖定權益下的終期紅利鎖定總百分比。請參閱「身心守護預支保障條款」了解有關指定疾病的定義及身心守護預支保障的條款及細則。
11. 有關以下適用於安枕無憂服務的詳情,請參閱有關單張。
- i. 受保的精神/身體無行為能力的情況;
  - ii. 一次性提取的機制;及
  - iii. 您設立此服務之權利及限制。
12. 有關貨幣轉換之申請須符合下列全部條件並受限於本公司在獨有及絕對酌情權下釐定的當時的規條以及對該申請的批核:
- i. 保單持有人必須於貨幣轉換周年日(指第3個保單周年日或其後的保單周年日)起計31日內遞交貨幣轉換申請;
  - ii. 在同一個保單年度內並未曾遞交過貨幣轉換之申請;
  - iii. 行使貨幣轉換權益的申請一旦遞交將不可撤回或更改;
  - iv. 保單的名義金額在貨幣轉換後必須不少於本公司在保單持有人遞交該申請時釐定的最低金額;及
  - v. 您必須在本公司批准貨幣轉換申請前償還全部欠款。

提供新貨幣之計劃(由本公司獨有及絕對酌情權決定)(「新計劃」)可能與「宏摯傳承保障計劃」相同或不相同,亦可能具有不同利益、計劃特色、保單條款及投資策略。在您行使此權益前,請檢視計劃之間的差異,並考慮新計劃是否適合您的需要。

請參閱以下「重要事項」的「行使貨幣轉換權益的風險」。

13. 經我們批核貨幣轉換之申請後:
- i. 「宏摯傳承保障計劃」將轉換至提供新貨幣的新計劃(可能與「宏摯傳承保障計劃」相同或不相同)。全部利益、計劃特色、保單條款及投資策略亦會跟隨新計劃。您的保單生效日期(在保單條款中亦稱作「保單生效日」)在貨幣轉換後將維持不變;
  - ii. 退保價值將於貨幣轉換生效日按當時貨幣匯率以四捨五入方式轉換至新貨幣。在貨幣轉換後,您的保單之名義金額、到期及應付保費(如有)、保證現金價值、非保證入息(如有)及終期紅利將根據不同因素包括但不限於當時市場貨幣匯率、新舊資產組合的投資收益和資產價值及/或由現有資產轉移至新資產之交易由本公司獨有及全權酌情釐定及調整;
  - iii. 貨幣轉換後的預期保證現金價值和終期紅利將根據不同因素釐定,包括但不限於新計劃相關資產組合的預期投資收益和資產價值;
  - iv. 在貨幣轉換後,任何累積非保證入息/累積已鎖定終期紅利將根據新計劃的有關利率繼續積存生息。有關利率為非保證及由本公司釐定並不時修訂,或與貨幣轉換前的有關利率不相同;及
  - v. 任何附加於您的保單的附加保障將繼續生效而該附加保障的貨幣將轉換至新貨幣,惟該附加保障須為新計劃及在新貨幣下仍可提供。如新計劃並未提供該附加保障或於新貨幣下未能提供該附加保障,該附加保障將自動終止。

當時貨幣匯率由本公司在獨有及絕對酌情權下,並參考市場當時貨幣匯率而釐定並不時修訂。請參閱以下「重要事項」的「行使貨幣轉換權益的風險」。

14. 於首個保單周年日起或保單簽發1年後(以較後者為準),您可選擇將受保人更改為另一受保人(須與您存在可保利益關係)而保單價值不受影響,惟需符合以下條件:
- i. 新受保人的年齡為60歲或以下;或
  - ii. 新受保人的年齡不大於現受保人的年齡,並不大於80歲;及
  - iii. 申請必須在現受保人及新受保人在世時完成。

有關申請需在我們的絕對酌情決定權下,並根據現行行政規則及指引批核後才會被接納,本公司擁有不時釐定及更改相關行政規則及指引的絕對酌情權。更改受保人的申請一旦生效,保單內的所有現有附加保障(如有)將會自動終止。

15. 保單持有人可於受保人在生時及保單生效期間提名後備受保人。若需要於受保人身故後，把受保人改為後備受保人，應在規定的期限內向我們提交相關文件以作申請。請參閱相關單張以了解更多適用於後備受保人選項的詳情及條款及細則。
16. 有關適用於身故賠償支付選項您所享有之權利及限制，請參閱有關單張。
17. 請參閱有關單張，以了解您所享有適用於保單承繼人的權利和限制的更多詳細資訊。
18. 您可以選擇透過將您保單之名義金額分拆至新保單（「拆分保單」）以分拆您的保單。根據您所要求之分拆百分比，名義金額及保單價值和利益將從您的保單中轉移到拆分保單中，並以四捨五入方式調整。如您的保單已行使終期紅利鎖定權益，相同之終期紅利鎖定總百分比將應用於拆分保單。您的保單和每份拆分保單必須達到最低名義金額和最低保費之要求，以及其他由我們不時釐定及更改之相關行政規則而無需預先通知。您必須在本公司批准保單分拆申請前償還全部欠款。為免存疑，如在分拆保單之前已經行使身心守護預支保障，您的保單及每份拆分保單將不會享有該選項。請聯絡銀行的持牌職員了解詳情。
19. 意外身故賠償之應付賠償的最高總額為125,000美元／1,000,000港元／750,000人民幣／125,000加元／125,000澳元／62,500英鎊／125,000新加坡元（根據適用之保單貨幣），並扣除由受保人於本公司其他保單獲得之相同或相似保障的賠償總額。請參閱保單條款了解有關本公司會或不會就意外身故賠償作出賠償的情況。
20. 有關「保費假期」之詳情，請參閱保單條款，以及下文「重要事項」部分下的「實施保費假期的風險」。
21. 欠款是指任何有關保單內之欠款，當中包括而並不限於任何欠繳到期保費、任何未償還之保單貸款及其累積應繳利息。
22. 此個案之數字乃假設在整個保單年期內 (i) 沒有行使身心守護預支保障；(ii) 沒有提取保單貸款；(iii) 沒有行使貨幣轉換權益；(iv) 保單下之非保證入息於可派發時立即支付及 (v) 沒有透過減少名義金額提取現金（見註8、9及「其他產品說明」部分下的「流動性及提取風險」）。
23. 此個案之數字乃假設在整個保單年期內 (i) 沒有行使無憂選／終期紅利鎖定權益；(ii) 沒有提取保單貸款；(iii) 沒有行使貨幣轉換權益；(iv) 透過減少名義金額提取現金（見註8、9及「其他產品說明」部分下的「流動性及提取風險」）；(v) 沒有行使身心守護預支保障；(vi) 沒有行使保費假期；及 (vii) 所有年繳保費在到期日已全數繳清。
24. 當更改保單持有為他人時，原保單持有人將失去保單下的權益和權利。



## 重要事項

本計劃屬於分紅計劃，為您提供非保證利益，亦即終期紅利。

您的保單將設有「名義金額」，我們會以此計算計劃之保費及其他保單價值及利益，但此名義金額並不代表我們應支付的身故賠償總額。對此名義金額所作之任何變動，將引致計劃之保費及其他保單價值及利益的相應變動。

本計劃或不適合只追求短期回報及／或純保證回報的客戶。

### 終期紅利理念

我們的分紅計劃旨在向保單持有人提供具競爭力的長期回報，並同時為股東創造合理利潤。我們亦致力確保在保單持有人及股東之間公平分配利潤。原則上，相較最佳估計假設之所有經驗損益全歸於保單持有人，此等損益包括理賠、投資回報及續保率(保單繼續生效的可能性)等，惟相較最佳估計假設之開支損益不會由保單持有人承擔。當實際開支不同於原先預期時，股東將承擔所有開支損益。開支指與保單直接相關的開支(例如佣金、核保(審視和批核保單申請)產生的開支、簽發保單及收取保費產生的開支)，及分配至產品組別的間接開支(例如一般行政費用)。

為避免終期紅利出現大幅變動，我們在釐定終期紅利時作出了緩和調整。當表現優於預期，其表現並不會即時全面反映於終期紅利增加，而當表現遜於預期，其表現並不會即時全面反映於終期紅利減少。優於／遜於預期的表現會在數年間攤分，以確保每年的終期紅利相對較穩定。

上述緩和調整機制的一個例外情況，是當若干相關投資(包括但不止於債券，股票及其他非固定收益資產)的市值出現波動。這種經驗損益將透過及時調整終期紅利分派給保單持有人，而非經過一段時間緩和調整。

在分紅帳戶中保留的經驗損益會於不同組別及年代的保單持有人之間分配，其中會考慮各組別的相對份額。終期紅利管理旨在將該等經驗損益於合理時間內分配，並確保保單持有人獲公平對待。考慮不同組別的保單持有人之間的公平性時，本公司將考慮，例如：

- 保單持有人購買的產品(包括附加保障)
- 保費繳付期或保單年期或保單貨幣
- 保單於何時發出

已公佈的終期紅利並非永久構成保單的一部分，其金額可於其後公佈時減少或增加。終期紅利的實際金額僅於其應予支付或當您鎖定終期紅利時方會釐定。終期紅利的金額主要受相關投資的表現影響，因此該金額相對較為波動且不時上升下跌。我們將最少每月作出一次有關預計的終期紅利的檢討及調整，並且本公司或會決定隨時每月作出多於一次有關預計終期紅利的檢討及調整。

我們的董事會主席，獨立非執行董事及獲委任精算師已就機制能確保各方獲公平對待作出書面聲明。有關您的分紅保單之詳情，請參閱以下網頁：[www.manulife.com.hk/link/par-zh](http://www.manulife.com.hk/link/par-zh)

### 投資政策、目標及策略

我們的投資政策旨在於本公司的風險承受能力下達至預期的長遠投資收益。此外，投資政策亦力求控制及分散風險、保持充足的資產流動性，及按負債狀況管理資產。預期長期資產組合如下表所示的範圍。若投資表現偏離預期，實際組合或會超出該等範圍。

資產類別	預期資產組合
債券及其他固定收入資產	25%至55%
非固定收入資產	45%至75%

債券及其他固定收入資產主要包括政府債券及企業債券，並大多數投資於美國及亞洲市場。非固定收入資產可包括公募股票、私募股票及房地產等，並主要投資於美國、歐洲及亞洲市場。投資策略亦可能會利用衍生工具主要用作對沖。

如債券及其他固定收益資產的資產貨幣與保單貨幣不相同，我們會利用貨幣對沖，以抵銷任何匯率波動的影響。但非固定收入資產則相對享有更大彈性，我們可以投資於與保單貨幣不相同的資產，以從多樣化投資中受益(換言之，分散風險)。

實際投資將根據購入資產時的市場時機而決定，因而將可能與預期資產組合有所不同。

投資策略可能根據市況及經濟前景而變動。如投資策略有任何重大變更，我們將知會您相關變更、變更原因及對保單的影響。

#### **分紅實現率**

您可參閱以下關於分紅實現率的網頁，了解我們過往派發紅利的資料。資料只作參考之用。過往紅利資料及表現並不能作為分紅產品未來表現的指標。

[www.manulife.com.hk/link/div-zh](http://www.manulife.com.hk/link/div-zh)

# 其他產品說明

## 1. 產品性質

本產品是一份具有儲蓄成分的長期分紅人壽計劃，部分保費用以支付保險及相關費用，而儲蓄成分已反映於退保價值，當中包括保證現金價值、非保證終期紅利及任何累積非保證入息／累積已鎖定終期紅利。本產品適合有能力於保費繳付期繳付全期保費的客戶，因此，您應預備足夠的資金以繳付未來的保費，並為長期持有本產品作好準備，以達至儲蓄目標。

## 2. 冷靜期

若您不滿意保單，您有權在冷靜期內取消保單，並獲退還任何已繳保費及任何已繳保費徵費。

- 如要取消保單，您必須在冷靜期內將已簽署的書面通知直接送達宏利人壽保險 (國際) 有限公司個人理財產品部：香港九龍觀塘偉業街223-231號宏利金融中心A座22樓。換言之，取消保單的書面通知需於緊接保單或通知書 (通知您保單可供領取及冷靜期的屆滿日) 交付予您或您的指定代表之日起計21個曆日期間內送達宏利的有關地址，以較先者為準。冷靜期結束後，若閣下在保單期滿前取消保單，您將會收到的預計總退保價值可能遠低於閣下已繳付的保費總額。

## 3. 保費年期及欠繳保費的後果 (不適用於整付保費的保單)

您須於整個保費繳付期按時繳付保費。基本計劃及／或附加保障 (如有) 的保費若於到期日仍未繳清，由到期日起計您可獲31天寬限期，而期間保單仍然有效。若您於31天寬限期後仍未繳交保費，只要保單擁有足夠保證現金價值及累積非保證入息／累積已鎖定終期紅利，我們將提供「自動貸款代繳保費」(請參閱下述第12項) 以維持保單生效。若保單沒有累積足夠保證現金價值及累積非保證入息／累積已鎖定終期紅利，保單將告失效，而受保人亦不再受保障。在這情況下，本公司只可向您支付終期紅利 (如有)，而您可能會蒙受本金上的重大損失。

## 4. 影響非保證終期紅利、非保證入息及非保證入息／已鎖定終期紅利之積存利率的主要風險

非保證入息從終期紅利中派發。終期紅利及因此而產生的非保證入息均是非保證的。可能會對終期紅利構成重大影響的因素包括但不限於下述各項。

**理賠** – 本公司的理賠經驗，例如支付身故賠償及身心守護預支保障等。

**投資回報** – 包括利息收入，紅利收入，利率前景及任何支持本產品的資產之市場價值之變動。某些市場風險會影響投資回報，包括但不限於信用利差、違約風險，以及股票和房地產價格之升跌。

請注意，終期紅利的金額主要受相關投資的表現影響，因此該金額相對較為波動且不時上升下跌。如相關投資市值顯著下跌，您的終期紅利將會比之前所能提供的終期紅利顯著減少；若於保單年度內相關投資市值輕微上升，惟增長不及我們先前向您展示終期紅利時之預期，您的實際終期紅利仍然有機會低於先前展示之該保單年度之終期紅利。

**續保率** – 包括其他保單持有人自願終止其保單 (不繳交保費、全數退保及部分退保)，以及其對投資項目的相應影響。

您可把所得非保證入息／已鎖定終期紅利保留於本公司積存生息。本公司會因應投資回報、市場情況及預期保單持有人選擇累積非保證入息／已鎖定終期紅利的時間長短等因素，釐定分紅保單可享的利率，而該利率也屬非保證，且會因外在投資環境的轉變而不時變動。

## 5. 信貸風險

任何已繳付的保費會成為宏利資產的一部分。因此，您將承受本公司的信貸風險。本公司的財政狀況或會影響其履行保單的責任的能力。

## 6. 貨幣風險

本計劃適用以外幣作為貨幣單位。您應考慮潛在的貨幣風險。匯率可跌亦可升，而任何匯率波動會直接影響您以本地貨幣計算時所需繳付保費及利益的金額。匯率波動可能會造成損失。兌換貨幣潛在的損失可能抵銷 (或甚至超過) 來自保單的利益。

由於匯率波動，受保人於保單年期內身故、退保或於冷靜期內取消保單，外幣兌換當地貨幣可能出現大幅貶值的風險。在這種情況下，由於保單價值的計算貨幣為外幣，如果您以當地貨幣繳付保費，便會蒙受巨大損失。當時適用的匯率由宏利釐定，相關匯率可能會不時變動。有關現行匯率詳情，請瀏覽本公司宏利網站 (<https://www.manulife.com.hk>)。

人民幣現時並非自由兌換的貨幣，其兌換可能受制於若干政策、監管要求及／或限制（有關政策、監管要求及／或限制將不時更改而毋須另行通知）。實際的兌換安排須依據當時的政策、監管要求及／或限制而定。

當行使貨幣轉換權益時，您亦應考慮上述潛在的貨幣風險。

## 7. 行使貨幣轉換權益的風險

- 行使貨幣轉換權益後的保證現金價值、非保證終期紅利及非保證入息（如有）之金額將被調整（較高或較低），且調整幅度可能十分顯著。
- 若您於保費繳付期內行使貨幣轉換權益，任何未來保費會被調整。
- 於行使貨幣轉換權益時可供選擇之貨幣將受限於適用之法律及法規。
- 新計劃可能與您保單之現有計劃不同，亦可能具有不同利益、計劃特色、保單條款及投資策略。請注意，貨幣轉換權益可能並不適用於行使貨幣轉換權益後之新計劃中，這代表您或可能無法再更改新計劃的保單貨幣，及在最壞情況下，根據新計劃的產品特點，此權益可能為一次性選項。
- 如新計劃並未提供該附加保障或於新保單貨幣下未能提供該附加保障，該附加保障將被終止。

## 8. 通脹風險

因通脹關係，未來生活成本可能更高。因此，目前計劃的保障或許未能滿足您未來的需要。

## 9. 提早退保風險

如您退保，您可收回的款項為於退保時計算的退保價值並扣除任何欠款。視乎您的退保時間而定（不論作全數或部分退保），有關款項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退保價值之說明。

## 10. 流動性及提取風險

您可以提取累積的非保證入息／已鎖定終期紅利，申請保單貸款，甚至退保以提取退保價值。您可以提取部分保證現金價值及終期紅利，但這將減低名義金額及其後的退保價值、身故賠償、意外身故賠償、身心守護預支保障和其他保單價值及利益，惟減低後的名義金額不能少於我們不時訂立而不另行通知的下限。申請保單貸款將會減低您的退保價值及身故賠償。

## 11. 保單貸款

您可以申請不多於扣除欠款後的貸款價值作保單貸款。貸款價值為保證現金價值與任何累積非保證入息／累積已鎖定終期紅利的總和之90%（由本公司釐定並不時修改而不作另行通知）。保單貸款需要支付利息，金額以每年複利計算（即利息會產生進一步利息），利率由本公司釐定並有權不時加以修訂。若於任何時間欠款相等於或超過保證現金價值與任何累積非保證入息／累積已鎖定終期紅利的總和，保單將會終止而我們只可向您支付終期紅利（如有），而您可能會蒙受本金上的重大損失。保單貸款會減低保單的身故賠償及退保價值。詳情請參閱保單條款內的「保單貸款」及「貸款規定」條款。

## 12. 自動貸款代繳保費（不適用於整付保費的保單）

若您未能按時繳付保費（請參閱以上第3項），只要保單擁有足夠貸款價值，我們會在寬限期後提供自動貸款代繳保費以維持保單生效。若貸款價值扣除任何欠款後不足以繳付所欠保費，本公司將改以另一分期形式代繳所欠保費。若保證現金價值與任何累積非保證入息／累積已鎖定終期紅利的總和扣除任何欠款後少於一期的月繳保費，保單將會終止，我們只可向您支付終期紅利（如有），而您可能會蒙受本金上的重大損失。自動貸款代繳保費需要支付利息，金額以每年複利計算（即利息會產生進一步利息），利率由我們釐定並有權不時加以修訂。自動貸款代繳保費會減低保單的身故賠償及退保價值。詳情請參閱保單條款內的「保單貸款」、「自動貸款代繳保費」及「貸款規定」條款。



### 13. 終止保單之條件

保單將會於下列情況終止：

- i. 您於保費到期日後31天寬限期內仍未繳交保費，而且保單不符合「自動貸款代繳保費」之要求（不適用於整付保費的保單）；
  - ii. 受保人身故；
  - iii. 全額保單退保，且本公司已支付退保價值；
  - iv. 當欠款相等於或超過保證現金價值及累積非保證入息／已鎖定終期紅利的總和；或
  - v. 本公司批核保單持有人申請終止保單的書面通知；
- 並以較早出現者為準。

上述的書面通知須由您簽署並送達至我們在本產品單張最後所載的地址，並標註「個人理財產品部」。

### 14. 實施保費假期的風險（不適用於整付保費或3年保費繳付期的保單）

如您選擇實施保費假期以暫停繳付保費最多合共2年，我們將會收取手續費。首次申請實施保費假期為免費，其後每次申請保費假期須支付200港元的手續費，惟本公司可不時變更手續費金額而不作另行通知。此外，您需繳清任何欠款及終止所有保單的附加保障。於保費假期內，本公司不會接受任何導致保單價值改變的保單更改的申請，包括但不限於行使身心守護預支保障、調減名義金額、申請保單貸款或行使貨幣轉換權益、無憂選及終期紅利鎖定權益。當保費假期生效時，任何已行使的無憂選（如有）都將被撤銷。請注意，終期紅利價值並非保證，即使在保費假期期間也可能會有所變動。倘若本公司須支付身故賠償，則保費假期隨即終結，且本公司將從您的保單價值扣除您於保費假期期間未繳付之保費，即本公司將從賠償金額內扣除。您可向本公司發出通知書提出終止保費假期，並在本公司批准有關申請後恢復繳付保費。本公司將重新訂定您的保單生效日及您的保費表。

### 15. 自殺

於保單簽發日起計一年內，若受保人自殺身亡，不論事發時精神是否健全，本公司之責任只限於將已繳交之保費，在扣除本公司對支付之任何款項後退還。詳細之條款及細則，包括保單復效之情況，請參閱保單條款。

### 16. 索償程序

有關索償程序之詳情，請參閱保單條款中的「索償通知及證明」及「身心守護預支保障索償通知及證明」部分及瀏覽網站 [www.manulife.com.hk/claims-procedure-zh](http://www.manulife.com.hk/claims-procedure-zh)。

### 17. 緩接期

「緩接期」是指於基本計劃的保單簽發日、保單生效日、保單復效生效日或更改受保人生效日（以較後者為準）起計90天內。若受保人患上之指定疾病乃是直接及完全因意外而導致，受保人之緩接期仍然適用。

如受保人在緩接期內或以前，就指定疾病有任何健康狀況屬任何下列情況，將不符合身心守護預支保障資格：

- i. 被診斷患上；
- ii. 被治療；
- iii. 對於尚未確認但可能需要進一步檢查的情況；或
- iv. 有關病患或疾病的病徵或症狀已經存在。

### 18. 不保事項及限制

下列情況下將不符合身心守護預支保障資格：

- i. 受保人直接或間接因患上後天免疫力缺乏症候群（愛滋病）、與愛滋病有關之併發症、或感染人類免疫力缺乏症病毒而引致患上指定疾病；
- ii. 不論事發時精神是否健全，由於受保人自殺、試圖自殺或蓄意自我傷害而受傷引致患上指定疾病；
- iii. 在任何符合「身心守護預支保障緩接期」條款列明的身體、精神和神經發展狀況將不獲賠償；
- iv. 若受保人患上之指定疾病是直接或間接由服用藥物（根據註冊醫生指示服用者除外）、服毒或飲酒而引致；
- v. 若受保人患上之指定疾病是直接或間接由於不論宣戰與否之戰爭或任何與戰爭有關之行動、暴動、叛亂或民眾騷動而引致；或
- vi. 若受保人患上之指定疾病是由於參加任何刑事活動而引致。

若受保人直接或間接因以下任何一項導致身體受傷而身故，本公司將不會作出意外身故賠償：

- i. 不論受保人精神是否健全，蓄意自我傷害或自殺；
  - ii. 不論自願與否，受保人服食、管理、吸收或吸入任何藥物、毒藥、酒精、氣體或煙霧。惟因職務附帶的危害物而遭遇該次意外則作別論；
  - iii. 任何戰爭、與戰爭有關之行動，或於任何戰亂國家之武裝部隊或輔助民事部隊中服役；
  - iv. 乘搭任何航空交通工具。惟以乘客身份乘搭民航客機者除外；
  - v. 從事或參與任何賽車或騎術比賽；或於水深超過130英尺進行之水底活動；或以專業資格參與運動或透過參與該運動以或可能賺取收入或報酬；或其他危險活動例如爬山、甌穴探測、跳傘或綁繩跳；
  - vi. 任何因其犯罪或意圖犯罪行為、或於拒捕或逃避逮捕過程中發生或因而導致的受傷；
  - vii. 分娩、懷孕、流產或墮胎，不論是否由意外促使或導致；或
  - viii. 擔任或從事特定類別的工作期間因暴亂及民眾騷動導致受傷。
- (請參閱保單條款中的工作列表)

以上只概括有關保單利益不獲支付的情況。請參閱保單條款內的確實條款及細則，並特別留意保單利益不獲支付之條款，以及保單轉讓的限制。

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

閣下不應在未完全瞭解此產品的性質及風險前購買本產品。如欲了解計劃詳情，歡迎與銀行的持牌職員聯絡，或致電客戶服務熱線(852)2510 3383。如閣下有任何疑問，請諮詢獨立專業意見。

由2018年1月1日起，保險業監管局將向保單持有人收取保費徵費。有關徵費及其收取安排之詳情，請瀏覽宏利網站[www.manulife.com.hk/link/levy-zh](http://www.manulife.com.hk/link/levy-zh)。

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](http://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，請致函至以下地址。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傳閱。

#### **宏利人壽保險(國際)有限公司**

(宏利金融有限公司之附屬公司)

香港九龍觀塘偉業街223-231號宏利金融中心A座22樓





限時優惠

## 宏摯傳承保障計劃 (2年保費繳付期)

本產品單張為星展銀行（香港）有限公司（「銀行」）客戶之版本，「宏摯傳承保障計劃」是一份由宏利人壽保險（國際）有限公司（「宏利」）承保的長期分紅人壽保險計劃。銀行為宏利之持牌保險代理機構。

本產品是保險產品，並不是銀行存款或銀行儲蓄計劃。

**本單張的內容並未載有保單的所有條款，而完整條款載於有關之保單文件中。投保前，您應參閱保單條款以了解本產品之確實條款及細則。銀行可按閣下要求提供該複本。**

在限定期間內，除了現有的保費繳付期選項（整付保費／3年／5年／10年）外，您亦可選擇以**2年繳付宏摯傳承保障計劃**（見註1），讓您更靈活滿足不同需求。

保費繳付期	2年
投保年齡	0-75
保障年期	終身
保費繳付形式	最低保費要求
每年	5,000美元／40,000港元／34,000人民幣／7,000加元／7,000澳元／3,000英鎊／8,000新加坡元
每半年	2,600美元／20,800港元／17,680人民幣／3,640加元／3,640澳元／1,560英鎊／4,160新加坡元
每季	1,320美元／10,600港元／9,010人民幣／1,855加元／1,855澳元／795英鎊／2,120新加坡元
每月	450美元／3,600港元／3,060人民幣／630加元／630澳元／270英鎊／720新加坡元

請注意，保費假期和增添附加保障將不適用於2年保費繳付期。

**除非上表中另作說明，產品單張內所述的產品資料也適用於2年保費繳付期。**

有關所有產品特點，請查看產品單張。

備註：以上所示的資料只作為宏摯傳承保障計劃（2年保費繳付期）之概要。**本單張（包括但不限於以上產品特點）必須與有關產品單張一併閱讀**，您可從中了解更多詳細產品資料包括產品風險披露的「重要事項」部份（第14點「實施保費假期的風險」不適用於宏摯傳承保障計劃（2年保費繳付期））。



**註：**

1. 此為限時優惠。我們有權隨時收回2年保費繳付期之選項，而不作另行通知。接受2年保費繳付期保單的投保與否視乎投保時是否仍提供上述選項。

於本單張內，「您」及「閣下」指保單持有人，「我們」、「本公司」及「宏利」指宏利人壽保險（國際）有限公司。

宏摯傳承保障計劃（2年保費繳付期）乃宏利提供及承保的保險產品。您不應單獨因此限時優惠或此單張而購買此產品，請向銀行的持牌職員索取產品單張，您可從中了解更多詳細產品資料包括顯示產品風險披露的「重要事項」部份（「實施保費假期的風險」除外）。

如欲了解詳情，歡迎與銀行的持牌職員聯絡，或致電客戶服務熱線 (852) 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](http://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。

本單張只可於香港特別行政區傳閱。



### 銀行的重要說明:

1. 星展銀行（香港）有限公司（「銀行」）已於保險業監管局註冊為持牌保險代理機構，並擔任宏利人壽保險（國際）有限公司（「宏利」）在香港特別行政區分銷人壽產品的指定保險代理機構。
2. 銀行是為宏利分銷產品，而有關產品是宏利而非銀行的產品。
3. 對於銀行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解的中心職權範圍），銀行會與客戶進行金融糾紛調解計劃程序。
4. 提醒閣下有關產品風險詳情請參閱產品單張。
5. 提醒閣下需仔細閱讀已提供給閣下相關的保險產品資料，並建議閣下如有需要可尋求獨立專業意見。