

Critical Illness (Life) Insurance

ManuLove Care

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This product leaflet is for use by the customers of DBS Bank (Hong Kong) Limited (the 'Bank'). **ManuLove Care is a long term participating critical illness (life) insurance plan underwritten by Manulife (International) Limited (incorporated in Bermuda with limited liability) ('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.



ManuLove Care

We all try to do what is best for our loved ones. And while we're working hard to provide for their material wellbeing, we sometimes forget that the best thing we can do for them is much simpler: take good care of our own health so they don't have to worry about us, then extend that care to their health as well.

The new **ManuLove Care** is designed to let you do just that. It provides the life insured with well-rounded protection up to the age♦ of 100, covering 60 major critical illnesses and 44 early stage critical illnesses, plus a host of other benefits.

And with its innovative, first-in-market family protection feature, you can also expand coverage to the covered parents and children including children born in the future, to ensure adequate protection and financial support just when your family needs it most.

After all, there is no better way to show your love for your family than by caring for their health, while staying healthy for them yourself.

- ♦ The age specified in this product leaflet means the life insured / covered parent(s) / covered child(ren)'s age nearest birthday on the policy anniversary.

ManuLove Care is a critical illness insurance product 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 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 us for a copy.

Features highlights



Covers 60 major critical illnesses, 44 early stage critical illnesses and 8 juvenile diseases



Protection restore benefit to provide full support when you're in need



Additional 600% coverage for extended protection



Extended care for your family



Premium waiver to ease your financial burden





Well-rounded protection for your peace of mind

ManuLove Care covers 60 major critical illnesses, including cancer, heart attack (myocardial infarction) and stroke with a benefit equivalent to 100% of the notional amount (see the 'Important Information' section below), less any critical illness benefits we have paid.

The plan also covers 44 early stage critical illnesses such as carcinoma-in-situ and early thyroid cancer and 8 juvenile diseases such as severe asthma, with benefit up to 20% of the notional amount for each early stage critical illness and juvenile disease (see note 1).

Some hereditary traits and problems are not discovered until a disease appears without warning. To provide you with extra peace of mind, the plan covers critical illnesses arising from congenital conditions as long as the signs and symptoms remain undetected before we issue the policy and within the first 90 days after we have issued the policy (see note 1).

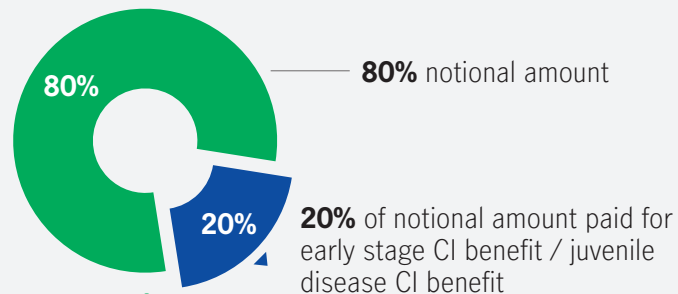
To provide the life insured with extra protection, we will pay an additional 50% of the notional amount if the life insured suffers from a major critical illness during the first 10 policy years.



Protection restore benefit to provide full support when you're in need

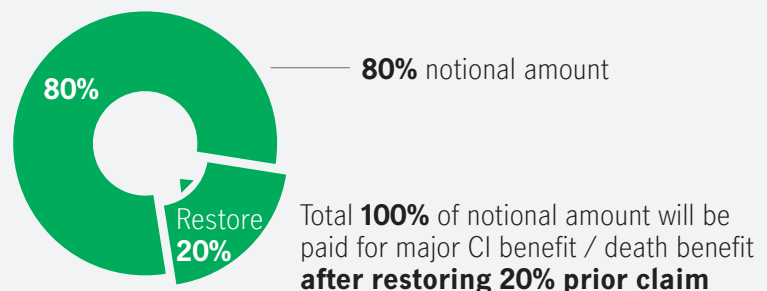
This feature provides the life insured with much-needed financial support by restoring prior claims. We will pay a protection restore benefit if the life insured has a major critical illness or passes away before the age of 75. This benefit is the total amount we have previously paid for early stage critical illness and juvenile disease which happened more than one year ago (see note 2).

Diagnosed with early stage critical illness / juvenile disease



▶ 1-year waiting period

Diagnosed with major critical illness / death





Continuous care benefits for extended protection

Critical illnesses might occur more than once. The recurrence rate of cancer ranges from 10% to 50% (see note 3), while stroke ranges from 25% to 35% (see note 4). For heart attack, 32% of the estimated annual incidence is recurrent attack (see note 5). That's why we provide continuous protection in case a critical illness ever happens again. After the first diagnosis of any major critical illness, ManuLove Care continues to protect the life insured with multiple benefits before the life insured reaches the age of 85 (see note 6).

1st diagnosis of any major critical illness – 100% Protection

▶ **Waiting period**

Continuous care benefits – Additional 600% Protection



Cancer

Covers newly diagnosed, recurrent, metastatic and persistent cancer

100%
protection
x 2 times



Heart attack / stroke

100%
protection
x 2 times



Independent major critical illnesses

Covers any other 2 critical illnesses not related to the prior claim (see note 7)

100%
protection
x 2 times

Continuous care benefits will become effective after the waiting period has ended: at least 1 year after the diagnosis of the last claimed unrelated major critical illness, and at least 3 years after the diagnosis of the last claim of cancer (if any) (see note 6).



Spreading love and care among family members

Give your loved ones another reason to feel blessed to have you in their lives, by protecting them against critical illnesses at the same time. In Hong Kong, 1 in 3 people will be diagnosed with cancer by the age of 85 or before (see note 8), so it's important to get protected, not just for your own, but also your family, in particular your parents.

Through ManuLove Care, we are introducing a pioneering feature that provides you with additional financial support when the covered parents or children are diagnosed with a designated critical illness, with no underwriting required. So you can give your loved ones the best possible care, should misfortune ever strike.

We will pay 20% of the notional amount, up to HK\$200,000 / US\$25,000 per covered family member. The family benefits will be payable twice if 2 different covered family members suffer from any of the designated critical illnesses.

Any benefit that the life insured is entitled to will not be affected by the payment of any family benefit (see note 9 for more details of these family benefits).

	Parents	Children
Coverage	Cancer	Any of the 60 major critical illnesses and 8 juvenile diseases, including the illnesses caused by congenital conditions undetected 2 years after the policy issue
Eligibility	<ul style="list-style-type: none"> On or before age 75 at the time of policy issue No history of carcinoma-in-situ or cancer 	Below age 16 at the time of policy issue or child born in the future
Protection Period[▲]	From age 55 and up to age 85	Up to age 18

▲ Effective after 2 years from policy issue date (see note 9)



Premium waiver to ease your financial burden

No one wants anything unfortunate to happen to a family member. If the misfortune strikes on the breadwinner, it is often made much worse by long-term, devastating financial consequences.

Compassionate premium waiver

Without the need for body check nor answering health questions, and after 2 years from registration date, we will waive the premium of the plan if you or your spouse passes away on or before the age of 75 (see note 10):

- 1) If you or your spouse is the life insured, all future premiums will be waived; or
- 2) If your child is the life insured, all future premiums will be waived until the child reaches the age of 25.

To be eligible for the benefit, you or your spouse should be at the age of 50 or below at the registration date.

Major critical illness premium waiver

In the event of the life insured being diagnosed with a major critical illness, the premiums for the policy may become an added financial burden. Thus, when we have paid a major CI (critical illness) benefit, we will waive your premiums for the basic plan, and the life insured can still be under protection.

Other features



Guaranteed and level premium allows better financial planning

The premium you pay is guaranteed and will not increase at any time during the premium payment period you have selected (see note 11). There are 4 premium payment periods to choose from: 10, 20, 25 years or up to age 65 of the life insured.



Free wellness check-ups for your family

Staying healthy and identifying possible issues early are important ways to protect against critical illnesses. The plan provides either the life insured, covered parent or child with one free medical check-up every other year (five medical check-ups in total while the policy is in force), beginning one year after the policy starts. He/she can opt for a standard check-up, basic cardiovascular risk assessment, diabetes assessment, standard gynecological check-up or juvenile-specific check-up (see note 15).



Inflation protector option for added peace of mind

To keep pace with inflation, you can choose to take up the inflation protector option with extra premiums. This will automatically increase the critical illness coverage as well as death benefit by 5% of the initial notional amount each year, for up to 10 consecutive years or upon a critical illness claim made under the plan, whichever is earlier. The increased notional amount of the policy will remain unchanged even after the inflation protector option ends (see note 16).



Life protection plus long-term savings

If the life insured passes away, we will pay a death benefit, equal to 100% of the notional amount less any critical illness benefits we have paid, and a compassionate death benefit, equal to 5% of the notional amount, to help relieve the financial hardship faced by their loved ones.

In addition to life and critical illness protection, the plan also gives you a guaranteed cash value and maturity benefit upon policy maturity (see note 12).

What's more, from the 3rd policy anniversary onwards, the plan offers a one-off non-guaranteed terminal bonus payable upon the payment of the first major critical illness claim, when you end and cash in the policy, when the policy matures or if the life insured passes away, whichever is earlier (see note 13).

At the 20th policy anniversary or every five years after this date (i.e. 25th, 30th, 35th policy anniversary, etc.), you can exercise the 'realization option' to lock in up to 50% of your terminal bonus to earn non-guaranteed interest. You can then withdraw your locked-in terminal bonus and interest at any time based on your financial needs (see note 14).

Plan at a glance

Plan option	ManuLove Care - 10	ManuLove Care - 20	ManuLove Care - 25	ManuLove Care - 65
Product objective & nature	A critical illness insurance product providing lump sum benefits against eligible critical illnesses			
Product type	Basic plan			
Benefit term	Up to age 100			
Premium payment period	10 years	20 years	25 years	Up to age 65
Issue age	30 days – age 65	30 days – age 65	30 days – age 60	30 days – age 55
Premium structure	Level and premium rate is guaranteed (see note 11) at time of policy take up			
Policy currency	Hong Kong Dollar (HK\$) or United States Dollar (US\$)			
Minimum notional amount	HK\$100,000 / US\$12,500			
Premium payment mode	Annually / Semi-annually / Quarterly / Monthly			

List of critical illness covered

Major critical illnesses

1	Cancer	21	End stage lung disease	41	Other serious coronary artery diseases
2	Acute necrotic pancreatitis	22	Fulminant viral hepatitis	42	Paralysis
3	AIDS due to blood transfusion	23	Haemolytic streptococcal gangrene	43	Parkinson's disease
4	Alzheimer's disease / Irreversible organic degenerative brain disorders (dementia)	24	Heart attack (myocardial infarction)	44	Pheochromocytoma
5	Amyotrophic lateral sclerosis	25	Heart valve surgery	45	Poliomyelitis
6	Apallic syndrome	26	HIV due to assault	46	Primary lateral sclerosis
7	Aplastic anaemia	27	Infective endocarditis	47	Primary pulmonary arterial hypertension
8	Bacterial meningitis	28	Kidney failure	48	Progressive bulbar palsy
9	Benign brain tumour	29	Loss of hearing	49	Progressive muscular atrophy
10	Blindness	30	Loss of limbs	50	Progressive supranuclear palsy
11	Cardiomyopathy	31	Loss of one limb and one eye	51	Severe Crohn's disease
12	Chronic adrenal insufficiency	32	Loss of speech	52	Severe rheumatoid arthritis
13	Chronic relapsing pancreatitis	33	Major burns	53	Severe ulcerative colitis
14	Coma	34	Major head trauma	54	Spinal muscular atrophy
15	Coronary artery bypass surgery	35	Major organ transplantation	55	Stroke
16	Creutzfeldt-Jakob disease	36	Medullary cystic disease	56	Surgery to aorta
17	Ebola hemorrhagic fever	37	Multiple sclerosis	57	Systemic lupus erythematosus
18	Elephantiasis	38	Muscular dystrophy	58	Systemic sclerosis
19	Encephalitis	39	Myasthenia gravis	59	Terminal illness~
20	End stage liver disease	40	Occupationally acquired HIV	60	Total and permanent disability**~

** The coverage of total and permanent disability will take effect when the life insured or the covered child attains the age of 16.

~ Terminal illness and total and permanent disability are excluded from continuous care benefit.

Early stage critical illnesses

1	Adrenalectomy for adrenal adenoma	16	Endovascular treatment of peripheral arterial disease	31	Loss of hearing in one ear
2	Angioplasty and other invasive treatments for coronary artery disease	17	Endovascular treatments of aortic disease or aortic aneurysm	32	Loss of one limb
3	Angioplasty and stenting for carotid arteries	18	Facial burns due to accident	33	Loss of sight in one eye
4	Biliary tract reconstruction surgery	19	Facial reconstructive surgery for injury due to accident	34	Major organ transplantation (on waiting list)
5	Carcinoma-in-situ	20	Hepatitis with cirrhosis	35	Miliary tuberculosis
6	Cardiac pacemaker implantation	21	Insertion of a vena-cava filter	36	Moderately severe paralysis
7	Carotid artery surgery	22	Less invasive treatments of heart valve disease	37	Myelitis
8	Cerebral aneurysm or arteriovenous malformation requiring surgery	23	Less severe bacterial meningitis	38	Osteoporosis with fractures ^{##}
9	Cerebral shunt insertion	24	Less severe burns to body due to accident	39	Pericardectomy
10	Chronic lung disease	25	Less severe coma	40	Skin transplantation
11	Cochlear implant surgery	26	Less severe encephalitis	41	Surgery for subdural haematoma
12	Diabetic retinopathy	27	Less severe heart attack	42	Surgical removal of one kidney
13	Early stage malignancy	28	Less severe kidney disease	43	Surgical removal of one lung
14	Early thyroid cancer	29	Less severe systemic lupus erythematosus	44	Surgical removal of pituitary tumour
15	Endovascular treatment of cerebral aneurysm	30	Liver surgery		

^{##}The coverage of osteoporosis with fractures will end when the life insured reaches the age of 70.

Juvenile diseases[#]

1	Autism	4	Rheumatic fever with valvular involvement	7	Type 1 diabetes mellitus
2	Dengue haemorrhagic fever	5	Severe asthma	8	Wilson's disease
3	Kawasaki disease	6	Still's disease		

[#] Juvenile disease CI benefit is available if the policy is issued before the life insured reaches the age of 16 and the life insured is diagnosed with a juvenile disease before the age of 18.

Benefit details (see note 17)

Critical illness benefits

Major CI benefit (see note 13)		Max. no. of claim	Cover period♦♦
60 major critical illnesses	<ul style="list-style-type: none"> • 100% of basic plan notional amount (less any critical illness benefits paid) • Extra benefit of 50% of basic plan notional amount within the first 10 policy years 	Once	Up to age 100

Early stage CI benefit (total up to 80% of notional amount, see note 1)

Angioplasty and other invasive treatments for coronary artery disease	<ul style="list-style-type: none"> • 20% of basic plan notional amount • Total benefit amount is up to HK\$400,000 / US\$50,000 per life 	Once	Up to age 100
Carcinoma-in-situ (12 organ groups): (i) Breast; (ii) Cervix uteri or uterus; (iii) Colon and rectum; (iv) Liver; (v) Lung; (vi) Nasopharynx; (vii) Ovary or fallopian tube; (viii) Penis; (ix) Stomach and esophagus; (x) Testicles; (xi) Urinary tract, for the purpose of in-situ cancers of the bladder, stage Ta of papillary carcinoma is included; and (xii) Vagina	<ul style="list-style-type: none"> • 20% of basic plan notional amount • Total benefit amount for carcinoma-in-situ is up to HK\$400,000 / US\$50,000 per life • For organ groups with both left and right components, including but not limited to breasts, ovary, fallopian tube and lung, the left and right components of an organ group will be considered as one and same organ group 	Payable twice for different organ group only	Up to age 100
Early stage malignancy	<ul style="list-style-type: none"> • 20% of basic plan notional amount • Total benefit amount is up to HK\$400,000 / US\$50,000 per life 	Once	Up to age 100
Early thyroid cancer	<ul style="list-style-type: none"> • 20% of basic plan notional amount • Total benefit amount is up to HK\$400,000 / US\$50,000 per life 	Once	Up to age 100
Osteoporosis with fractures	<ul style="list-style-type: none"> • 10% of basic plan notional amount 	Once	Up to age 70
Other 39 early stage critical illnesses	<ul style="list-style-type: none"> • 20% of basic plan notional amount 	Payable once for each of these early stage critical illnesses	Up to age 100

Juvenile disease CI benefit (applicable to issue age under 16, total up to 80% of notional amount, see note 1)

8 juvenile diseases	<ul style="list-style-type: none"> • 20% of basic plan notional amount • Total benefit amount is up to HK\$400,000 / US\$50,000 for each juvenile disease per life 	Payable once for each juvenile disease	Up to age 18
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Protection restore benefit (see note 2)		Max. no. of claim	Cover period ♦♦
60 major critical illnesses or death benefit	<ul style="list-style-type: none"> Total benefit amount is up to eligible early stage CI benefit and juvenile disease CI benefit paid 	Payable once when major CI benefit or death benefit is payable	Up to age 75
Continuous care benefits (see notes 6 and 7)			
Cancer	<ul style="list-style-type: none"> 100% of basic plan notional amount 	Twice	Up to age 85 (Up to age 70 for prostate cancer and thyroid cancer)
Heart attack / stroke	<ul style="list-style-type: none"> 100% of basic plan notional amount 	Twice	Up to age 85
55 independent major critical illnesses	<ul style="list-style-type: none"> 100% of basic plan notional amount 	Payable twice (payable once for each of the independent major critical illnesses)	Up to age 85
Additional prostate / testicular cancer benefit			
Prostate cancer or testicular cancer	<ul style="list-style-type: none"> Additional 10% of basic plan notional amount Total benefit amount is up to HK\$160,000 / US\$20,000 per life 	Once	From age 16 and up to age 75 [@]
Family benefits (see note 9) For life insured's covered parent (on or before age 75 at the time of policy issue) / child (below age 16 at the time of policy issue)			
Cancer for parent	<ul style="list-style-type: none"> Additional 20% of basic plan notional amount Total benefit amount is up to HK\$200,000 / US\$25,000 per life for covered major critical illnesses and juvenile diseases 	Payable twice (payable once for each parent / child)	From age 55 and up to age 85 of parent
60 major critical illnesses or 8 juvenile diseases for child			Up to age 18 of child

Premium waiver		Max. no. of claim	Cover period^{◆◆}
Major critical illness premium waiver	<ul style="list-style-type: none"> Waive all future premium of the basic plan if major CI benefit is paid 	N/A	Up to age 100

For policyowner or policyowner's legally married spouse (on or before age 50 at the time of policy issue)

Compassionate premium waiver (see note 10) (Death of policyowner or policyowner's spouse)	<ul style="list-style-type: none"> Waive premium of the basic plan until the life insured reaches the age of 25 if the life insured is policyowner's child Waive all future premium of the basic plan if the life insured is the policyowner or policyowner's spouse 	N/A	On or before age 75 of policyowner / policyowner's legally married spouse
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Other services (see note 15)

Referral services	<ul style="list-style-type: none"> Provided by the plan 	N/A	N/A
Wellness check-up	<ul style="list-style-type: none"> Provided by the plan (5 times in total which can be shared among the life insured, covered parents and children) 	N/A	N/A

Death benefit (see notes 12 and 13)

Death benefit	<ul style="list-style-type: none"> 100% of basic plan notional amount (less any critical illness benefits paid) 	Once	Up to age 100
Compassionate death benefit	<ul style="list-style-type: none"> Additional benefit of 5% of basic plan notional amount 	Once	Up to age 100


Others

Terminal bonus (see notes 13 and 14)	Non-guaranteed bonus payable upon the surrender of the policy, the payment of the major CI benefit, the maturity of the policy or the death of the life insured, whichever is earlier		
Surrender value (see note 13)	Any guaranteed cash value [^] plus any locked-in terminal bonus with any interest earned and any terminal bonus		
Maturity benefit (see notes 12 and 13)	105% of the notional amount less any critical illness benefits paid under the policy		

◆◆ The benefit coverage in this product leaflet ends on the date when the life insured / covered parent(s) / covered child(ren) reaches the age specified. For example, cover period 'up to age 100' means before age 100.

@ For the avoidance of doubt, the cancer continuous care benefit in respect of prostate cancer and thyroid cancer will be terminated automatically when the life insured reaches the age of 70.




[^] From the 10th policy anniversary onwards, guaranteed cash value will become available.



Join Manulife**MOVE** for free and enjoy a premium discount of up to 10%!

Manulife**MOVE** is an innovative insurance concept that rewards customers with premium discounts for being healthier and more active.

As the life insured of ManuLove Care, you are eligible to be a Manulife**MOVE** member if you are aged 18 or above. Simply activate your MOVE app account and achieve the required daily step average for each MOVE reward level as shown below, and enjoy a premium discount of up to 10%[■] on ManuLove Care upon policy renewal for the next membership year.

MOVE reward level	Required daily step average	Premium discount (applicable to the premium due and payable in the following policy year)
LV 1	 5,000	5%
LV 2	 7,000	7%
LV 3	 10,000	10%

Manulife**MOVE** members will also receive regularly updated tips on how to maintain an active and healthy lifestyle.

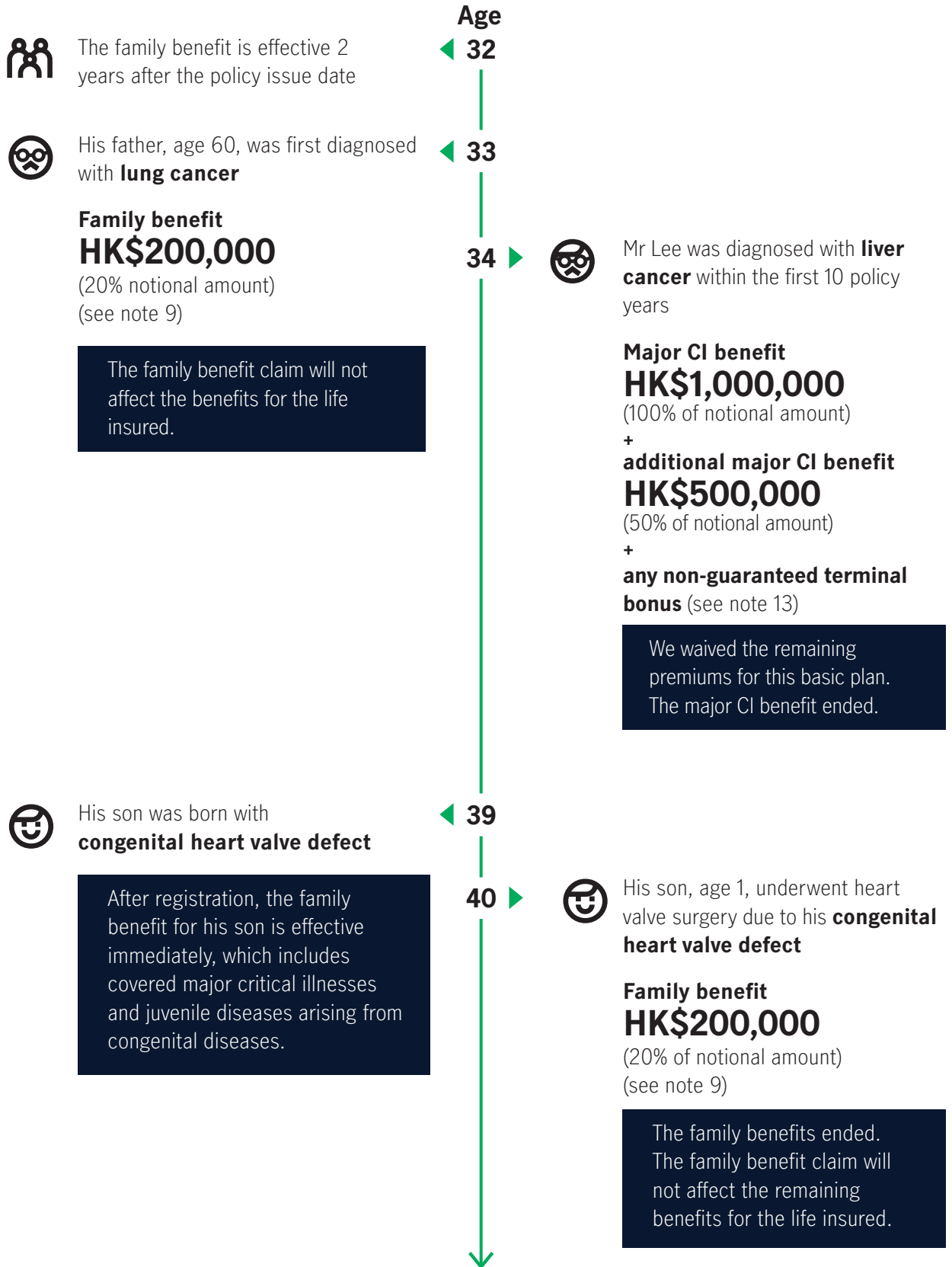


For details, please refer to www.ManulifeMOVE.hk.

- The relevant premium discount is subject to terms and conditions. Manulife reserves the right to change, terminate or cancel the premium discount without prior notice. Please refer to our website www.ManulifeMOVE.hk for the terms and conditions, and the latest updates.

Protect you and your covered family members

Mr Lee bought ManuLove Care for himself with a notional amount of HK\$1,000,000 when he was 30. He registered his father as a covered family member.



After making these claims, **the total benefit Mr Lee received was HK\$1,900,000 (equal to 190% of the notional amount)** plus any non-guaranteed terminal bonus. He is still covered by ManuLove Care's continuous care benefit against cancer for two times, heart attack or stroke for two times, and independent major critical illness for two times before he reaches the age of 85. If he passes away before the age of 100, the compassionate death benefit of HK\$50,000 (equal to 5% of the notional amount) will be paid.

Continuous care benefits provide extra protection to you against different critical illnesses

Mrs Tam bought ManuLove Care for herself with a notional amount of HK\$700,000 when she was 35. She registered her parents as covered family members.



Mrs Tam was diagnosed with **breast cancer** within the first 10 policy years

Major CI benefit
HK\$700,000
(100% of notional amount)

+
additional major CI benefit
HK\$350,000
(50% of notional amount)

+
any non-guaranteed terminal bonus (see note 13)

We waived the remaining premiums for this basic plan. The major CI benefit ended.

Age

← 38

43 ▶



Mrs Tam was diagnosed with **heart attack**

Heart attack / stroke continuous care benefit
HK\$700,000
(100% notional amount)
(see note 6)



Mrs Tam was diagnosed with **Parkinson's disease**

Continuous care benefit for independent major critical illnesses

HK\$700,000
(100% of notional amount)
(see notes 6 and 7)

← 50

After making these claims, **the total benefit Mrs Tam received was HK\$2,450,000 (equal to 350% of the notional amount)** plus any non-guaranteed terminal bonus. She is still covered by ManuLove Care's continuous care benefit against cancer for two times, heart attack or stroke for one time, and independent major critical illness (other than Parkinson's disease) for one time before she reaches the age of 85. The family benefits are still valid for her covered parents up to their age of 85. If she passes away before the age of 100, the compassionate death benefit of HK\$35,000 (equal to 5% of the notional amount) will be paid.

Case

3

Protection restore benefit provides full support when you're in need

Mr Chan bought ManuLove Care for himself with a notional amount of HK\$500,000 when he was 40. He registered his parents as covered family members.



Mr Chan was diagnosed with **hepatitis with cirrhosis**

Early stage CI benefit
HK\$100,000
(20% notional amount)

Age
◀ 42

45 ▶



Mr Chan was diagnosed with **early stage malignancy**

Early stage CI benefit
HK\$100,000
(20% notional amount)



His wife as registered spouse **passed away at age 45**

Compassionate premium waiver
(see note 10)

We waived the remaining premiums for this basic plan.

◀ 48

53 ▶



Mr Chan was diagnosed with **liver cancer**

Major CI benefit
HK\$300,000
(60% of notional amount remaining)
+
protection restore benefit
HK\$200,000
(40% of notional amount)
+
any non-guaranteed terminal bonus
(see notes 2 and 13)

The major CI benefit ended.

After making these claims, **the total benefit Mr Chan received was HK\$700,000 (equal to 140% of the notional amount) plus any non-guaranteed terminal bonus.** He is still covered by ManuLove Care's continuous care benefit against cancer for two times, heart attack or stroke for two times, and independent major critical illness for two times before he reaches the age of 85. The family benefits are still valid for his covered parents up to their age of 85. If he passes away before the age of 100, the compassionate death benefit of HK\$25,000 (equal to 5% of the notional amount) will be paid.

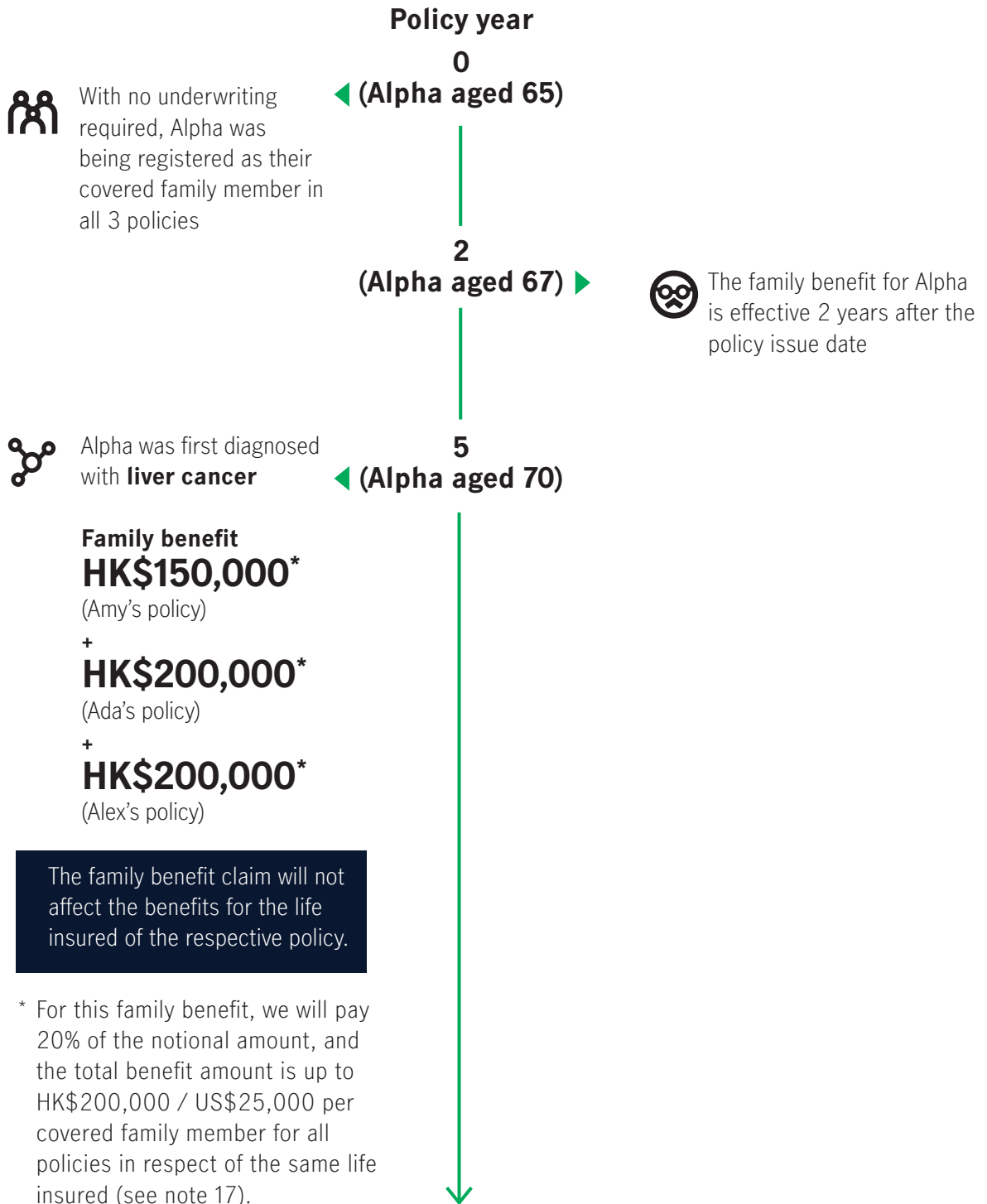
Case

4

The same family member can enjoy multiple protection from different ManuLove Care policies

Amy, her sister Ada and her brother Alex bought ManuLove Care policies at the same time with the following notional amounts and all of them registered their father, Alpha aged 65, as a covered family member.

Policyowner and life insured	Notional amount	Registered family member
Amy (aged 35)	HK\$750,000	Alpha (aged 65)
Ada (aged 32)	HK\$1,000,000	Alpha (aged 65)
Alex (aged 30)	HK\$1,500,000	Alpha (aged 65)



The total family benefit claimed under the 3 policies for Alpha's case was HK\$550,000. The family benefit of the respective policy is still valid for one time on another covered family member. Amy, Ada and Alex are still covered by their respective ManuLove Care policy with no impact.

Notes

1. Juvenile disease CI benefit is available if the policy is issued before the life insured reaches the age of 16 and the life insured is diagnosed with a juvenile disease before the age of 18. The total amount we pay for early stage CI benefit and juvenile disease CI benefit cannot be more than 80% of the basic plan notional amount. If two or more critical illnesses arising from a single and same incident are diagnosed, we will pay the benefit for the critical illness with the highest benefit amount. The early stage CI benefit and juvenile disease CI benefit will end automatically when the major CI benefit has been paid. The major CI benefit is payable once under the basic plan. The major CI benefit will be reduced by the benefit we have paid for early stage critical illnesses and juvenile diseases. The critical illness benefits (including critical illnesses arising from undetected congenital conditions) will be effective 90 days after (i) the issue date or (ii) the policy year date or (iii) the effective date of reinstatement, whichever is later.

For major critical illness, early stage critical illness and juvenile disease diagnosed in hospitals in mainland China (excluding Taiwan, Hong Kong Special Administrative Region and Macau Special Administrative Region), the diagnosis must be made in a hospital designated by us. We may revise the list of designated hospitals in mainland China from time to time without giving prior notice. Please see the latest list of designated hospitals in mainland China revised and published from time to time on our website (www.manulife.com.hk).

2. The benefit amount of protection restore benefit is the sum of early stage CI benefit and/or juvenile disease CI benefit paid under the plan where the date(s) of diagnosis of the associated early stage critical illnesses and/or juvenile diseases fall(s) at least 1 year before the date of diagnosis of the major critical illness or the date of death.
3. This information on cancer comes from Review of PET Services in Hong Kong Hospital Authority, Part 4 – Disease Review: Section D) Colorectal Cancer and Section F) Breast Cancer, 2012, Hong Kong Hospital Authority.
4. This information on stroke comes from Preventing Another Stroke, National Stroke Association (in the United States).
5. This information on heart attack comes from Heart Disease and Stroke Statistics - 2018 Update, American Heart Association.
6. The continuous care benefits are subject to, including but without limitation to the following:
 - i. The date of diagnosis of any cancer, heart attack, stroke and independent major critical illness must be at least 1 year after the date of diagnosis of previously claimed major critical illness. In addition, if any preceding claim under the same plan is cancer, the date of diagnosis of any subsequent cancer must be at least 3 years after the date of diagnosis of the previous cancer.
 - ii. In the event that the cancer is caused by any accident or illness that resulted in any previous payment of critical illness benefits or continuous care benefits under the plan, the date of diagnosis of the cancer must be at least 3 years after the date of diagnosis of the major critical illness that has been paid.
 - iii. The continuous care benefits will be paid if the life insured survives for at least 14 days from the date of diagnosis of the major critical illness.
 - iv. The coverage of prostate cancer and thyroid cancer under continuous care benefits will be terminated automatically when the life insured reaches the age of 70.
 - v. The date of diagnosis shall also include the date of the medical report confirming the continuation, metastasis or recurrence of the cancer supported by confirmatory result from medical investigation by a specialist medical practitioner (applicable to cancer continuous care benefit).
 - vi. The coverage of continuous care benefits will end when the life insured reaches the age of 85.
7. The continuous care benefit for independent major critical illnesses covers 55 independent major critical illnesses. Independent major critical illness shall mean any one of the 60 major critical illnesses covered under major CI benefit excluding cancer, heart attack, stroke, terminal illness and total and permanent disability. Each independent major critical illness is payable once only throughout the policy, either through major CI benefit or continuous care benefit for independent major critical illnesses. Continuous care benefit for independent major critical illnesses is payable only if such independent major critical illness in the reasonable opinion of both the life insured's doctor and the Company's doctor is neither directly nor indirectly related to any major critical illness(es) for which critical illness benefit or continuous care benefit (as the case may be) has been paid.
8. This information comes from 2006-2015 Hong Kong Population Data, Hong Kong Cancer Registry.
9. Family benefit for each life insured's natural parent or child (covered parent or child) is only available if such parent or child is registered and approved by the Company. Family benefit for the life insured's natural parent is only available if such parent is registered and approved by the Company within 2 months from (i) the issue date or (ii) the policy year date, whichever is later. The family benefits will be effective 2 years after (i) the issue date or (ii) the policy year date or (iii) the effective date of reinstatement, whichever is later.

No benefit will be payable if any physical conditions of the life insured's natural parent or child, that results in a claim otherwise payable by the Company in respect of any critical illness, is diagnosed; or treated; or for which a doctor was consulted; or for which the existence or onset of signs or symptoms of any illness or disease were present, within or prior to the elimination period for such parent or child.

If the life insured's natural parent has any carcinoma-in-situ or cancer that is diagnosed, treated or for which a doctor was consulted prior to the elimination period, no benefit will be payable for such covered parent under this plan.

10. The future premium of the basic plan will be waived under this compassionate premium waiver. It is applicable to the policyowner or policyowner's legally married spouse (as the case may be) who is on or before the age of 50 at (i) the issue date or (ii) the policy year date or (iii) the date of endorsement or (iv) the date of registration, whichever is later. This benefit will be effective 2 years after (i) the issue date or (ii) the policy year date or (iii) the effective date of reinstatement or (iv) the date of registration, whichever is later. This benefit is payable if the policyowner or the policyowner's legally married spouse (as the case may be) passes away on or before reaching the age of 75.

No benefit will be payable if any physical condition of the policyowner or policyowner's legally married spouse, that results in a claim otherwise payable by the Company in respect of death, is diagnosed; or treated; or for which a doctor was consulted; or for which the existence or onset of signs or symptoms of any illness or disease were present, within or prior to the elimination period for the policyowner or policyowner's legally married spouse.

11. We guarantee that the basic plan premiums for the initial basic plan notional amount remain unchanged throughout the premium payment period. However, we do not guarantee that the premium and guaranteed cash value due to an increase in the basic plan notional amount, including those increases triggered by using the inflation protector option.

12. If any benefit payment has been made under the plan, we will reduce the maturity benefit and death benefit by the total critical illness benefits paid and the benefit amount would not be less than zero. The guaranteed cash value will be reduced proportionally. However, we will not reduce your premiums and the compassionate death benefit will not be affected by any critical illness benefits paid. When we have paid 100% of the basic plan notional amount as critical illness benefits, the guaranteed cash value and death benefit will no longer be available. For details, please refer to policy provisions.

13. Starting from the third policy anniversary, ManuLove Care offers a one-off non-guaranteed terminal bonus which will be payable upon the surrender of the policy, the payment of major CI benefit, the maturity of the policy or the death of the life insured, whichever is earlier.

14. We will review and adjust the terminal bonus at least once a month, but we may do so more often. Please see 'the main risks affecting the non-guaranteed terminal bonus and interest rate for the locked-in terminal bonus' paragraph under the 'Important Information' section below. 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 'locked-in' terminal bonus will be allowed to be reversed. Exercise of the realization option will reduce any subsequent future terminal bonus. Realization anniversary means the 20th policy anniversary and every 5th policy anniversaries thereafter.

There may be a delay in making payment when you cash in your policy or exercise the realization option, 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 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 rule and latest amount of terminal bonus under your policy before exercising the realization option.

15. Wellness benefit is available for the life insured, covered parent before reaching the age of 85, or covered child before reaching the age of 18. Wellness check-up and referral services are only available in Hong Kong and Macau. We reserve the right to change or terminate the wellness check-up or referral services at any time without giving you notice. The wellness check-up and referral services are provided by a third party service provider which is an independent contractor and is not our agent. We shall make no representation, warranty or undertaking as to the availability of any service of the third party service provider including the wellness check-up or referral services. We shall not be liable to the policyowner or the life insured or the life insured's natural parents or children in any respect of any loss, damage, expense, suit, action or proceedings suffered or incurred by the policyowner or the life insured or the life insured's natural parents or children, whether directly or indirectly, arising from or in connection with the services (including the wellness check-up and referral services) provided or advice given by such third party service provider and/or its agents, or the availability of such services.

16. You will need to apply for the inflation protector option at the time you buy your ManuLove Care. You can choose not to apply for the option at the time you buy this product, but you cannot add it back later. Inflation protector option is only available for life insured who is below the age of 50 at policy issue and for standard policy, which means the policy has no extra loading and exclusions. You will need to pay an extra premium throughout the premium payment period of ManuLove Care after each time you have exercised the inflation protector option. The extra premium will be based on the attained age of the life insured and the premium rate at the time the option is exercised (we may change the premium rate from time to time). With the inflation protector option, you will have your basic plan notional amount increased starting from the first policy anniversary. Please see the policy provision of inflation protector option for its exclusions, termination conditions and other details.

17. 'Per life' means the maximum total amount of the same or similar benefits we will pay under all insurance policies in respect of the life insured and issued by us.



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. Any change in this notional amount will lead to a corresponding change in the premiums and other policy values and benefits of the plan.

Terminal bonus philosophy

Our participating plan aims to offer a competitive long-term return to policyholders and at the same time make a reasonable profit for shareholders. We also aim to make sure we share profits between policyholders and shareholders in a fair way. In principle, all experience gains and losses, measured against the best estimate assumptions, are passed on to the policyholders. 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 policyholders. 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 equity and other non-fixed income investments. A large portion of the experience gain / loss will be passed back to policyholders 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 policyholders, 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 policyholders fairly. When considering the fairness between different groups of policyholders, 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 equity and other non-fixed income investment, 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

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 Hong Kong, 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

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 and may not be guaranteed. 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. However, under certain circumstances the surrender value could still be less than the total premiums you have paid, even though you hold the policy over a long period.

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 cash 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

You should pay the premium (or premiums) on time for the whole of the premium payment period. If you do not pay a premium 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 'lock-in' terminal bonus that has built up, the 'automatic premium loan' (see point 11 below) will apply and the policy will continue in force. If there is not enough guaranteed cash value and 'lock-in' terminal bonus that has built up in the policy, the policy will end and the life insured will not be covered. In this case, we will not pay any amount to you.

4. The main risks affecting the non-guaranteed terminal bonus and interest rate for the 'locked-in' terminal bonus

The terminal bonus is 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 critical illness 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 largely affected by the performance of equity and other non-fixed income investment, 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 equity and other non-fixed income investment, 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 equity and other non-fixed income investment 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 'locked-in' 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 locked-in 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 when deciding which policy currency you should take. 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.

7. 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.

8. 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, 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.

9. Liquidity and withdrawal risk

You can make withdrawals from locked-in 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 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.

10. 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 'lock-in' terminal bonus that has built up. 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 or is more than the sum of guaranteed cash value and any lock-in terminal bonus that has built up, the policy will end and we will not pay any amount to you. Any policy loan will reduce the policy's death benefit, critical illness benefit, surrender value and maturity value. For details, please see the 'policy loan', 'automatic premium loan' and 'loan conditions' provisions in the policy provision.

11. Automatic premium loan

We will provide an automatic premium loan 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 any 'lock-in' terminal bonus that has built up less any amount you owe is less than a monthly premium, the policy will end and we will not pay any amount to you. 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, critical illness benefit and surrender value. For details, please see the 'policy loan', 'automatic premium loan' and 'loan conditions' provisions in the policy provision.

12. Conditions for ending the policy

The policy will end if:

- i. the life insured dies and we have paid the death benefit and/or the compassionate death benefit;
 - ii. 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;
 - iii. the policy reaches the anniversary closest to the life insured's 100th birthday and we have paid the maturity benefit;
 - iv. we approve your written request to end the policy;
 - v. you cash in the policy and we have paid the surrender value; or
 - vi. the amount you owe us is equal to or more than the sum of guaranteed cash value and any lock-in terminal bonus that has built up,
- 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'.

Inflation protector option will end if:

- i. the policy terminates;
 - ii. the policy reaches the anniversary closest to the life insured's 60th birthday;
 - iii. you have declined an increase in notional amount;
 - iv. the policy reaches the 5th to last policy anniversary before the date to which premiums are payable;
 - v. the total notional amount of the basic plan reaches 150% of the initial notional amount or the maximum notional amount that we set;
 - vi. there is any reduction in the policy's notional amount;
 - vii. we have paid any total disability waiver benefit claim such as premium waiver benefit or payor benefit (if applicable);
 - viii. there is any diagnosis, treatment, consultation by a doctor, or existence or onset of signs or symptoms of any critical illness on the life insured that entitles any benefit or claim under any benefit provisions;
 - ix. the policy reaches the 10th policy anniversary; or
 - x. we start to waive premium under compassionate premium waiver;
- whichever happens first.

13. 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 less any amount paid by us under the policy. For detailed terms and conditions including reinstatement, please refer to the policy provisions.

14. Claims

- i. For family benefits and compassionate premium waiver, we have the right to require the below documents of covered parent or the covered child or the policyowner or the policyowner's legally married spouse (as the case may be):
 - a. the proof of identification;
 - b. the proof of relationship with the life insured or the policyowner (as the case may be); and
 - c. any other documents that may be requested by us, including but not limited to the completed Declaration and Authorization Form for insured's parent's or child's claims and confirmatory result from medical investigations, at the time of processing any claim or payment of any benefit under this policy.
- ii. Before we approve and/or become liable to pay any amount of family benefits under this policy, we must receive written notice to the claim and acceptable proof of occurrence within 30 days from the date the critical illness was first diagnosed.
- iii. Proof of the life insured's death acceptable to us must be submitted within a reasonable period from the time of death and approved by us before we will pay the death benefit / compassionate death benefit.

If notice and/or proof were not given within the time specified, it must be shown that proof was given as soon as reasonably possible, or we will not pay the benefits.

For claims procedure, please refer to the 'Notice and Proof of Claim' section in policy provisions and visit www.manulife.com.hk/claims-procedure-en for details.

15. Elimination period

'Elimination period for the life insured' means the 90-day period after the later of:

- i. the issue date;
- ii. the policy year date; or
- iii. the effective date of reinstatement.

'Elimination period for the life insured' will not apply if the critical illness contracted is directly and solely caused by an accident.

'Elimination period for covered parent' or 'elimination period for covered child' means the 2-year period after the later of:

- i. the issue date;
- ii. the policy year date; or
- iii. the effective date of reinstatement.

'Elimination period for covered parent' will not apply if the cancer contracted is directly and solely caused by an accident.

'Elimination period for covered child' will not apply if the major critical illness or juvenile disease contracted is directly and solely caused by an accident.

'Elimination period for policyowner or policyowner's legally married spouse' means the 2-year period after the later of:

- i. the issue date;
- ii. the policy year date;
- iii. the effective date of reinstatement; or
- iv. the date of registration.

'Elimination period for policyowner or policyowner's legally married spouse' (as the case may be) will not apply if the death is directly and solely caused by an accident.

No benefit will be payable if any physical condition of the life insured, covered parent, covered child, policyowner or policyowner's legally married spouse, that results in a claim otherwise payable by us, in respect of a critical illness, cancer, major critical illness, juvenile disease or death, is (i) diagnosed; (ii) treated; (iii) for which a doctor was consulted; or (iv) for which the existence or onset of signs or symptoms of any illness or disease were present, within or prior to the 'elimination period for the life insured', 'elimination period for covered parent', 'elimination period for covered child' or 'elimination period for policyowner or policyowner's legally married spouse', whichever is applicable. For details, please refer to the policy provisions.

If the covered parent has any carcinoma-in-situ or cancer that is diagnosed, treated or for which a doctor was consulted within or prior to the elimination period, no benefit will be payable for such covered parent under this plan.

16. Medically necessary and surgically necessary

Medical treatments and surgeries must be confirmed as medically necessary and/or surgically necessary (as the case may be) by a specialist medical practitioner, unless otherwise stated in the policy provisions.

'Medically necessary' means a medical service which is:

- i. consistent with the diagnosis and customary medical treatment for the condition; and
- ii. in accordance with standards of good medical practice of a doctor; and
- iii. not for the convenience of the life insured or the doctor.

'Surgically necessary' means a surgical service which is:

- i. consistent with the diagnosis made and customary medical treatment for the diagnosed condition;
- ii. conventionally performed on an in-patient basis only;
- iii. in accordance with standards of good medical practice of a doctor; and
- iv. not for the convenience of the life insured or the doctor.

17. Exclusions and limitations

We will not pay any living benefits if the critical illness results from any of the following.

- i. a congenital condition which was diagnosed or for which there were signs or symptoms within or prior to the elimination period;
- ii. directly or indirectly by Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or infection by Human Immunodeficiency Virus (HIV), except the 'Occupationally Acquired HIV', 'AIDS due to blood transfusion' and 'HIV due to Assault' as stated in the section 'Definition of Major Critical Illness' under the policy provision;
- iii. suicide, attempted suicide or intentionally self-inflicted injury, whether the life insured or the covered parent or the covered child (as the case may be) is sane or insane;
- iv. any physical conditions for which no benefit is payable under the 'Elimination Period' section in the policy provision;
- v. directly or indirectly by the taking of drugs (except under the direction of a registered medical practitioner), the taking of poison or alcohol;
- vi. directly or indirectly by war or any act of war, declared or undeclared, riots, insurrection or civil commotion;
- vii. participation in any criminal event; or
- viii. travelling in any aircraft, except as a fare paying passenger in a regular scheduled commercial aircraft or cabin crew working on a scheduled public air service.

If the life insured is being excluded or restricted in any manner under the plan from claiming for or receiving any benefit or any part of the benefit due to or in any event related to any illness, sickness, injury, disability, medical treatment and/or any complications or diseases of the life insured, all these illness, sickness, injury, disability, medical treatment and/or any complications or diseases of the life insured will remain excluded or restricted from any coverage / benefit under the inflation protector option.

What we have said above is an outline of the circumstances under which we will not pay the policy benefits. You should see the policy provision for the exact terms and conditions and pay particular attention to those terms including but not limited to the clauses on 'suicide', and the definitions of 'major critical illness', 'early stage critical illness', 'juvenile disease', 'independent major critical illness' and 'date of diagnosis'.

In this product leaflet, 'you' and 'your' refer to the policyowner. 'Manulife', 'the Company', 'we', 'us' and 'our' refer to Manulife (International) Limited (incorporated in Bermuda with limited liability).

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.

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 at the address below. We will not charge you a fee for this.

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

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