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ManuJoy Annuity Plan

宏悦年金計劃



You enjoy your life, and want to maintain your current standard of living when you retire. But how will you be able to manage your daily expenses when you're no longer earning a salary?

ManuJoy Annuity Plan (ManuJoy) is your retirement solution. It provides you with a steady stream of guaranteed income each year to better manage your finances after you have retired. Now you can keep on living the life you love.



Guaranteed yearly income for easy financial planning

Starting from the second year after you buy ManuJoy, you would receive a guaranteed yearly income until age 85, 90 or 100. This guaranteed income will increase by 3% every year, so you can keep pace with inflation and maintain your desired lifestyle over time. ManuJoy also pays you an extra cash bonus on top of your guaranteed yearly income. (Please see note 1 below.)

Hassle-free payment

You could pay for ManuJoy in just two years. You can also choose to pay in one lump sum to enjoy a guaranteed interest rate of 4.5% in the first year.

Flexibility through yearly income options

ManuJoy has the flexibility to meet your needs. You decide whether to take your income each year, or let your funds continue to build up, earning interest until you need them. (Please see note 2 below.)

No medical examination and no health questions

Applying couldn't be easier. Simply fill in the application form, there's no need for a medical examination.

Protect your family's future

If, unfortunately, you pass away, ManuJoy will pay out a lump sum to help relieve the financial hardship on your family. (Please see note 3 below.)

With ManuJoy you're ready for retirement!

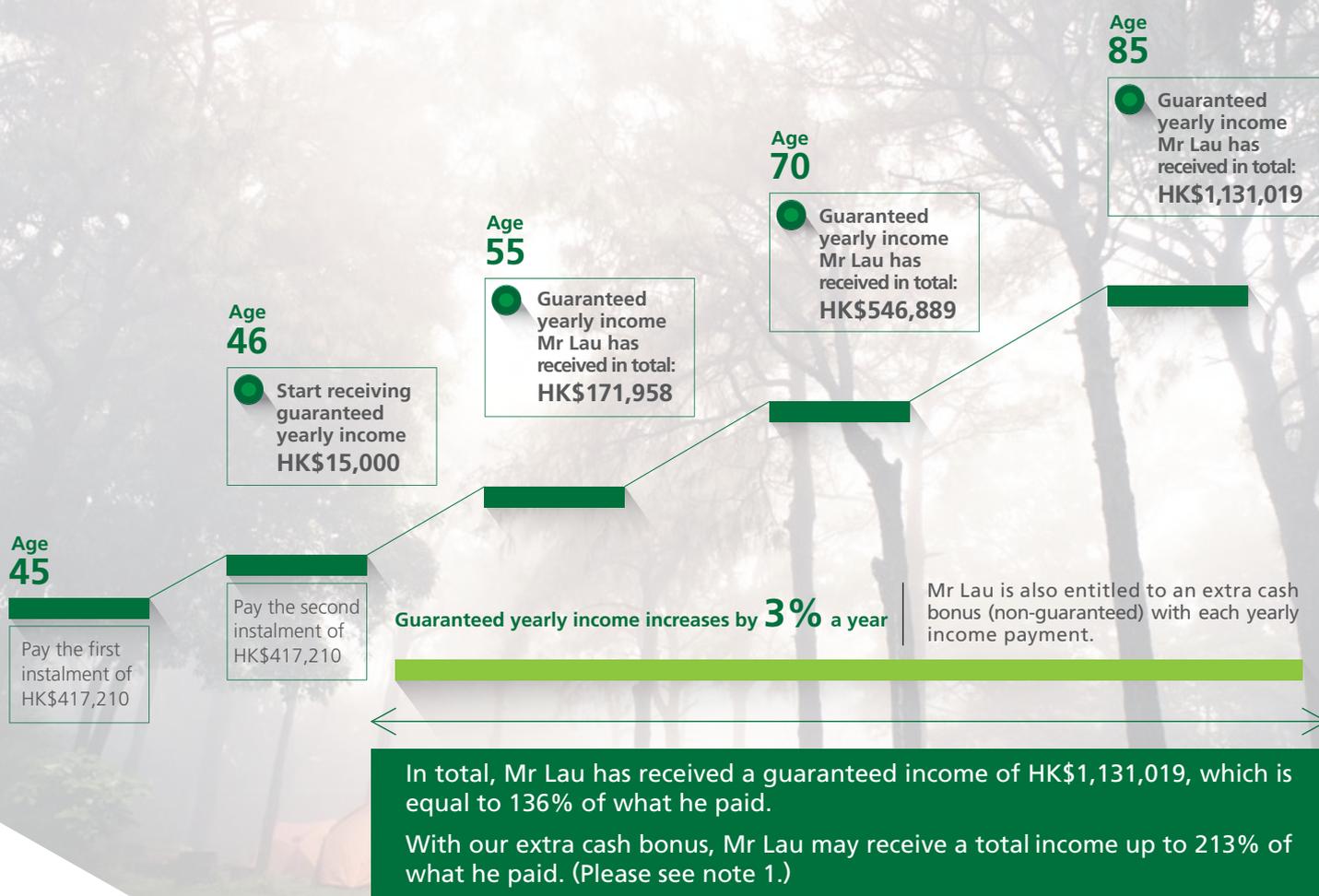
Notes

1. ManuJoy pays you an extra cash bonus, which is the non-guaranteed yearly income.
2. We will set the interest rate and it may change from time to time.
3. Please see the policy proposal and provision for more details on the death benefit.

How does ManuJoy work?

Mr Lau is a 45-year-old non-smoker. He has just bought ManuJoy and would like to receive an income each year. He has arranged to receive an initial guaranteed yearly income of HK\$15,000 until age 85. He chooses to pay in two lump-sum payments.

Amount of first instalment:	HK\$417,210
Amount of second instalment:	HK\$417,210
Total premium:	HK\$834,420



ManuJoy Annuity Plan is an insurance product provided by Manulife (International) Limited (Incorporated in Bermuda with limited liability). This leaflet is only a reference. For the exact terms and conditions, please see the policy provision.

For more information, please contact your Manulife Insurance Advisor or call our Customer Service Hotline on 2510 3383 today.

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 our Privacy Officer at 22/F, Tower A, Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong or by calling our Customer Service Hotline on 2108 1188.

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