



Premier Estate Protector

卓越保障計劃



Whether your goal is to get married, start a family, or give your children a financial head start, we understand the importance of protecting your loved ones.

Premier Estate Protector offers life protection, and the flexibility to help you achieve your long-term savings targets. Now you can concentrate on reaching your goals free from worry.



Premier Estate Protector

Life protection to age 100

You can breathe easily once you know that your loved ones are financially secure. Premier Estate Protector offers guaranteed life protection up to age 100, helps you save for your future with a guaranteed cash value and annual dividends (see note 1), and simplifies your financial planning by charging a fixed premium throughout the premium paying period.

For a brighter tomorrow

Your Premier Estate Protector will earn annual dividends (see note 1).

To provide financial flexibility, you can choose from the following options.

- Leave your dividends with the company to earn interest (see note 1) that will help you towards your savings target.
- Use your dividends to help pay your premium and reduce your spending.
- Use your dividends to buy extra life protection for you and your family.
- Take your dividends as cash, and have extra money in your pocket when you need it.

The perfect fit

We understand that everyone has different needs and different budgets, that's why Premier Estate Protector offers a variety of premium payment periods ranging from five years to until you reach the age of 100.

Be prepared for the unexpected

You may consider adding other benefits to your Premier Estate Protector. By providing extra protection against accident, critical illness and having to stay in hospital, we offer you an ideal way to protect you and your loved ones against the unexpected.

Move with the times

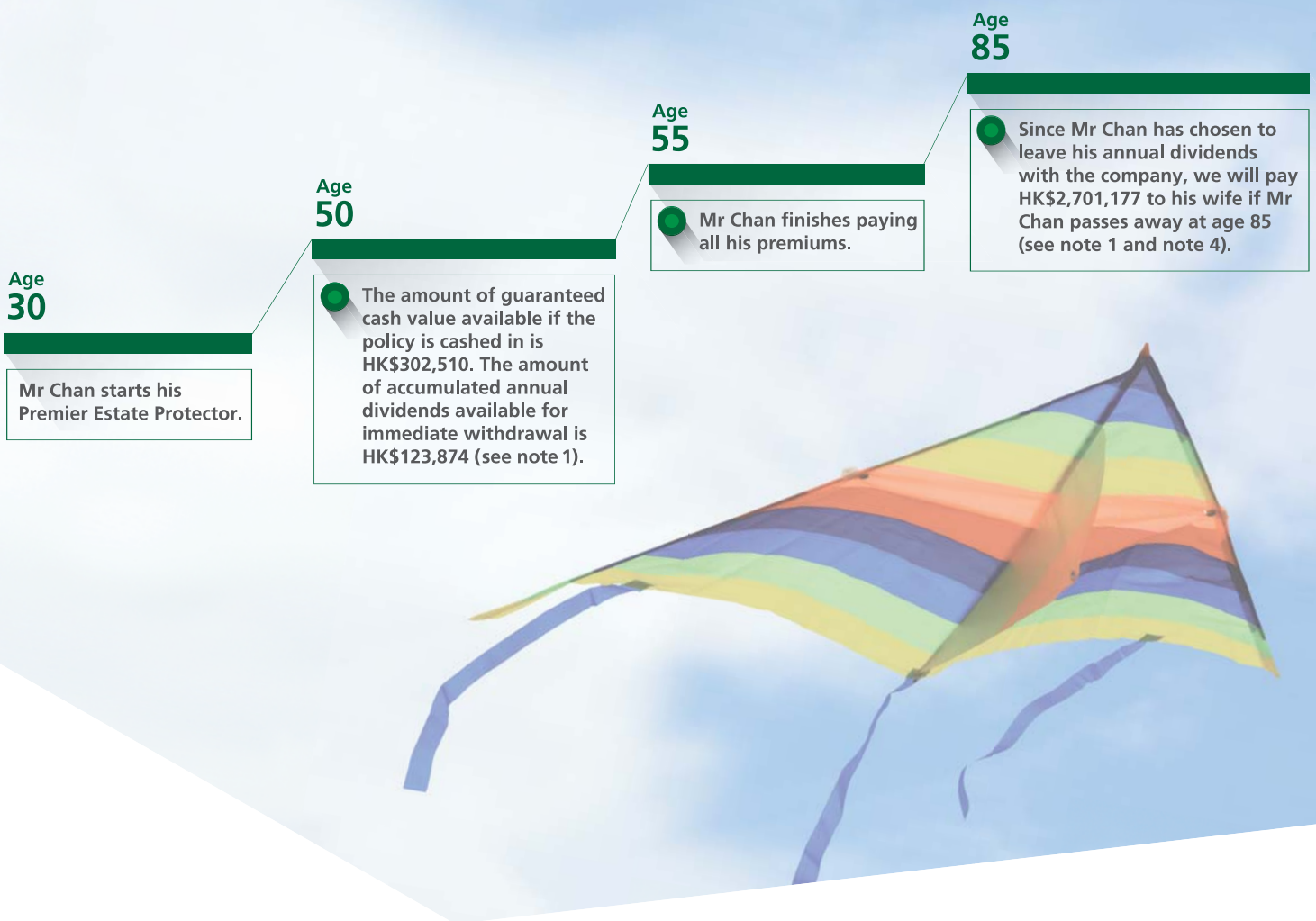
Our inflation protector option (see note 2) can offer security from the effects of inflation by providing an automatic 10% increase in life protection for up to 10 years in a row without having a medical examination.

Start preparing for your future today with Premier Estate Protector.

How does Premier Estate Protector work (see note 3)?

Mr and Mrs Chan start their life as newlyweds. Mr Chan understands that taking care of his wife is a lifetime commitment. He would like to protect his wife's financial wellbeing if he passes away. And at the same time, he would like to have enough money to fulfil his life's changing goals.

As a result, Mr Chan decides to buy Premier Estate Protector with a face amount of HK\$1,000,000, paying HK\$1,510 a month for 25 years. He chooses to leave his annual dividends with the company.



Note

1. Annual dividends and the interest rate for building up dividends left with the company are not guaranteed and we may change them from time to time without notice.
2. You will need to pay an extra premium. Conditions apply. Please see the policy provision for details.
3. Figures in the example assume Mr. Chan is age 30, a non-smoker, in good health and currently lives in Hong Kong. The amount of non-guaranteed annual dividends in the example is only an estimate based on the current dividend scale. The non-guaranteed annual dividends are left with the company at an interest rate of 3.50% a year for a policy in Hong Kong dollars and we may change the interest rate from time to time without giving you notice. The example also assumes that he does not make any withdrawals or takes any loans throughout the policy and all premiums are paid in full when due. This example is only a reference. For your own proposal illustrations, please contact your Manulife insurance advisor.
4. The death benefit includes the face amount and the non-guaranteed annual dividends which have built up. Please see the policy proposal and policy provision for more details.

Premier Estate Protector 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.

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