

赤霞珠終身壽險計劃

保證入息 每刻更醇美



人生，就是連串的經歷。新居入伙、升職加薪、新生命誕生、慶賀生辰及周年紀念...若生命中每個範疇已獲得悉心照料，每一個值得紀念的時刻，我們都可盡情慶祝。

「赤霞珠終身壽險計劃」提供保證現金儲備及每年發放周年紅利*，讓您及家人可以享受生活每一個值得紀念的時刻。



保證每年收益至100歲

由第2個保單周年日起，「赤霞珠終身壽險計劃」每年派發相等於保障額5%之保證現金儲備至100歲。這份持續而穩定的入息，除了可以減輕您日常開支的負擔、或於突發事故時提供保障，更重要是讓您滿懷信心，支持您實現更大夢想。

此外，累積的保證現金價值更可成為您退休大計的一部分，使財富增值，並於退休時提供穩定入息。

每年紅利* 增加收入

除了保證現金儲備，「赤霞珠終身壽險計劃」更每年派發紅利*以增加您的年度收入。若您選擇不提取保證現金儲備及紅利*，您可將保證現金儲備及紅利*保留於保單內積存生息。您亦可以利用這筆款項購買可附加於「赤霞珠終身壽險計劃」的附加保障，令您的保障更全面。

固定保費 短期繳款

「赤霞珠終身壽險計劃」提供不同保費繳付期選擇，可短至5年、8年、12年或15年。保費於保障期內保證不變，使理財更有預算，輕鬆籌劃美滿將來。

終身人壽保障及保證現金價值

「赤霞珠終身壽險計劃」有兩種身故賠償選擇，提供終身人壽保障。您可於退保時，提取計劃內的保證現金價值；如有需要，您亦可申請保單貸款，以作短期資金周轉。



附加保障 妥善周全

宏利備有一系列的意外、危疾、傷殘及醫療保障產品，可供選擇。您可於您的「赤霞珠終身壽險計劃」內，挑選合適的附加保障，令保障更妥善周全。

每天活著，便值得慶賀。讓「赤霞珠終身壽險計劃」照顧您入息的需要，盡情探索醇美人生！



*紅利並非保證及將不時調整

宏利人壽保險（國際）有限公司概覽

宏利人壽保險（國際）有限公司乃宏利金融集團屬下的成員公司。

宏利金融是加拿大的主要金融服務機構，旗下主要業務遍及亞洲、加拿大和美國。本公司致力就客戶的重大理財決策，提供穩健可靠、深受信賴而且遠達前瞻的理財方案。透過其環球僱員、保險代理及銷售夥伴網絡，宏利金融為數以千萬計客戶提供理財保障及財富管理方面的產品和服務，並為機構客戶提供資產管理服务。截至二零一三年六月三十日，宏利金融及其附屬公司的管理資產總值為五千六百七十億加元（約四萬一千八百三十億港元）。本公司在加拿大和亞洲的經營名稱為「宏利金融」，而在美國主要以「恒康」為經營名稱。

宏利金融有限公司在多倫多、紐約及菲律賓證券交易所的股份代號為MFC，在香港聯交所的股份代號為945。宏利金融的網址為manulife.com。

「赤霞珠終身壽險計劃」乃宏利人壽保險（國際）有限公司提供的保險產品。此小冊子只供參考用途，計劃保障之確實細則及條款均以保單條款作準。

如欲了解計劃詳情，歡迎與您的宏利保險顧問聯絡，或致電客戶服務熱線 2510 3383。

宏利人壽保險（國際）有限公司為宏利金融附屬機構，於百慕達註冊成立，總部設於加拿大多倫多。

香港九龍觀塘偉業街223-231號
宏利金融中心22樓
電話：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。閣下並可要求宏利避免使用閣下的個人資料作直接促銷用途，如有此需要，請致函宏利的個人資料主任，地址為香港九龍觀塘偉業街223-231號宏利金融中心A座22樓，或致電客戶服務熱線2108 1188。

MKT5177 (10/2013)



La Vie

Celebrate life with guaranteed income



Life is a series of non-stop happenings... buying an apartment, earning a promotion, adding a new baby to your family... even birthdays and anniversaries. When all aspects of our lives are well taken care of, we have fewer worries to distract us from celebrating life's memorable moments!

La Vie provides Guaranteed Cash Payments and yearly dividends* to help you and your family enjoy life's memorable moments.



Guaranteed yearly income to age 100

Starting at your second policy anniversary, La Vie provides annual Guaranteed Cash Payments equal to 5% of your policy's face amount till age 100. In addition to helping in covering your daily essentials and protecting you against unexpected emergencies, La Vie's stable and sustainable income will give you the confidence to dream even bigger and achieve more!

Moreover, the accumulated Guaranteed Cash Payments can form part of your retirement planning, helping you preserve and grow your savings now for a regular retirement income in the future.

More Income with annual dividends*

In addition to Guaranteed Cash Payments, La Vie also pays you annual dividends* that can add to your annual income. If you choose not to withdraw your annual dividends* and Guaranteed Cash Payments, you can leave them on deposit to accumulate with interest. You can also use them to pay for supplementary benefits that can be added to La Vie to provide additional insurance protection.

Fixed premiums with short payment periods

La Vie offers you the flexibility of either 5, 8, 12 or 15 - years premium payment periods. The premiums are fixed throughout the policy payment term which allows you to meet your financial goals and better plan for your future.

Death benefit protection and Guaranteed Cash Value

La Vie offers two death benefit options that can provide death benefit during the policy term. It provides Guaranteed Cash Value that will be paid upon policy surrender. You may also apply for a policy loan against the Guaranteed Cash Value if you need emergency cash during the policy term.



Additional insurance protection

Manulife offers a wide range of protection products for accident, critical illness, disability and medical expenses that can be added to your La Vie policy to provide you with more comprehensive insurance protection.

Everyday we live is a reason to celebrate. So keep exploring as La Vie helps take care of your income needs!



*Dividends are non-guaranteed and subject to change.

About Manulife (International) Limited

Manulife (International) Limited is a member of the Manulife Financial group of companies.

Manulife Financial is a leading Canada-based financial services group with principal operations in Asia, Canada and the United States. Clients look to Manulife for strong, reliable, trustworthy and forward-thinking solutions for their most significant financial decisions. Our international network of employees, agents and distribution partners offers financial protection and wealth management products and services to millions of clients. We also provide asset management services to institutional customers. Funds under management by Manulife Financial and its subsidiaries were C\$567 billion (HK\$4,183 billion) as at June 30, 2013. The Company operates as Manulife Financial in Canada and Asia and primarily as John Hancock in the United States.

Manulife Financial Corporation trades as 'MFC' on the TSX, NYSE and PSE, and under '945' on the SEHK. Manulife Financial can be found on the Internet at manulife.com.

La Vie is an insurance product underwritten by Manulife (International) Limited. This pamphlet is for reference only. For the exact terms and conditions, please refer to the policy contract.

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

Manulife (International) Limited.
A Manulife Financial company. Incorporated in Bermuda.
Head office in Toronto, Canada.

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To view our Privacy Policy, you can go to our website at www.manulife.com.hk. You may also request Manulife not to use your personal information for direct marketing purpose 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 2108 1188.

MKTS177 (10/2013)