

理想退休入息計劃

人生路上，我們一直努力奮鬥，為自己和摯愛締造最美人生。也許你正期待著精彩的退休生活 — 揭開人生新一頁，迎接無盡的機遇及享受夢想成真的每分每秒。要抓緊這段黃金歲月，就必須擁有充裕的財富與健康的體魄。

「理想退休入息計劃」切合你獨特的退休需要，讓你由今天開始便為無憂無慮的明天作最佳準備。本計劃不僅在你退下工作崗位後，提供穩定的退休入息，更特設保健計劃¹及危疾預支保障²，讓你輕鬆掌握自己的身體狀況，全面照顧你的健康及壽險需要。「理想退休入息計劃」結合靈活儲蓄與周全保障，助你實現夢想，安享優裕舒泰的退休生活。

保證入息，助你實踐退休大計

要盡情享受多姿多彩的退休生活，好好把握每個機會，穩健可靠的財政基礎尤為重要。「理想退休入息計劃」為你提供10年、20年或直至100歲的保證每月入息，配合你的其他儲蓄和投資。此外，計劃更會每年派發紅利³，進一步增強你的退休儲備，確保你一直渴望的退休大計，得以實現。

	保費繳付期	保證入息期
可選擇之保費繳付期及保證入息期	5年 ⁴	20年
	10年	10年 或 20年
	15年	10年 或 20年
	20年	10年 或 20年
	直至60歲	20年 或 直至100歲
	直至65歲	20年 或 直至100歲

靈活資金，令退休夢成真

正因每一個退休計劃都是獨一無二，擁有充裕流動資金是成就不同退休目標的首要任務。「理想退休入息計劃」的預支入息權益⁵能让你於保證入息期內，隨時可提早現金提取，金額高達未來保證入息的六分之一。不論是用以實現創立事業、四處遨遊等退休夢想，或以備不時之需，這個靈活性絕對是你難得的好幫手

關鍵時刻，全面保障助你輕鬆前行

我們都希望擁有無後顧之憂、寫意悠長的退休生活，享受每一個與家人和摯友共聚的美妙時刻。然而，世事未必盡如人意，不幸事情如罹患危疾，可能隨時發生，尤其是退休後再沒有穩定收入時，實令人大失預算。即使被診斷患上癌症、中風或突發性心臟病（心肌梗塞）²，「理想退休入息計劃」讓你可一筆過最高預支未來保證入息的50%⁶，提供即時現金以舒解財務壓力，讓你安心接受適當治療。

「理想退休入息計劃」特設加強保障選擇，提供全面的壽險、危疾保障²及保健計劃¹。即使不幸身故，亦能延續你對摯愛家人的愛護。

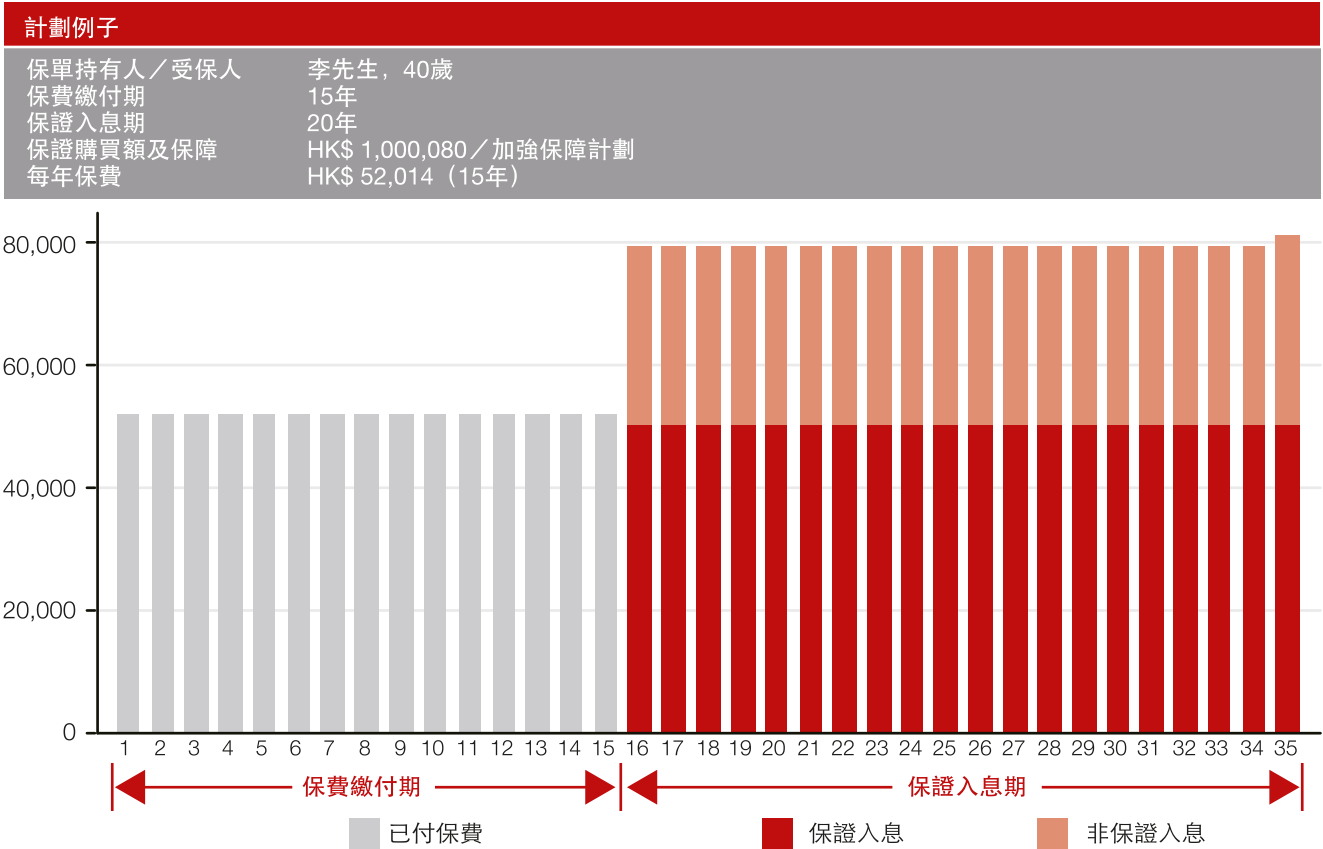
今天開展你的退休大計

「理想退休入息計劃」提供多個保費繳付期選擇，包括5年、10年、15年或20年及繳付保費直至60或65歲，配合你人生階段的特定目標。我們深明人生不同階段的財務安排及考慮可能有變，所以「理想退休入息計劃」特別於第二個保單周年後的任何時間，讓你選擇享用長達兩年的保費假期⁷，期間所有供款及保單價值將被暫時凍結。

「理想退休入息計劃」讓你輕鬆實現退休夢想！

- 有關服務由特定服務提供者提供，並只適用於加強保障選擇，詳情請參閱有關保單條款。宏利將不時調整有關服務詳情，恕不另行通知。
- 有關危疾定義及詳情請參閱有關保單條款，並受有關細則限制。危疾預支保障只適用於保費繳付期10年或以上的保障計劃。
- 紅利並非保證。
- 只適用於基本保障選擇。
- 預支入息選擇只適用於保證入息期至100歲的保障計劃。
- 於基本保障選擇下，上限為美元125,000或港元1,000,000。
- 詳情請參閱有關保單條款。

計劃保障一覽表		
如於以下時段內不幸身故：		
基本保障 選擇	保費繳付期	保證入息期
	扣除已支付之保證入息後之全數已繳基本計劃保費，並以每年1.2%複息累積	1. 扣除已支付之保證入息後之全數已繳基本計劃保費，並以每年1.2%複息累積，或 2. 繼續每月收取餘下保證入息及保單紅利
	+ 累積保證入息 + 累積紅利 + 獎賞利息（適用於設有預支入息權益之計劃） - 欠款	
加強保障 選擇	保費繳付期及保證入息期	
	保單受益人將可獲尚未派發的保證入息總和	
	+ 累積保證入息 + 累積紅利 + 獎賞利息（適用於設有預支入息權益之計劃） - 欠款	
如於以下時段內不幸被診斷患上指定危疾 ² ：		
基本保障 選擇	保費繳付期	保證入息期
	以下較高者： 1. 全數已繳基本計劃保費，並以每年1.2%複息計算或 2. 當時之保證現金價值惟本計劃將於金額預支後隨即終止。	即時預支一半尚未派發的保證入息，並以港元1,000,000為限。 此預支金額發出後，保單的保證退休入息、保證購買額及身故賠償將會相應調整。
加強保障 選擇	保費繳付期及保證入息期	
	即時預支一半尚未派發的保證入息。 此預支金額發出後，保單的保證退休入息、保證購買額及身故賠償將會相應調整。	



定期提取例子			
	每年金額	總金額	等於保證基本供款之百分比
保費 ^a	52,014港元	780,210港元	不適用
保證退休入息	20,004港元	1,000,080港元	128%
非保證退休入息 ^b	29,344港元	588,520港元	75%
總退休入息 ^c	79,348港元	1,588,600港元	203%

- a. 由於保費將會因應您以每月或其他繳付形式繳交而增加，實際的「保證基本供款之百分比」可能較上列數字為低。
b. 非保證退休入息包括非保證之紅利及所有累積的利息。以上所示之數值假設閣下將發放之紅利保留於本公司積存生息，直至於保證入息期內作每月定額提取所計算。
c. 本公司保留不時調整有關保單紅利及積存利率的權利，因此實際的退休入息可能高於或低於上列數值。

About Manulife (International) Limited

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

Manulife is a leading Canada-based financial services group with principal operations in Asia, Canada and the United States. We operate as John Hancock in the U.S. and as Manulife in other parts of the world. We provide strong, reliable, trustworthy and forward-thinking solutions for our customers' 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. Assets under management by Manulife and its subsidiaries were approximately C\$691 billion (HK\$4,618 billion) as at December 31, 2014.

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

Manulife (International) Limited (Incorporated in Bermuda with limited liability).

MyChoice is an insurance plan with savings element. If you surrender the policy before the end of the policy term, the amount you get back may be less than what you have paid.

Industrial and Commercial Bank of China (Macau) Limited is an insurance agent of Manulife (International) Limited. The above plan is underwritten by Manulife (International) Limited.

This pamphlet is for reference only. For the exact terms and conditions, please refer to the Policy Provision.



Financial Analysis
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MyChoice



In life, we strive hard for perfection for both ourselves and our loved ones. Awaiting you upon retirement is a whole new era where you will enjoy unlimited opportunities and all the time you need to pursue your passions and dreams. To make the most of these golden years, sufficient financial support and a healthy body are essential.

MyChoice enables you to meet your unique needs for a hassle-free retirement tomorrow by making your own choices today. It provides you not only with a stable stream of post-working life income, but also Wellness Programs¹ safeguarding your health and insurance coverage easing your worries should critical illness hit². MyChoice is definitely the plan combining flexible savings and comprehensive protections you look for towards a more enriching retirement.

A guaranteed income stream to support your retirement goals

If you want to enjoy fulfilling golden years full of possibilities, strong and reliable financial support is important! Providing you with stable Guaranteed Income for 10 years, 20 years or until age 100, MyChoice supplements your other savings and investments and enables you to attain the retirement lifestyle you've always desired and planned for. Annual dividends³ will further add to your retirement reserve.

	Premium Paying Period	Guaranteed Income Period
Choices of Premium Paying Period and Guaranteed Income Period	5 Years ⁴	20 Years
	10 Years	10 Years or 20 Years
	15 Years	10 Years or 20 Years
	20 Years	10 Years or 20 Years
	To Age 60	20 Years or To Age 100
	To Age 65	20 Years or To Age 100

Liquidity to realize your post-work dreams... any way you like

With the Income Advancement Option⁵, MyChoice promises you access to a lump-sum advance worth up to one-sixth of your future Guaranteed Income at any time during Guaranteed Income Period. This Option can help you realize your retirement dreams such as setting up a business, travelling, or for emergencies.

Ease your worries at critical moments with comprehensive life protection

Offering a lump-sum advance of up to 50%⁶ of future Guaranteed Income, MyChoice provides immediate cash access that will ease your financial needs should you be diagnosed with Cancer, Stroke or Heart Attack (Myocardial Infarction)².

MyChoice also carries on your care for your loved ones beyond death. You may select Enhanced Protection Option for all rounded protection on death, critical illness and Wellness Program¹ according to your needs.

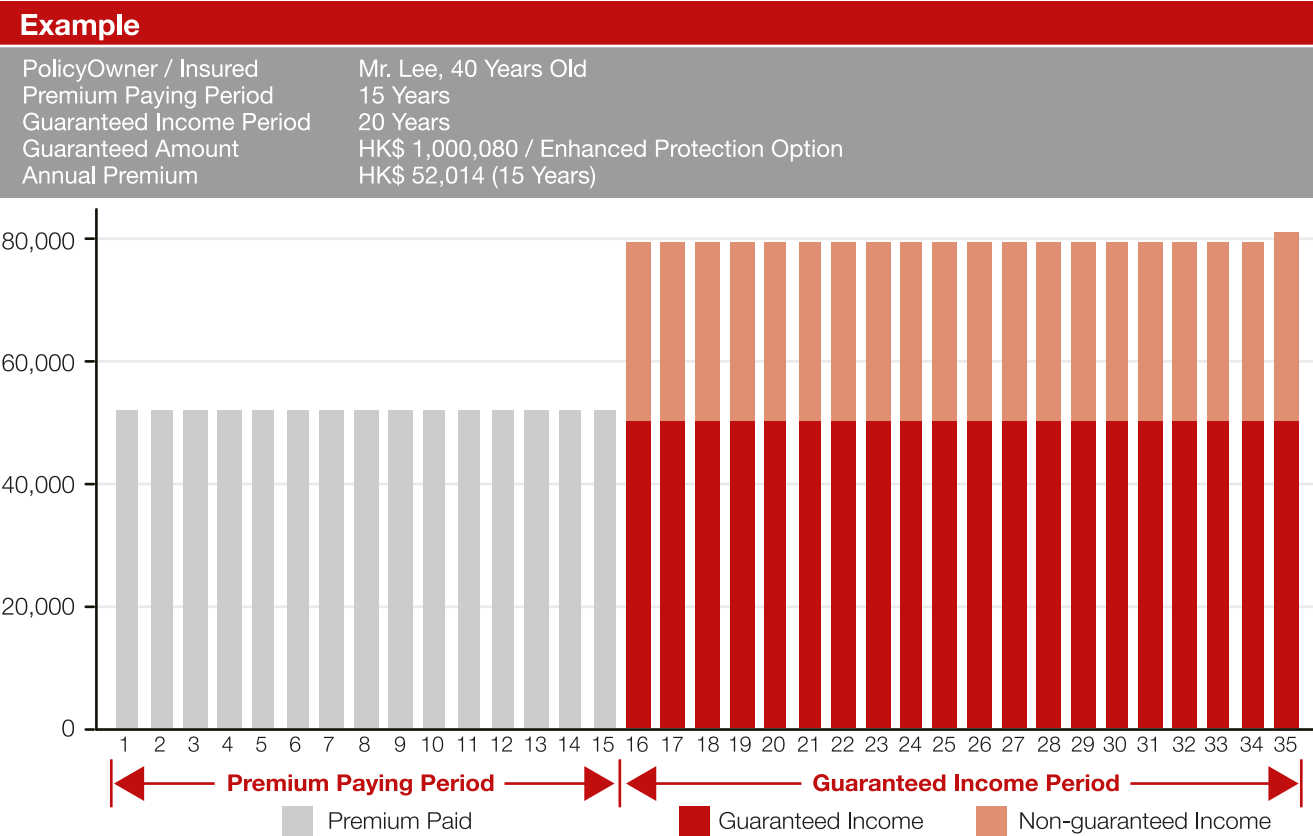
Start planning your retirement today!

Perfectly complimenting your life stage goals, MyChoice can be tailored with different premium payment periods, including 5, 10, 15 or 20 years and payment to age 60 or 65. You may take Premium Holiday⁷ for up to two years at any time after the second policy anniversary, during which all premium payments and policy values will be frozen.

With MyChoice, your dream of an enjoyable retirement is just one step away!

- Services are provided by external parties and available for Enhanced Protection Option only. Free medical check-up will be provided once every two years for 5 times starting from 1st policy anniversary. Manulife may change the details of the services from time to time without prior notice.
- Please refer to policy provision for the definitions of critical illnesses, applicable conditions and benefits. Critical Illness Advance Benefit is only available for plans with premium payment period of 10 years or above.
- Dividends are non-guaranteed.
- Only applicable for Basic Protection Option.
- Income Advancement Option is only available for plans with Guaranteed Income Periods up to age 100.
- Subject to a maximum amount of USD125,000 or HKD1,000,000 for Basic Protection Option.
- For details, please refer to policy provisions.

MyChoice at a Glance		
In the unfortunate of death during:		
Basic Protection Option	Premium Paying Period	Guaranteed Income Period
	All basic plan premiums paid net of Guaranteed Income paid with interest compounded annually at 1.2% p.a.	1. All basic plan premiums paid net of Guaranteed Income paid with interest compounded annually at 1.2% p.a., OR 2. Continue receiving the monthly guaranteed income with dividends until the end of Guaranteed Income Period.
	+ Accumulated Guaranteed Income + Accumulated Dividends + Bonus Interests for Income Advancement Option - Indebtedness	
Enhanced Protection Option	Premium Paying Period and Guaranteed Income Period	
	The unpaid Guaranteed Income will be payable to your beneficiary in lump sum.	
	+ Accumulated Guaranteed Income + Accumulated Dividends + Bonus Interests for Income Advancement Option - Indebtedness	
In the unfortunate diagnosis of critical illness ² during:		
Basic Protection Option	Premium Paying Period	Guaranteed Income Period
	The Higher Of : 1. All basic plan premiums paid with interest compounded annually at 1.2% p.a. or 2. Guaranteed Cash Value The plan will be terminated upon payment of the advance	Advance 50% of the unpaid Guaranteed Income, up to HK\$1,000,000. After payment of the advance, the Guaranteed Income, Guaranteed Amount and Death Benefit shall be adjusted accordingly.
Enhanced Protection Option	Premium Paying Period and Guaranteed Income Period	
	+ Accumulated Guaranteed Income + Accumulated Dividends + Bonus Interests for Income Advancement Option - Indebtedness	



Example	Annual Amount	Total Amount	% of Premium Paid
Premium Paid ^a	HK\$ 52,014	HK\$ 780,210	Not Applicable
Total Guaranteed Income	HK\$ 20,004	HK\$ 1,000,080	128%
Total Non-guaranteed Income ^b	HK\$ 29,344	HK\$ 588,520	75%
Total Income ^c	HK\$ 79,348	HK\$ 1,588,600	203%

- Since premium will be higher if you pay for the policy in monthly or other payment mode, actual percentage of Guaranteed Basic Contribution can be lower than the figures illustrated above.
- Non-guaranteed Additional Income is the non-guaranteed dividends and all accumulation interest. This illustrates the amount you may take out from the policy every month during the Guaranteed Income Period assuming that you leave all dividends on deposit with us until withdrawal as part of retirement income.
- The dividend scale and accumulation interest rates are subject to review by the Company from time to time and therefore the actual Total Income can be lower or higher than the above value.

宏利人壽保險（國際）有限公司乃宏利集團屬下的成員公司。

宏利是加拿大的主要金融服務機構，集團旗下主要業務遍及亞洲、加拿大和美國。宏利在美國的經營名稱為「恒康」，而在其他地區則以「宏利」為經營名稱。宏利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務。截至二零一四年十二月三十一日，宏利及其附屬公司的管理資產總值約為六千九百一十億加元（約四萬六千一百八十億港元）。

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。宏利的網址為manulife.com。

宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）。

「理想退休入息計劃」是一項具有儲蓄成分的保險計劃。如於保單期滿前退保，你可收回的款項可能會少於已繳付之保費總額。

中國工商銀行（澳門）股份有限公司乃宏利人壽保險（國際）有限公司的保險代理。上述產品由宏利人壽保險（國際）有限公司承保。

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。

理想退休入息計劃

