

赤霞珠終身壽險計劃

人生，就是連串的經歷。新居入伙、升職加薪、新生命誕生，還有生日及周年紀念... 只要生命中每個範疇都獲得悉心照顧，每一個值得紀念的時刻，都可以讓我們無憂地盡情慶祝。

「赤霞珠終身壽險計劃」正是你的最佳選擇。計劃不但提供保證現金儲備至100歲，助你實現夢想；更提供多項終身保證，讓你無後顧之憂，全情投入欣賞和慶祝生命中每個經歷。

保證每年收益至100歲

「赤霞珠終身壽險計劃」提供保證現金儲備及每年發放紅利¹，絕對是你的理想理財夥伴。由第2個保單周年日起，每年派發相等於保障額5%的保證現金儲備至100歲。這份持續而穩定的入息，除了可以減輕你日常開支的負擔、或於突發事故時提供保障，更重要是讓你滿懷信心，實現更大夢想。

保證現金儲備	
每年派發	保障額的 5%
派發年期	由第2個保單週年日開始，直至100歲

保證回報及升值潛力 創建長遠財富

「赤霞珠終身壽險計劃」提供保證現金儲備及保證現金價值，讓你付出的一分一毫，都獲享長遠而可觀的升值能力。每年更獲派紅利¹，提升創富增值的機會。你可選擇將保證現金儲備及紅利¹保留於保單內積存生息，讓財富增值。

1. 紅利並非保證

不同繳付期 終身保障

「赤霞珠終身壽險計劃」提供不同選擇，可按個人於不同階段的需要選擇合適的計劃。無論投保人士是出生15日的嬰兒或年屆65歲的人士²，均可選擇此計劃，以獲享保障至100歲。保費繳付期可短至5年、8年、12年或15年。

計劃選項	
保障年期	直至100歲
繳付年期	5年／8年／12年／15年
貨幣	港元／美元

附加保障 妥善周全

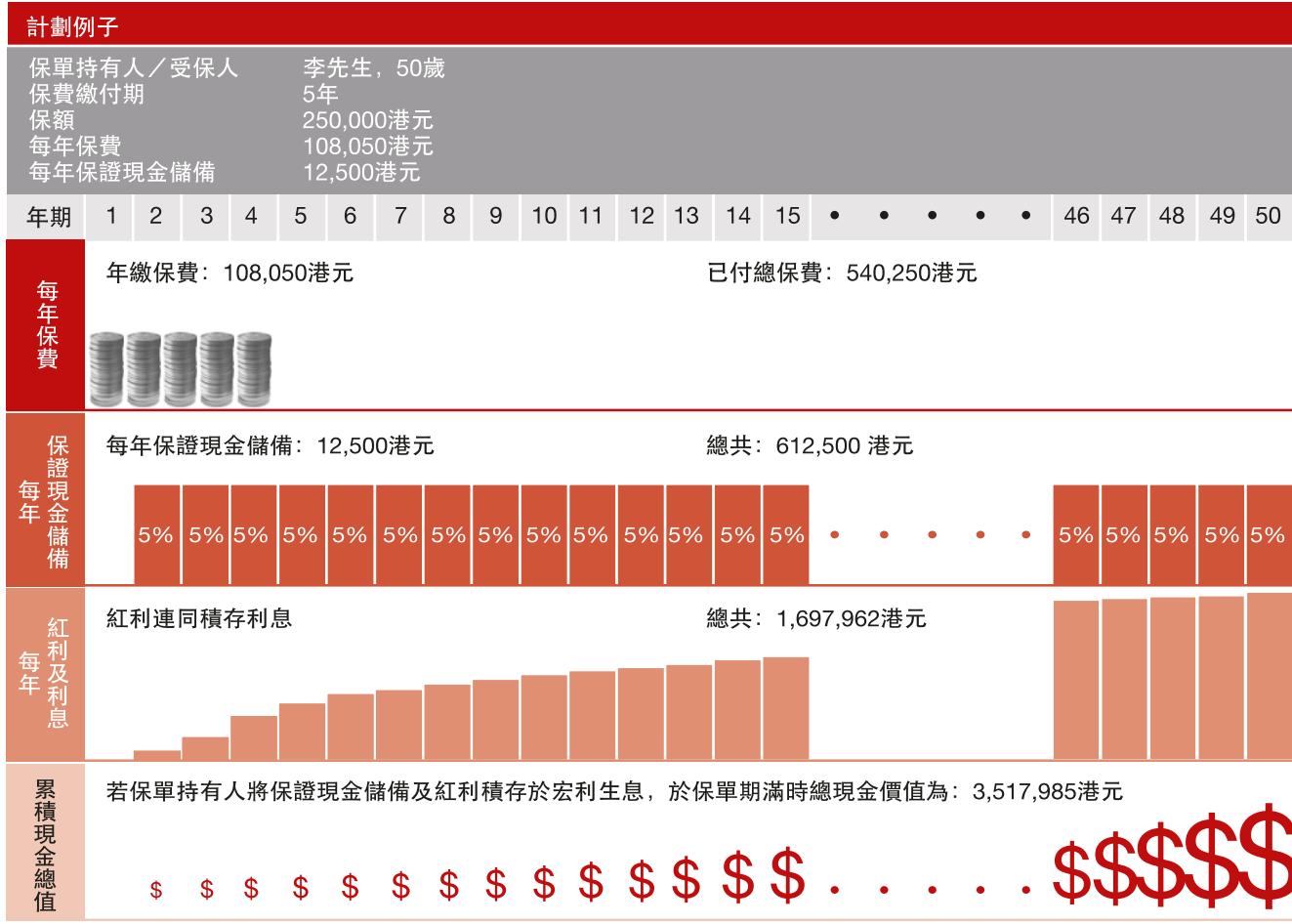
「赤霞珠終身壽險計劃」備有一系列的危疾、意外、醫療及其他附加保障可供選擇，令你的保障更妥善周全。



2. 選擇繳付期為15年之計劃，投保年齡為15日至60歲

每天活著，便值得慶賀！讓「赤霞珠終身壽險計劃」照顧你終身保障與財富管理的需要，盡情探索更醇美人生！

保障選項	
減低身故賠償	首5個保單年度內身故： 100% 已繳保費 - 已派發的保證現金儲備，加上按每年1.2%之利率累積計算之利息 於第5個保單年度後身故： 以下較高者 1. 110%已繳保費 - 已派發的保證現金儲備；或 2. 100%保障額；或 3. 保證現金價值
基本身故賠償 (只適用於繳付年期為15年之保單)	+ 累積保證現金儲備
	+ 累積紅利
	- 欠款
最低保障額	以下較高者： 1. 350% x 保障額 - 已派發的保證現金儲備；或 2. 100% x 保障額；或 3. 保證現金價值
	+ 累積保證現金儲備
	+ 累積紅利
	- 欠款
50,000港元／6,250美元	



保單持有人可將保證現金儲備及紅利積存於宏利生息，於不同時期，保單總現金價值的例子：	於80歲時	於90歲時	於100歲時
已付總保費 ^a	540,250港元	540,250港元	540,250港元
保證現金價值及保證現金儲備	610,250港元	710,500港元	862,500港元
預期總現金價值 ^b	1,406,311港元	2,240,634港元	3,517,985港元
預期總現金價值相對已付總保費	260%	415%	651%

上列圖表並非按比例描述，而數值只供參考說明之用
a. 由於總繳付保費將會因應你以月繳／季繳／半年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. 宏利人壽保險（國際）有限公司保留不時調整有關保單紅利及積存利率的權利，因此實際的總現金價值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. 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 and its subsidiaries were approximately C\$637 billion (HK\$4,626 billion) as at June 30, 2014. Our group of companies operates as Manulife 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 can be found on the Internet at manulife.com.

La Vie 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.



La Vie

A Dollar Saved Today is Worth More Than a Dollar Tomorrow



Financial Analysis
8398 2896



Website www.icbc.com.mo
Service Hotline 889 95588

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, no other worries can distract us from celebrating each memorable moment!

This is what La Vie enables. It offers not only Guaranteed Cash Payments to age 100 that help fund your dreams, but also a sense of security from lifetime guarantees that will ensure you can appreciate and celebrate happenings in life.

Guaranteed Yearly Income to Age 100

Providing both Guaranteed Cash Payments and yearly dividends¹, La Vie is your ideal partner in managing your wealth. Payable every year starting from your policy's second anniversary and continuing up to age 100, these Guaranteed Cash Payments are 5% of your policy's face amount. In addition to covering your daily essentials and protecting you against unexpected emergencies, such stable and sustainable income will give you the confidence to dream even bigger and achieve more!

Guaranteed Cash Payment	
Payable Yearly	Equals 5% of Face Amount
Starting From	2nd Policy Anniversary to age 100

Long-term Wealth with Guaranteed Returns and Upside Potential

Your La Vie's Guaranteed Cash Payments and Guaranteed Cash Value ensure an attractive long-term growth on every dollar you contribute. La Vie will also pay you annual dividends¹ that give you upside potential for a richer future. To grow your wealth even further, you can leave your Guaranteed Cash Payments and dividends¹ on deposit for interest accumulation.

1. Dividends are non-guaranteed

Various Payment Periods with Lifelong Coverage

More conveniently still, La Vie offers you the flexibility you need to meet your changing needs at every stage of your life. Available for anyone aged from 15 days to 65 years old², the plan guarantees you life protection up to age 100 and lets you pay off your policy in as few as 5, 8, 12 or 15 years.

Plan Options	
Benefit Options	Up to Age 100
Premium Paying Period	5 / 8 / 12 / 15 Years
Currency	HKD / USD

Additional Protection with Supplementary Benefits

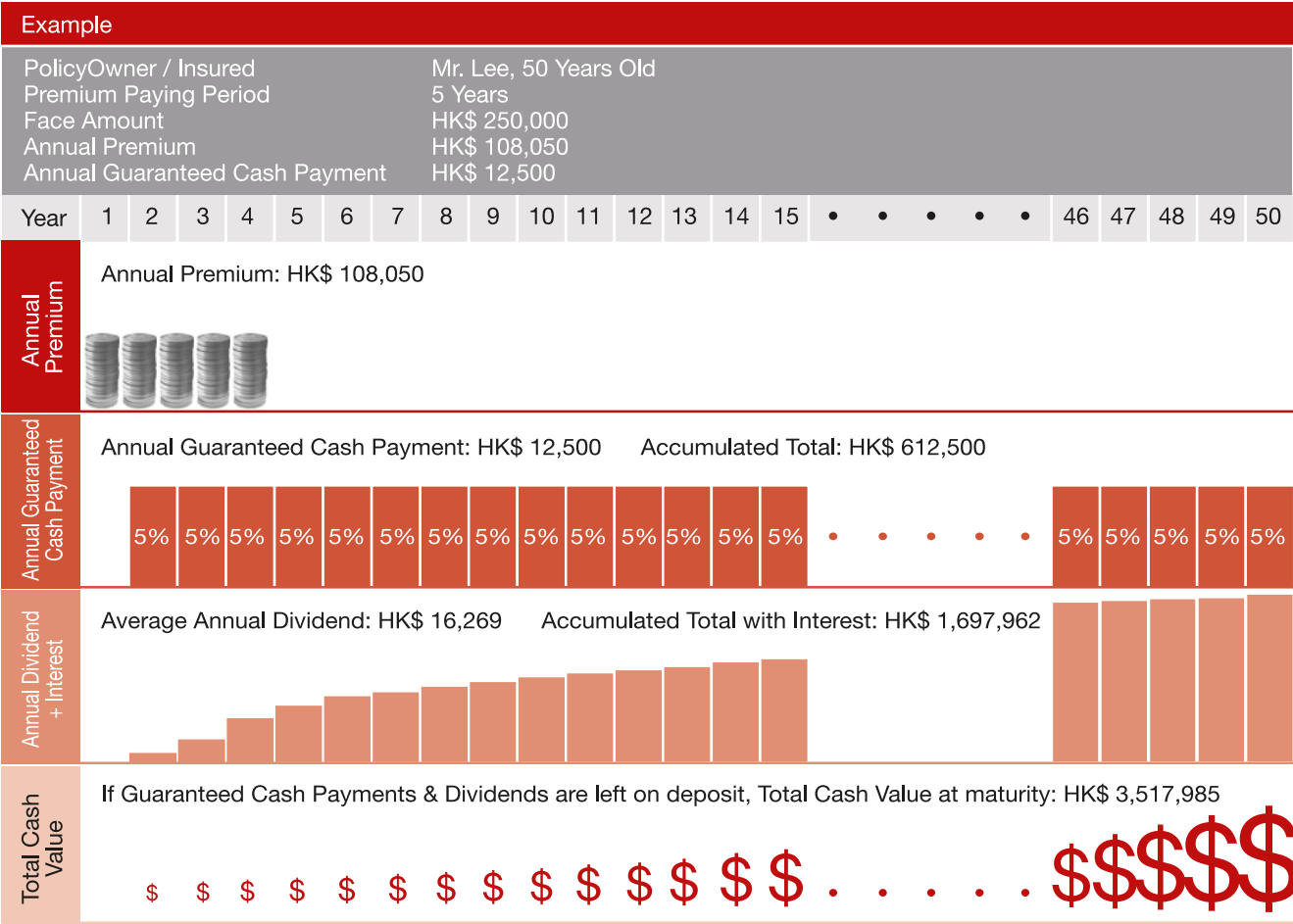
You can make your La Vie protection even more comprehensive by adding a selection of critical illness, accident, medical and other supplementary benefits.



2. The issue age for 15 years premium paying period is from 15 days to 60 years old

Everyday we are alive is a reason to celebrate! So keep exploring as La Vie takes care of your lifelong protection and wealth management needs!

Death Benefit Options	
Reduced Death Benefit	Within the first 5 policy year: 100% Premium Paid – Guaranteed Cash Payment Paid, with an interest accumulated at 1.2% p.a. After first 5 policy year: The Higher Of 1. 110% Premium Paid – Guaranteed Cash Payment Paid; or 2. 100% Face Amount; or 3. Guaranteed Cash Value + Accumulated Guaranteed Cash Payment + Accumulated Dividend – Indebtedness
Basic Death Benefit (Available to policies with premium paying period of 15 years only)	The Higher Of: 1. 350% x Face Amount – Guaranteed Cash Payment Paid; or 2. 100% Face Amount; or 3. Guaranteed Cash Value + Accumulated Guaranteed Cash Payment + Accumulated Dividend – Indebtedness
Min Face Amount	HK\$ 50,000 / US\$ 6,250



The above diagram is not drawn to scale, and is for illustrative purposes and reference only.
a. Since total premium paid will be higher if you pay for the policy in monthly / quarterly / semi-annual payment mode, actual percentage of Guaranteed Basic Contribution can be lower than the figures illustrated above.
b. The dividend scale and accumulation interest rates are subject to review by Manulife (International) Limited from time to time and therefore the actual Total Cash Value 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，旗下主要業務遍及亞洲、加拿大和美國。宏利致力就客戶的重大理財決策，提供穩健可靠、深受信賴而且達遠前瞻的理財方案。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。截至二零一四年六月三十日，宏利及其附屬公司的管理資產總值約為六千三百七十億加元（約四萬六千二百六十億港元）。本集團屬下的成員公司在加拿大和亞洲的經營名稱為「宏利」，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。宏利的網址為manulife.com。

「赤霞珠終身壽險計劃」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為準。

點滴成金 醞釀醇美人生

