



ManuBright Care 2 Plus vs ManuBright Care 2 Which one suits you better?

The new ManuBright Care 2 plus and ManuBright Care 2 offer well-rounded protection to the life insured up to age 100. Apart from the major critical illness (CI) claim, both plans offer multiple claims on cancer, heart attack (myocardial infarction) and stroke. What's more, financial relief is also available for post-critical illness disabilities, as well as stays in ICU even arising from injuries and unknown diseases in the future.

If you want a more timely protection on cancer, ManuBright Care 2 Plus also comes with cancer treatment booster that gives you financial support every year, with protection up to 480% of the notional amount.

Below is a summary of the key features:

	ManuBright Care 2 Plus	ManuBright Care 2
CI protection	60 Major CIs + 44 Early stage CIs + 8 Juvenile diseases	
ICU benefit	Coverage extended to non-designated CIs and injuries for stays in ICU for consecutive 3 days or more	
Continuous care benefit	Extra 2 times for heart attack/stroke + Extra 2 times for cancer	
Cancer treatment booster	Extra 30% of the notional amount up to a maximum of 6 times during the fight against cancer	N/A
First in market* Disability care booster	Extra 100% protection if daily living is severely affected after critical illness	
Covers against disease conditions from congenital diseases	Covers CIs arising from congenital conditions as long as the signs and symptoms remain undetected before we issue the policy and within the first 90 days after we have issued the policy	
Premium structure	Level and premium guaranteed to be the same all along	
Major CI premium waiver	Waive all future premium of the basic plan if major CI benefit is paid	
Long-term savings	Guaranteed cash value + non-guaranteed terminal bonus (with realization option)	
Inflation protector option	Automatically increase the CI coverage and death benefit by 5% of the initial notional amount each year up to 10 consecutive years	
Other benefits/services	Death benefit, maturity benefit, referral services and Manulife MOVE	

*The statement we have made about this feature being 'first in market' is based on comparing it with other publicly available critical illness plans issued by Hong Kong's major life insurance companies for individual customers as at 27 July, 2020.

The above does not form part of the policy and does not contain full terms of the policy. You should read the policy provisions for the exact terms and conditions that apply to these products.

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