

Harvest Saver

(Single Premium, 3-year Maturity)

豐收樂享保險計劃

(整付保費，3年期滿)



Harvest Saver

(Single Premium, 3-year Maturity)

Limited offer subject to capacity (see note 1)

Are you looking to build wealth while securing returns even in market volatility? Harvest Saver offers a guaranteed return, allowing you to achieve your financial goals with ease. Moreover, this plan provides life protection throughout the policy term.



Guaranteed maturity return in 3 years

With a single premium payment, and if you keep the policy in force for 3 years until the end of the policy term (maturity date), Harvest Saver will provide you with a guaranteed maturity amount equal to 107.69% (see notes 2 and 3) of the total premiums paid (in USD).



Life protection for peace of mind

To protect you and your loved ones against an unfortunate event of death of the life insured during the policy term, the plan provides a death benefit (see note 4) equal to the higher of:

- 102% of total premiums due and paid, or
- 100% of the guaranteed cash value as of the date of death of the life insured (see note 5).



Easy application with simplified underwriting

With no medical examination required, your application could not be simpler (see note 1).

Plan at a glance

Premium payment period	Single premium
Policy term	3 years
Policy currency	United States Dollars (US\$)
Issue age	0 - 75 (age nearest birthday)
Minimum guaranteed maturity amount (see note 3)	US\$5,000 per policy
Maximum guaranteed maturity amount (see note 3)	US\$285,000 per life insured for all policies of this product with the same premium payment period

Case (see notes 6 and 7)

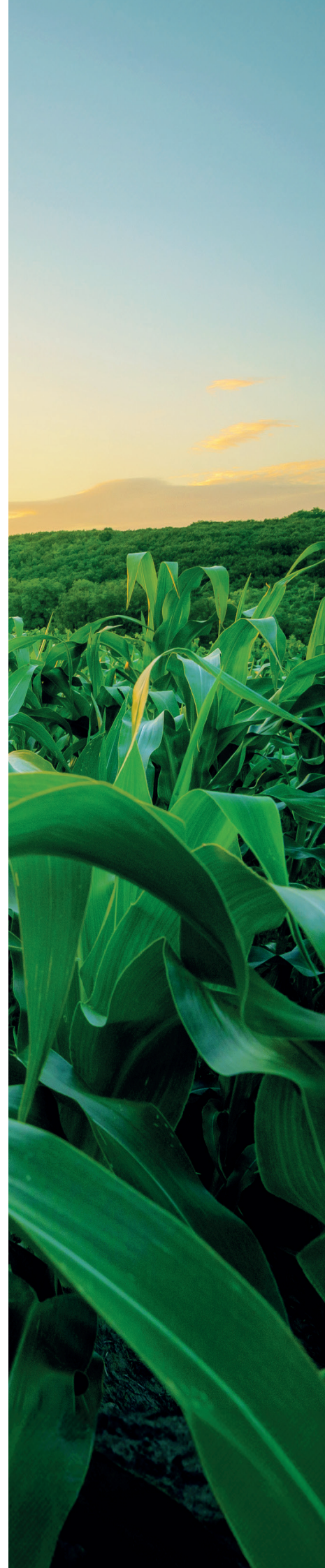
Mr Lee is now 50 and has savings for which he would like to use to grow his wealth while also having life protection. He targets to have a guaranteed maturity amount of US\$100,000 in 3 years (see notes 3 and 4). Mr Lee decides to purchase Harvest Saver, and chooses to pay the single premium.

End of policy year	Total premiums paid (US\$)	Guaranteed cash value (US\$)	Guaranteed death benefit (US\$)
1	92,860	74,300	94,717
2	92,860	83,600	94,717
3 (at maturity)	92,860	100,000	100,000

In this case, the maturity amount is guaranteed at **107.69%** of the total premiums paid.

Notes

1. This is a limited offer and acceptance of your policy application is subject to product availability at the time of application. We reserve the right to withdraw the offer of Harvest Saver at any time without notice, as well as reserve the right to accept or decline any application.
2. The figure(s) as shown is/are subject to rounding adjustment, and is/are for reference only.
3. Guaranteed maturity amount is the amount which you will be paid upon policy maturity. This guaranteed maturity amount does not represent the amount of death benefit we will pay.
4. Any outstanding debt under the policy will first be deducted from the payment of any benefit.
5. The guaranteed cash value amount is determined based on the guaranteed maturity amount, and therefore varies according to the level of guaranteed maturity amount. Please refer to the proposal and policy provisions for more information.
6. Levy on insurance premiums is not reflected in the above case.
7. Figures in this case are based on the assumptions that Mr Lee is a non-smoker, in good health and currently lives in Hong Kong. We assume that all premiums are paid in full when due. This case is only a reference and is strictly for illustrative purposes. All dollar amounts and percentage mentioned in the case are rounded to the nearest whole number and two decimal places respectively. For your own illustrations, please contact your Manulife insurance advisor.



Important Information

1. Nature of the product

The product is a non-participating life-insurance plan with a savings element, and offer only guaranteed benefit values throughout the whole policy term. Part of the premium pays for the insurance and related costs. The product is aimed at customers who can pay the premiums for the whole of the premium payment period. You should be prepared to hold this product until maturity to achieve the savings target.

2. Cooling-off period

If you are not happy with your policy, you have a right to cancel it within the cooling-off period and get a refund of any premiums and any levy paid. To do this, you must give us, within the cooling-off period, your written notice signed by you at Individual Financial Products, Manulife (International) Limited, 22/F, Tower A, Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong. In other words, your written notice to cancel your policy must reach us directly at the relevant address within a period of 21 calendar days immediately following the day we deliver to you or your nominated representative the policy or a notice telling you about the availability of the policy and the expiry date of the cooling-off period, whichever is the earlier.

3. Credit risk

Any premiums you paid would become part of our assets and so you will be exposed to our credit risk. Our financial strength may affect our ability to meet the ongoing obligations under the insurance policy.

4. Currency risk

This plan is in US dollar (USD). You should consider the potential currency risks. The foreign-currency exchange rate may fall as well as rise. Any change in the exchange rate will have a direct effect on the amount of premium you need to pay and the value of your benefits in your local currency. The risk of changes in the exchange rate may cause a financial loss to you. This potential loss from the currency conversion may wipe out the value of your benefits under the policy or even be more than the value of benefits under your policy.

Due to exchange rate fluctuations, at the time of death of the insured during the policy term, surrender of the policy, maturity of the policy, or policy cancellation during the cooling-off period, there is a risk that the foreign currency has depreciated substantially against the local currency. In that case, if you pay your premium in local currency, you will suffer substantial loss because the policy value is denominated in foreign currency. The prevailing exchange rate shall be determined by Manulife from time to time. For details of the prevailing exchange rate, please visit our website (www.manulife.com.hk).

5. Inflation risk

The cost of living in the future is likely to be higher than it is today due to inflation. As a result, your current planned benefits may not be enough to meet your future needs.

6. Risk from cashing in (surrender) early

If you cash in the policy, the amount we will pay is the cash value worked out at the time you cash in the policy, less any amount you owe us. Depending on when you cash in your policy, this may be considerably less than the total premiums you have paid and thus you will suffer a loss. You should refer to the proposal for the illustrations of the cash value we project.

7. Condition for ending the policy

The policy will end if:

- (i) the life insured dies;
- (ii) we approve your written request to surrender or end the policy; or
- (iii) your policy reaches its maturity date;

whichever happens first.

The written request mentioned above should be signed by you and sent to our address in Hong Kong as stated at the end of this product leaflet, attention to 'Individual Financial Products'.

8. Suicide

If the life insured commits suicide, whether sane or insane, within one year from the date of issue of the policy, our liability will be limited to paying beneficiary the amount that is equivalent to premium paid less any amount paid by us under the policy. For detailed terms and conditions including reinstatement, please refer to the policy provisions.

9. Claims procedure

Please visit www.manulife.com.hk/claims-procedure-en for details of claims procedure.

10. Exclusions and limitations

You should see the policy provisions for the exact terms and conditions and pay particular attention to those terms where we will not pay the policy benefits.

In this product leaflet, 'you' and 'your' refer to the policyowner. 'Manulife', 'we', 'us' and 'our' refer to Manulife (International) Limited (incorporated in Bermuda with limited liability).

Harvest Saver is an insurance product provided and underwritten by Manulife. This product leaflet provides only general information on this product. It does not form part of the policy and does not contain full terms of the policy. Before making a purchase, you should read the policy provisions for the exact terms and conditions that apply to this product. You can ask us for a copy.

You should not buy this product unless you fully understand the product features and the product risks. For more information, please contact your Manulife insurance advisor or call our customer service hotline on (852) 2510 3383. If you have any doubts, please get professional advice from independent advisors.

From January 1, 2018, the Insurance Authority starts collecting levy on insurance premiums from policyowners for policies issued in Hong Kong. For details of the levy and its collection arrangement, please visit our website at www.manulife.com.hk/link/levy-en.

To view our Privacy Policy, you can go to our website at www.manulife.com.hk. You may also ask us not to use your personal information for direct marketing purposes by writing to us at the address below. We will not charge you a fee for this.

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