

**ManuTotal Care 20**

*This proposal is designed for*

**Proposed Life Insured** : Chan Tai Man  
**Sex / Age** : Male / 45 ( ) Non-Smoker

**Policy Summary**

**Policy Currency** : USD

Plan	Coverage	Coverage Up To Age	Payment Up To Age	Initial Premium	
				Annual	Monthly
ManuTotal Care 20	128,000	100	65	5,360.24	482.72
<b>Total:</b>				<b>5,360.24</b>	<b>482.72</b>

This proposal is for REFERENCE only. Please refer to policy provisions for the complete terms and conditions.

**Insurance Advisor** :  
**Branch** : 83520 ( MFC A22 )

**Date** :

## ManuTotal Care 20

### Benefit Summary of Basic Plan

We have different dreams to accomplish and goals to pursue in different stages in life: curiosity on exploring the world, setting up a new home, striving for career advancement, enjoying wonderful moments at golden age... Throughout all these days and years when you devote yourself in achieving your targets, you need different types and levels of support in making your life fulfilling and hassle-free. ManuTotal Care is the ideal partner in your life journey, taking care of your changing protection needs in different moments in life.

- > *Hand in hand, we walk you through the road to recovery*  
ManuTotal Care protects against 60 critical illnesses (including cancer, stroke and heart attack) easing worries on the cost incurred by treatments and financial needs in maintaining standard of living. Benefits are also available for angioplasty, gender-specific and juvenile diseases. You only need to pay your level premium\* during the premium paying period and the comprehensive lifelong protection goes along with you. The plan also enables you in seeking advices on critical illness from the top hospitals in the U.S. via the Second Medical Opinion Services when the claim is approved.
- > *Tailor-made protection best fitting your needs throughout your life journey*  
Your desire varies in different life stages so as your needs for protection. Critical illness would heavily disrupt your financial planning and living at golden years. ManuTotal Care provides additional critical illness protection equivalent to 20% of Face Amount to cover the treatment cost and as income replacement before retirement. ManuTotal Care also enables you in accessing the amount in your plan for settling your hospital bills upon retirement when hospitalization becomes your concern.
- > *Cover you, we do and multiple times*  
Our Cover-Me-Again<sup>^</sup> option truly helps you a worry-free life and beyond major illness. You are safeguarded with new critical illness coverage one year after previous critical illness claim, up to two times. Even if the insured was diagnosed with cancer, the new critical illness policy would provide coverage on a second diagnosed cancer after a five-year cancer-free-period.
- > *Wellness Program for your future of good health*  
ManuTotal Care provides five regular health checks on alternate years, starting from the first policy anniversary to help you look after your health in the best way possible and identify any unfavourable health conditions.
- > *Your care and love go on*  
We do not wish mishaps to happen, but sometimes the unexpected may come. ManuTotal Care offers whole life protection in form of death benefit coverage for your total peace of mind. On the contrary, ManuTotal Care can also be a birthday present in form of maturity benefit celebrating your 100th birthday.
- > *Insuring against critical illness has never been easier*  
Annual dividends may also be available that act as a reserve to help pay for your future healthcare expenses. To further enrich your protection, you may consider our supplementary benefits on early stage critical illness, medical, accident and term life coverage as well. With ManuTotal Care, insuring your health is made easier.

\* Level premiums will not increase with attained age every year, but are not guaranteed. Premiums may increase to reflect any change in experience such as claim experience.

<sup>^</sup> Cover-Me-Again option expires at age 66.

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Insurance Advisor :  
Branch : 83520 ( MFC A22 )

Date:



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### ManuTotal Care 20

Proposed Life Insured : Chan Tai Man  
Face Amount : USD 128,000

Sex / Age : Male / 45 ) / NS  
Dividend Option : Leave on Deposit

End Of Year	Guaranteed Cash Value	Accumulated Dividends	Total Cash Value	Critical Illness Benefit Coverage (Basic Plan)	Total Death Benefit	Acc. Total Annual Prem.
1	0	68	68	153,668	128,068	5,360
2	0	178	178	153,778	128,178	10,720
3	0	377	377	153,977	128,377	16,081
4	0	683	683	154,283	128,683	21,441
5	0	1,213	1,213	154,813	129,213	26,801
6	0	1,930	1,930	155,530	129,930	32,161
7	0	2,857	2,857	156,457	130,857	37,522
8	0	4,024	4,024	157,624	132,024	42,882
9	0	5,456	5,456	159,056	133,456	48,242
10	13,401	7,190	20,591	160,790	135,190	53,602
11	14,741	9,260	24,000	162,860	137,260	58,963
12	16,081	11,699	27,779	165,299	139,699	64,323
13	17,421	14,544	31,965	168,144	142,544	69,683
14	18,761	17,839	36,600	171,439	145,839	75,043
15	40,202	21,623	61,825	175,223	149,623	80,404
16	42,882	26,668	69,550	180,268	154,668	85,764
17	45,562	32,244	77,806	185,844	160,244	91,124
18	48,242	38,380	86,622	191,980	166,380	96,484
19	50,922	45,104	96,026	198,704	173,104	101,845
20	80,404	51,821	132,224	205,421	179,821	107,205
21	80,404	58,874	139,278	186,874	186,874	107,205
22	80,404	66,320	146,724	194,320	194,320	107,205
23	80,404	74,123	154,526	202,123	202,123	107,205
24	80,404	82,250	162,653	210,250	210,250	107,205
25	107,205	90,657	197,862	218,657	218,657	107,205

Coverage Included	Annual Premium	Monthly Premium
ManuTotal Care 20	5,360.24	482.72
Total Premium	5,360.24	482.72

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Insurance Advisor :  
Branch : 83520 ( MFC A22 )

Date:



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### ManuTotal Care 20

Notes:

1. The illustration includes dividends which are calculated based on a projection of the current dividend scale which has incorporated the Company's expectation of future interest rates, investment returns, expenses, claims experience and other factors. It is for illustrative purposes only. Actual dividends may be different and depend on how well the fund has fared with regard to investment returns, expenses, claims and other factors. Actual interest rates and investment returns may be higher or lower than projected future interest rates and investment returns and if the actual investment return is lower than the projected investment return, dividends may be decreased and vice versa.
2. This illustration assumes
  - The dividends are left on deposit at an interest rate of 4.25% p.a..
3. The interest rates illustrated may be reviewed and adjusted by the Company from time to time.
4. The premiums may be revised by the Company to reflect any change in experience such as claim experience over time.
5. Guaranteed Cash Value of ManuTotal Care 20 will be adjusted proportionally according to the ratio of "Coverage minus total claimed amount" to "Coverage" if any benefit payment has been made under the policy.
6. Extra 20% of the Coverage amount as Critical Illness Benefit is included before age 65 or 20th policy anniversary, whichever is later.

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Insurance Advisor :  
Branch : 83520 ( MFC A22 )

Date:

## ManuTotal Care 20

### I. 60 Critical Illnesses

Should the life insured be diagnosed with any one of the following critical illnesses, 100% of the Coverage<sup>®</sup> will be paid. An additional 20% of Coverage amount will be paid if the critical illness diagnosis is before age 65 or 20th policy anniversary, whichever is later.

#### Group 1: Cancer

1. Cancer

#### Group 2: Illnesses related to Organ Failure

2. AIDS due to blood transfusion
3. Aplastic Anaemia
4. Chronic Adrenal Insufficiency
5. Coma
6. End Stage Liver Disease
7. End Stage Lung Disease
8. Fulminant Viral Hepatitis
9. HIV Due to Assault
10. Kidney Failure
11. Major Organ Transplantation
12. Medullary Cystic Disease
13. Occupationally Acquired HIV
14. Systemic Lupus Erythematosus
15. Total and Permanent Disability

#### Group 3: Illnesses related to Circulatory System

16. Cardiomyopathy
17. Coronary Artery Bypass Surgery
18. Heart Attack (Myocardial Infarction)
19. Heart Valve Surgery
20. Infective Endocarditis
21. Other Serious Coronary Artery Diseases
22. Primary Pulmonary Arterial Hypertension
23. Surgery to Aorta

#### Group 4: Illnesses related to Nervous System

24. Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders (Dementia)
25. Amyotrophic Lateral Sclerosis
26. Apallic Syndrome
27. Bacterial Meningitis
28. Benign Brain Tumour

29. Blindness
30. Creutzfeld-Jacob Disease
31. Encephalitis
32. Loss of Hearing
33. Major Head Trauma
34. Multiple Sclerosis
35. Muscular Dystrophy
36. Paralysis
37. Parkinson's Disease
38. Poliomyelitis
39. Primary Lateral Sclerosis
40. Progressive Bulbar Palsy
41. Progressive Muscular Atrophy
42. Progressive Supranuclear Palsy
43. Spinal Muscular Atrophy
44. Stroke

#### Group 5: Other Major Illnesses

45. Acute Necrotic Pancreatitis
46. Chronic Relapsing Pancreatitis
47. Ebola Hemorrhagic Fever
48. Elephantiasis
49. Haemolytic Streptococcal Gangrene
50. Loss of Limbs
51. Loss of one limb and one eye
52. Loss of Speech
53. Major Burns
54. Myasthenia Gravis
55. Pheochromocytoma
56. Severe Crohn's Disease
57. Severe Rheumatoid Arthritis
58. Severe Ulcerative Colitis
59. Systemic Sclerosis
60. Terminal Illness

(Please refer to policy provision for the definitions of the above critical illnesses.)

This policy will be terminated automatically upon payment of 100% of the Coverage<sup>®</sup>.

<sup>®</sup> The amount will be adjusted by previous claimed amount.

#### **Benefit Period**

The benefit will be provided until you reach the age of 100.

#### **Effective Date**

This benefit becomes effective 90 days after the policy issue date. For critical illnesses directly caused by an accident, you will be eligible for the benefit immediately on the issue date.

Insurance Advisor :  
Branch : 83520 ( MFC A22 )

Date: .

**ManuTotal Care 20****II. Angioplasty Benefit**

20% of the Coverage will be accelerated from the Coverage amount once if the life insured is undergone with Angioplasty and other invasive treatment for coronary artery disease, the benefit is up to USD37,500.

Benefit will be paid once only even if multiple Angioplasty and other Invasive treatment for coronary artery disease arise and the Angioplasty Benefit will be terminated automatically upon payment of this benefit, while the maximum amount of Death Benefit, Critical Illness Benefit or Maturity Benefit shall be reduced by the claimed amount and premium will not be reduced with respect to this change in benefit amount.

The total payment of Angioplasty Benefit, Carcinoma-in-situ Benefit (if applicable), Juvenile Disease Benefit (if applicable) and Hospital Advance Benefit cannot exceed 80% of the Coverage.

**Benefit Period**

The benefit will be provided until you reach the age of 100.

**Effective Date**

This benefit becomes effective 90 days after the policy issue date.

**III. Prostate or Testicular Cancer Benefit**

10% of the Coverage will be paid in addition to the Coverage amount once if the life insured is diagnosed with prostate cancer or testicular cancer. The benefit is up to USD20,000.

Benefit will be paid once only even if multiple prostate or testicular cancer arise and the policy will be terminated automatically upon payment of this benefit.

No benefit will be payable if the insured survives less than 28 days after the insured has been diagnosed as suffering from Prostate or Testicular Cancer.

**Benefit Period**

The benefit will be provided until you reach the age of 75.

**Effective Date**

This benefit becomes effective 90 days after the policy issue date.

**IV. Exclusions**

No benefit will be payable for any critical illness, angioplasty procedure, gender specific illness or juvenile disease caused by the following incidents:

1. Any critical illness, angioplasty procedure, gender specific illness or juvenile disease diagnosed, treated, for which a Doctor was consulted or for which the existence or onset of signs or symptoms of any illness or disease were present prior to or within 90 days from the issue date of this policy.
2. Congenital condition which was diagnosed or for which there were signs or symptoms prior to the life insured's attainment of age 16.
3. Suicide, attempted suicide or any injury intentionally self-inflicted.
4. HIV and HIV related illnesses including AIDS, except Occupationally Acquired HIV, AIDS due to Blood Transfusion and HIV due to Assault.
5. Directly or indirectly by taking of drugs (except under the direction of a registered medical practitioner), the taking of poison or alcohol.
6. Directly or indirectly by war or any act of war, declared or undeclared, riots, insurrection or civil commotion.
7. Participation in any criminal event.
8. Travelling in any aircraft, except as a fare paying passenger in a regular scheduled commercial aircraft or cabin crew working on a scheduled public air service.

For details, please refer to relevant policy provision.



For your future™

## ManuTotal Care 20

### V. Hospital Advance Benefit

Hospital Advance Benefit is provided when the Golden Anniversary<sup>^</sup> is reached, for settling 80% of hospital expenses. The Hospital Advance Benefit can be claimed more than once but the accumulated benefit payment shall not exceed the limit as listed below:

Policy Anniversary beginning on Golden Anniversary <sup>^</sup>	Benefit Limit
Less than 5	10% of Coverage
5 to less than 10	20% of Coverage
10 to less than 15	30% of Coverage
15 to less than 20	40% of Coverage
20 onwards	50% of Coverage

<sup>^</sup> Golden Anniversary means age 65 or the 20th policy anniversary, whichever is later.

The maximum amount of Death Benefit, Critical Illness Benefit or Maturity Benefit shall be reduced by the claimed amount.

The total payment of Angioplasty Benefit, Carcinoma-in-situ Benefit (if applicable), Juvenile Disease Benefit (if applicable) and Hospital Advance Benefit cannot exceed 80% of the Coverage.

### **Benefit Period**

The benefit will be provided on or after the insured reaches the age of 65 or 20th policy anniversary, whichever is later.

### **Exclusions**

1. Routine physical examinations, health check-ups or tests not incidental to treatment or diagnosis of an Insured sickness or injury or any treatment which is not Medically Necessary or can be done on out-patient basis.
2. Congenital anomalies.
3. Dental care and treatment, except as necessitated by Accidental Injury to sound natural teeth wholly occurring during the period of insurance.
4. Cosmetic surgery, eye glasses and refractions or hearing aids, and prescriptions thereof except as necessitated by injuries wholly occurring during the period of insurance.
5. Injury or sickness arising directly or indirectly from war or any act of war, declared or undeclared, riots, insurrection, or civil commotion.
6. Rehabilitation, rest cures, convalescence, custodial, treatment in sanatoria, or functional disorders of the mind.
7. Vaccination and immunization injections.
8. Drug addiction or alcoholism treatment.
9. Any expenses resulting from suicide, attempted suicide or intentionally self-inflicted injury, whether sane or insane.
10. Room, board, home nursing care or special hospital services not in accordance with the diagnosis and treatment of the disability for which Hospital Confinement is required.
11. Acquired Immunization Deficiency Syndrome (AIDS) and AIDS Related Complex (ARC).

### VI. Wellness Program

We will provide free medical check-up every 2 years starting from the 1st policy anniversary for 5 times to the 9th policy anniversary to help you better manage your health. You can choose from a Cardiovascular Risk Assessment, Diabetes Assessment, Standard Health Check-up or Men's Health Check-up.

Note:

The Company reserves the right to review the above Wellness Program from time to time and make changes without prior notice.

Insurance Advisor :  
Branch : 83520 ( MFC A22 )

Date:



## Proposal Summary for ManuTotal Care 20

**IMPORTANT:** This is a summary illustration of the benefits of your policy and in no way affects the terms and conditions stated in the policy document.

### 1. Insured Summary

Name: Chan Tai Man	Age: 45	Sex: Male	Rating: Non-Smoker
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### 2. Basic Plan Summary (Currency : USD)

Initial Sum Assured	Coverage Up To Age	Payment Up To Age	Premium Structure		Initial Premium	
			Level	Guaranteed	Annual	Monthly
128,000	100	65	Yes	No	5,360.24	482.72
Total Premium :					5,360.24	482.72

### 3. Basic Plan - Illustration Summary (Currency : USD)

Dividend Option : Leave on Deposit

End of Year	BASIC PLAN ILLUSTRATION						
	Death Benefit			Cash Value			Accumulated Annual Premium
	Guaranteed	Non-guaranteed	Total	Guaranteed	Non-guaranteed	Total	
1	128,000	68	128,068	0	68	68	5,360
2	128,000	178	128,178	0	178	178	10,720
3	128,000	377	128,377	0	377	377	16,081
4	128,000	683	128,683	0	683	683	21,441
5	128,000	1,213	129,213	0	1,213	1,213	26,801
10	128,000	7,190	135,190	13,401	7,190	20,591	53,602
15	128,000	21,623	149,623	40,202	21,623	61,825	80,404
@ 65	128,000	51,821	179,821	80,404	51,821	132,224	107,205
@ 70	128,000	90,657	218,657	107,205	90,657	197,862	107,205
@ 80	128,000	191,966	319,966	107,205	191,966	299,170	107,205
@ 90	128,000	334,114	462,114	115,200	334,114	449,314	107,205
@ 100	128,000	543,869	671,869	128,000	543,869	671,869	107,205

### 4. Explanation

- The above is only a summary illustration of the major benefits of your policy. You should refer to your insurance advisor or the Company for more information or, if appropriate, a more detailed proposal.
- The illustration Summary in Section 3 relates to your Basic Plan and assumes that all premium are paid in full when due.
- The Company reserves the right to review and adjust the premium.
- The projected dividends included in the above are based on the current dividend scale which has incorporated the Company's expectation of future interest rates, investment returns, expenses, claims experience and other factors and are not guaranteed. The actual dividends paid may be different and depend on how well the fund has fared with regard to investment returns, expenses, claims and other factors. Actual interest rates and investment returns may be higher or lower than projected future interest rates and investment returns and if the actual investment return is lower than the projected investment return, dividends may be decreased and vice versa.
- No dividend will be released until the full premium for the second policy year is received by the Company.
- As illustrated in the above, you can leave the amount of projected dividends to accumulate with the Company at an interest rate which will be reviewed and adjusted by the Company from time to time. The current interest rate used to illustrate the effect of accumulation in the above is 4.25% p.a.. This rate is not guaranteed. You can also cash all or part of the amount of projected dividends without affecting the face amount but the values shown above will be reduced accordingly.
- Extra 20% of the Coverage amount as Critical Illness Benefit is included before age 65 or 20th policy anniversary, whichever is later.
- To assist you in better understanding and assessing the impact of changing investment rates of return, upon request we will provide you with an illustration based on an alternate dividend scale which assumes a different investment earnings.

### 5. Declaration

I confirm having read and understood the information provided in this summary of illustrated benefits and received a copy of this illustration.

Policyowner's Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Insurance Advisor: \_\_\_\_\_ Policy Number: \_\_\_\_\_







## Proposal Summary for ManuTotal Care 20

**IMPORTANT:** This is a summary illustration of the benefits of your policy and in no way affects the terms and conditions stated in the policy document.

### 1. Insured Summary

Name: Chan Tai Man	Age: 45	Sex: Male	Rating: Non-Smoker
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### 2. Basic Plan Summary (Currency : USD)

Initial Sum Assured	Coverage Up To Age	Payment Up To Age	Premium Structure		Initial Premium	
			Level	Guaranteed	Annual	Monthly
128,000	100	65	Yes	No	5,360.24	482.72
Total Premium :					5,360.24	482.72

### 3. Basic Plan - Illustration Summary (Currency : USD)

Dividend Option : Leave on Deposit

End of Year	BASIC PLAN ILLUSTRATION						
	Death Benefit			Cash Value			Accumulated Annual Premium
	Guaranteed	Non-guaranteed	Total	Guaranteed	Non-guaranteed	Total	
1	128,000	68	128,068	0	68	68	5,360
2	128,000	178	128,178	0	178	178	10,720
3	128,000	377	128,377	0	377	377	16,081
4	128,000	683	128,683	0	683	683	21,441
5	128,000	1,213	129,213	0	1,213	1,213	26,801
10	128,000	7,190	135,190	13,401	7,190	20,591	53,602
15	128,000	21,623	149,623	40,202	21,623	61,825	80,404
@ 65	128,000	51,821	179,821	80,404	51,821	132,224	107,205
@ 70	128,000	90,657	218,657	107,205	90,657	197,862	107,205
@ 80	128,000	191,966	319,966	107,205	191,966	299,170	107,205
@ 90	128,000	334,114	462,114	115,200	334,114	449,314	107,205
@ 100	128,000	543,869	671,869	128,000	543,869	671,869	107,205

### 4. Explanation

- The above is only a summary illustration of the major benefits of your policy. You should refer to your insurance advisor or the Company for more information or, if appropriate, a more detailed proposal.
- The illustration Summary in Section 3 relates to your Basic Plan and assumes that all premium are paid in full when due.
- The Company reserves the right to review and adjust the premium.
- The projected dividends included in the above are based on the current dividend scale which has incorporated the Company's expectation of future interest rates, investment returns, expenses, claims experience and other factors and are not guaranteed. The actual dividends paid may be different and depend on how well the fund has fared with regard to investment returns, expenses, claims and other factors. Actual interest rates and investment returns may be higher or lower than projected future interest rates and investment returns and if the actual investment return is lower than the projected investment return, dividends may be decreased and vice versa.
- No dividend will be released until the full premium for the second policy year is received by the Company.
- As illustrated in the above, you can leave the amount of projected dividends to accumulate with the Company at an interest rate which will be reviewed and adjusted by the Company from time to time. The current interest rate used to illustrate the effect of accumulation in the above is 4.25% p.a.. This rate is not guaranteed. You can also cash all or part of the amount of projected dividends without affecting the face amount but the values shown above will be reduced accordingly.
- Extra 20% of the Coverage amount as Critical Illness Benefit is included before age 65 or 20th policy anniversary, whichever is later.
- To assist you in better understanding and assessing the impact of changing investment rates of return, upon request we will provide you with an illustration based on an alternate dividend scale which assumes a different investment earnings.

### 5. Declaration

I confirm having read and understood the information provided in this summary of illustrated benefits and received a copy of this illustration.

Policyowner's Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Insurance Advisor: \_\_\_\_\_ Policy Number: \_\_\_\_\_

