

Benefit schedule

Critical illness ('CI') benefit

Major CI benefit (see note 1)	Benefit amount	Cover period
60 major critical illnesses	<ul style="list-style-type: none"> • 100% of the basic plan notional amount (less any critical illness benefits paid) (see note 8) • Extra benefit of 50% of notional amount within the first 10 policy years • Payable once 	Up to age 100

Early stage CI benefit - Total up to 80% of notional amount (see note 1)

Carcinoma-in-situ (12 organ groups): 1. Breast 2. Cervix uteri or uterus 3. Colon and rectum 4. Liver 5. Lung 6. Nasopharynx 7. Ovary or fallopian tube 8. Penis 9. Stomach and esophagus 10. Testicles 11. Urinary tract, for the purpose of in-situ cancers of the bladder, stage Ta of papillary carcinoma is included 12. Vagina	<ul style="list-style-type: none"> • 20% of the basic plan notional amount • Payable twice for different organ group only. (For organ groups with both left and right components, including but not limited to breasts, ovary, fallopian tube and lung, the left and right components of an organ group will be considered as one and same organ group.) • Total benefit amount for carcinoma-in-situ is up to HK\$400,000/US\$50,000 per life^ 	Up to age 100
Angioplasty and other invasive treatments for coronary artery disease	<ul style="list-style-type: none"> • 20% of the basic plan notional amount • Payable once • Total benefit amount is up to HK\$400,000/US\$50,000 per life^ 	Up to age 100
Early stage malignancy	<ul style="list-style-type: none"> • 20% of the basic plan notional amount • Payable once • Total benefit amount is up to HK\$400,000/US\$50,000 per life^ 	Up to age 100
Early thyroid cancer	<ul style="list-style-type: none"> • 20% of the basic plan notional amount • Payable once • Total benefit amount is up to HK\$400,000/US\$50,000 per life^ 	Up to age 100
Osteoporosis with fractures	<ul style="list-style-type: none"> • 10% of the basic plan notional amount • Payable once 	Up to age 70
The other 39 early stage critical illnesses	<ul style="list-style-type: none"> • 20% of the basic plan notional amount • Payable once for each early stage critical illness 	Up to age 100

Juvenile disease CI benefit - Total up to 80% of notional amount (see notes 1 and 2)

8 Juvenile diseases	<ul style="list-style-type: none"> • 20% of the basic plan notional amount • Payable once for each juvenile disease • Total benefit amount is up to HK\$400,000/US\$50,000 for each juvenile disease per life^ 	Up to age 18
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ICU benefit - Total up to 80% of notional amount (see note 3)

Qualified ICU Stay	<ul style="list-style-type: none">• 20% of the basic plan notional amount• Payable once• Total benefit amount is up to HK\$400,000/US\$50,000 per life^	Up to age 85
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Continuous care benefit (see note 4)

Cancer	<ul style="list-style-type: none">• 100% of the basic plan notional amount• Payable twice	Up to age 85
Heart attack / stroke	<ul style="list-style-type: none">• 100% of the basic plan notional amount• Payable twice	Up to age 85

Disability care booster (see note 6)

Cannot perform 2 activities of daily living for consecutive 180 days	<ul style="list-style-type: none">• 100% of the basic plan notional amount• Payable once	From age 16, up to age 65
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Other benefits / services

Benefit / services	Benefit amount	Cover period
Death benefit (see note 8)	<ul style="list-style-type: none">• 100% of the basic plan notional amount (less any critical illness benefits paid)	Up to age 100
Maturity benefit (see note 8)	<ul style="list-style-type: none">• 100% of the basic plan notional amount (less any critical illness benefits paid)	At age 100
Major critical illness premium waiver	<ul style="list-style-type: none">• Waive all future premium of the basic plan if major CI benefit is paid	Up to age 100
Referral services (see note 13)	<ul style="list-style-type: none">• Provided by the plan	N/A

^ 'Per life' means the maximum total amount of the same or similar benefits we will pay under all insurance policies covering the life insured and issued by us.

Notes

1. The total benefit amount we pay for early stage critical illnesses, juvenile diseases and ICU benefit cannot be more than 80% of the basic plan's notional amount. The early stage CI benefit, juvenile disease CI benefit and ICU benefit will end automatically when major CI benefit has been paid. If two or more critical illnesses arising from a single and same incident are diagnosed, we will pay the benefit for the critical illness with the highest benefit amount. The major CI benefit will be reduced by the benefit we have paid for early stage CI benefit, juvenile disease CI benefit and ICU benefit.

For major critical illness, early stage critical illness, juvenile disease and Such Disablement diagnosed in mainland China, we will only recognize the diagnosis made by a specialist medical practitioner of a hospital on the list of designated hospitals in mainland China we publish. For Qualified ICU Stay in mainland China, we will only recognize the hospital which is included on the list of designated hospitals in mainland China we publish. We may revise the list of designated hospitals in mainland China from time to time without giving prior notice. Please see the latest list of designated hospitals in mainland China revised and published from time to time on our website (www.manulife.com.hk).

2. The juvenile disease CI benefit is available if the policy is issued before the life insured reaches the age of 16 and the life insured is diagnosed with a juvenile disease before the age of 18.
3. 'Qualified ICU Stay' is a stay in an ICU of a Hospital ('ICU Stay') where all of the following criteria must be met:
 - i. The ICU Stay must be for a total of consecutive 3 days or more in one hospital admission;
 - ii. The ICU Stay must be confirmed as medically necessary treatment by a doctor. We will not consider the ICU Stay as medically necessary if the life insured can be safely and adequately treated in any other facility; and
 - iii. The ICU Stay must not be related to or must not arise as a direct or indirect result of:
 - a cosmetic treatment performed on the life insured unless necessitated by injury caused by an accident and the life insured sustains the injury and the cosmetic treatment is approved by us in advance within 90 days of the accident;
 - the life insured's pregnancy, surrogacy, childbirth or termination of pregnancy, birth control, infertility or human assisted reproduction, or sterilisation of either sexes;
 - mental disorder, psychological or psychiatric conditions, behavioral problems or personality disorder of the life insured;
 - ICU Stay primarily for physiotherapy or for the investigation of signs and/or symptoms with diagnostic imaging, laboratory investigation or other diagnostic procedures; or
 - experimental and/or unconventional medical technology/procedure/therapy performed on the life insured; or novel drugs/medicines/stem cell therapy not yet approved by the government, relevant authorities and recognised medical association in the locality.

If two or more critical illnesses (including Qualified ICU Stay) arising from a single and same incident are diagnosed, and any of the major CI benefit, early stage CI benefit or juvenile disease CI benefit is payable by us under living benefits as a result of such incident, where the benefit amount payable under any of the major CI benefit, early stage CI benefit or juvenile disease CI benefit is higher than or equal to the benefit amount payable by us under ICU benefit as a result of such incident, we will not pay the ICU benefit.

4. The continuous care benefits are subject to, including but without limitation to, the following:
 - i. The date of diagnosis of any cancer, heart attack and stroke must be at least 1 year after the date of diagnosis of previously claimed major critical illness. In addition, if any preceding claim under the same plan is cancer, the date of diagnosis of any subsequent cancer must be at least 3 years after the date of diagnosis of the previous cancer.
 - ii. In the event that the cancer is caused by any accident or illness that resulted in any previous payment of critical illness benefits or continuous care benefits under the plan, the date of diagnosis of the cancer must be at least 3 years after the date of diagnosis of the major critical illness that has been paid.
 - iii. The continuous care benefit will be paid if the life insured survives for at least 14 days from the date of diagnosis of cancer, heart attack or stroke.
 - iv. If the later cancer is prostate cancer ('Later Prostate Cancer') and the date of diagnosis of such cancer is after the life insured reaching the age of 70, the cancer continuous care benefit for the Later Prostate Cancer will only be payable if all of the following conditions have been met:
 - Major CI benefit and/or cancer continuous care benefit has been paid under the plan for any prostate cancer ('Previous Prostate Cancer');
 - this Later Prostate Cancer is a continuation of the Previous Prostate Cancer, with no complete remission occurred; and
 - the life insured has received or has been receiving an active treatment on the recommendation of a specialist medical practitioner in the relevant field, and the active treatment must be medically necessary and performed during the period between the dates of diagnosis of the Previous Prostate Cancer and the Later Prostate Cancer (both dates inclusive). Please refer to note 5 for the definition of active treatment.
 - v. The date of diagnosis includes the date of medical report confirming the continuation, metastasis or recurrence of cancer supported by confirmatory result from medical investigation by a specialist medical practitioner.
 - vi. The coverage of continuous care benefits will end when the life insured reaches the age of 85.

5. Active treatment must be received on the recommendation of a specialist medical practitioner, which is medically necessary.

'Active treatment' means surgery, radiotherapy, chemotherapy, targeted therapy, bone marrow transplant, proton therapy, immunotherapy, CyberKnife, Gamma Knife or a combination of these treatments. Hormonal therapy is not included.

6. Such Disablement should be beyond the hope of recovery with current medical knowledge and technology and should not be resulting from psychiatric related causes. Diagnosis of Such Disablement must be confirmed by a specialist medical practitioner and supported by objective medical evidence including but not limited to physical examination, imaging and laboratory report.

The coverage of disability care booster will end when this benefit has been paid ONCE under this plan; or the life insured reaching the age of 65; or if a major CI benefit for total and permanent disability or terminal illness has been paid; or Such Disablement was present before the date of diagnosis of a major critical illness, whichever is earlier.

7. We guarantee that the basic plan premiums for the initial basic plan notional amount remain unchanged throughout the premium payment period. However, we do not guarantee that the premium and guaranteed cash value due to an increase in the basic plan notional amount, including those increases triggered by using the inflation protector option.

8. If any benefit payment has been made under the plan, we will reduce the maturity benefit and death benefit by the total critical illness benefits paid and the benefit amount would not be less than zero. The guaranteed cash value (if any) will be reduced proportionally. However, we will not reduce your premiums and they will not be affected by any critical illness benefits paid. When we have paid 100% of the basic plan notional amount as critical illness benefits, the guaranteed cash value, maturity benefit and death benefit will no longer be available. Critical illness benefits consist of major CI benefit, early stage CI benefit, juvenile disease CI benefit and ICU benefit.

9. The terminal bonus is not guaranteed. We will review and adjust the terminal bonus at least once a month, but we may do so more often. Please see 'the main risks affecting the non-guaranteed terminal bonus and interest rate for the locked-in terminal bonus' paragraph under the 'Important Information' section below.

10. To exercise the realization option, you must submit a written application in a prescribed format required by us. Once submitted, the application for exercising this option cannot be withdrawn and no 'locked-in' terminal bonus will be allowed to be reversed. Exercise of the realization option will reduce any subsequent future terminal bonus.

There may be a delay in making payment when you cash in your policy or exercise the realization option, especially during periods when the market is experiencing significant rises and falls in value. The actual amount of the terminal bonus that you can get will only be determined after your request has been processed. Under certain circumstances, for example, if the request is not received by us before our prevailing cut-off time or is not in our prescribed format, such amount can be lower or higher than the amount of the terminal bonus tentatively indicated to you at the time you submit the request. Please check with Manulife for the prevailing operational rule and latest amount of terminal bonus under your policy before exercising the realization option.

11. The interest rates for building up locked-in terminal bonus left with us are not guaranteed and we may change them from time to time. Please see 'the main risks affecting the non-guaranteed terminal bonus and interest rate for the locked-in terminal bonus' paragraph under the 'Important Information' section below.

12. You will need to apply for the inflation protector option at the time you buy your ManuBright Care 2. Otherwise, you cannot add it back later. The inflation protector option is only available for life insured who is below the age of 50 at policy issue and for standard policies. You will need to pay an additional premium throughout the premium payment period of ManuBright Care 2 after each time you have exercised the inflation protector option. The extra premium will be based on the attained age of the life insured and the premium rate at the time the option is exercised (we may change the premium rate from time to time). With the inflation protector option, you will have your basic plan notional amount increased starting from the first policy anniversary. Please see the policy provision of the inflation protector option for its exclusions, termination conditions and other details.

13. Referral service is only available in Hong Kong and Macau. We reserve the right to change or terminate the referral services at any time without giving you notice. The referral service will be subject to service charges payable to and determined by the second medical opinion provider from time to time. The referral service is provided by a third party service provider which is an independent contractor and is not our agent. We shall make no representation, warranty or undertaking as to the availability of any service of the third party service provider including the referral services. We shall not be liable to the policyowner or the life insured in any respect of any loss, damage, expense, suit, action or proceedings suffered or incurred by the policyowner or the life insured, whether directly or indirectly, arising from or in connection with the services provided or advice given by such third party service provider and/or its agents, or the availability of such services.