# ManuBright Care 2/ ManuBright Care 2 Plus Product Manual

活耀人生危疾保 2/活耀人生危疾保 2 (加強版)

#### **Table of Content**

1.	INTRODUCTION		
2.	MARKET OPPORTUNITIES	3	
3.	TARGET CUSTOMERS	4	
4.	PRODUCT POSITIONING	4	
5.	PRODUCT OVERVIEW & HIGHLIGHTS	4	
	5.1 Product Overview	4	
	5.2 Product Highlight	5	
6.	PRODUCT DETAILS	6	
	6.1 Major CI Benefit	6	
	6.2 EARLY STAGE CI BENEFIT	6	
	6.3 Juvenile Disease CI Benefit	8	
	6.4 ICU Benefit	8	
	6.5 Continuous Care Benefits	9	
	6.6 CANCER TREATMENT BOOSTER (FOR MBC2 PLUS ONLY)	10	
	6.7 DISABILITY CARE BOOSTER	11	
	6.8 Major CI Premium Waiver	11	
	6.9 GUARANTEED CASH VALUE (GCV)		
	6.10 Non-guaranteed Terminal Bonus & Realization Option	12	
	6.11 Maturity Benefit	13	
	6.12 Death Benefit	13	
	6.13 Inflation Protector Option		
	6.14 Referral Services	13	
	6.15 CI Definition Refresh Program		
	6.16 Policy Loan	17	
7.	MORE ABOUT CI BENEFIT	17	
	7.1 Waiting Period	17	
	7.2 Survival period		
	7.3 Undetected Congenital Condition	18	
8.	BENEFITS SCHEDULE		
9.	BENEFIT CALCULATIONS (ILLUSTRATIVE EXAMPLES)		
10.	SPECIAL ADMINISTRATION RULES		
	10.1 Underwriting	23	
	10.2 Application	23	
	10.3 Policy service		
	10.4 CLAIMS		
11.	KEY CHANGES (MBC VS MBC2 SERIES)		
12.		26	
	12.1 Internal Product Comparison (MBC2 Series VS MLC)		
	12.2 External Product Comparison		
	12.3 CI Definition Refresh Program		
13.	ANNUAL PREMIUM COMPARISON		
	RETURN		
15.	APPENDIX		
	15.1 LIST OF CRITICAL ILLNESSES COVERED		
	15.2 List of exclusion items		
	15.3 Referral Services	40	
	15.4 LIST OF OLD CI PLAN(S) / RIDER(S)		
	15.5 DEFINITION UPDATES		
	15.6 DETAIL COMPARISON ON MANUBRIGHT CARE 2 SERIES AND MANULOVE CARE	43	

Version Date: Nov 2021

#### 1. Introduction

Critical Illnesses can occur unexpectedly and disrupt our normal lives and plans for the future. Certain illnesses such as cancer can often be a recurring battle. To ensure that life can still be on track after Critical Illness strikes or reoccurs, customers will need sufficient and continuous financial support from treatment to recovery, that's why we introduce ManuBright Care 2 Series.

ManuBright Care 2 Series offer a comprehensive protection to the Life Insured up to age 100, covering up to 112 Critical Illnesses and diseases. Even after a Major Critical Illness claim, our plan continues to offer customer continuous protection for Cancer, Heart Attack (Myocardial Infarction), and Stroke. We will provide financial relief for post-Critical Illness disabilities, as well as stays in Intensive Care Unit (ICU) even arising from injuries and unknown diseases in the future.

Apart from the above, guaranteed cash value, terminal bonus, maturity benefit and death benefit will also be provided.

#### 2. Market Opportunities

#### Growing number of new diseases

- In recent years, there have been about 100 new diseases found annually around the world
- During 2003 SARS
  - In Hong Kong, 20% of patients required ICU admission
  - In Singapore, the average stay in ICU is 10 days
- During 2019 Covid-19
  - In US, 4.9%-11.5% of patients required ICU admission
  - In China, The median lengths of stay in ICU were 8 (4–12) days

#### Source:

- (1)

- Orphanet Journal of Rare Diseasesvolume, biomedcentral, https://ojrd.biomedcentral.com/articles/10.1186/s13023-018-0892-5 SARS in the Intensive Care Unit, PubMed Critically III Patients With Severe Acute Respiratory Syndrome, JAMA Network "Percentage of COVID-19 cases in the United States from February 12 to March 16, 2020 that required intensive care unit (ICU) admission, by age group\*" Statista "Clinical course and risk factors for mortality of adult inpatients with COVID-19 in Wuhan, China: a retrospective cohort study" The Lancet

## Disability is common in post-CI patients

• Stroke patients : About 25-74% are dependent in Activities of Daily Living (ADL)
About 11% of the first time stroke patients were dependent in terms of ADL 5 years after their stroke

Cancer patients: About 33% have difficulty to perform ADL

Heart failure patients: About 60% have difficulty to perform ADL

#### Source:

"Disability in activities of daily living among adults with cancer: A systematic review and meta-analysis", Cancer Treatment Reviews

Outcomes after first-ever stroke, Hong Kong Med J. 2007

Disability and Recovery of Independent Function in Obstructive Lung Disease: The Cardiovascular Health Study, Respiration "Activities of Daily Living and Outcomes in Heart Failure" US National Library of Medicine National

Institutes of Health

## High recurrence risk

- 5-year recurrence rate of stroke is 25%
- Up to 50% recurrence rate in Stage 3 Colorectal Cancer
- 25% of the estimated annual heart attack is recurrent attack

#### Source:

- State of the nation stroke statistics 2018, Stroke Association (UK).
  Recurrence rate of colorectal cancer in late stage: 'Staging of Disease', The Colorectal and Laparoscopic Surgery Centre.
- Heart Disease and Stroke Statistics 2020 Update, American Heart Association.



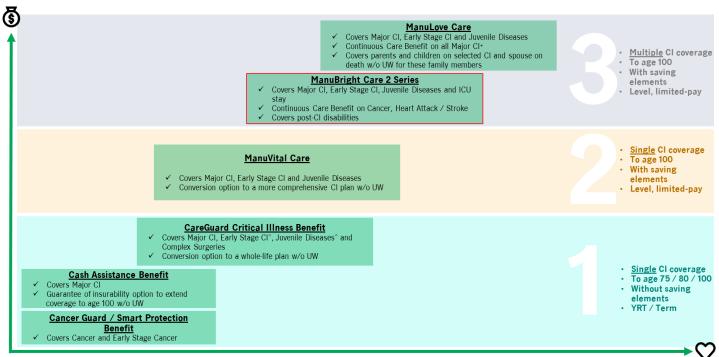
Page 3

活耀人生危疾保 2/活耀人生危疾保 2 (加強版)

#### 3. Target Customers

- Those who are health conscious, in particular, concern about Critical Illness and the associated high treatment cost
- Those who have certain level of understanding on Critical Illness insurance products
- Those who concern about the insurability of applying Critical Illness product after making any Critical Illness claim
- Those who are would like to have an all-in-one solution a Critical Illness insurance product with advanced protection against the non-designated diseases and future unknown diseases, life protection and long-term saving element
- Those who are looking for multi-Critical Illness coverage to supplement their existing Critical Illness protection
- Opportunity to upsell existing customers who are eligible for CI Definition Refresh Program

#### 4. Product Positioning



- \*\* Child Care Benefit not on list as its target segment is relatively niche
- + Excludes Terminal Illness and Total Permanent Disability
- ^ For CareGuard Critical Illness Benefit (Enhanced) only

#### 5. Product Overview & Highlights

#### 5.1 Product Overview

Plan Name	<ul> <li>KC: ManuBright Care 2 Plus</li> </ul>	
I Idii Naiiic	<ul> <li>KD: ManuBright Care 2</li> </ul>	
Plan Code	<ul> <li>KC110 / KC120 / KC125 / KC165</li> </ul>	
Fiall Code	<ul> <li>KD110 / KD120 / KD125 / KD165</li> </ul>	
Plan Nature	Critical Illness protection product	
Plan Type	Basic plan	
Benefit Period	Benefit Period • To age 100*	
	* After Major Critical Illness claim: To age 85	
Premium Structure	Level and guaranteed	
Policy Currency	HKD / USD	
Premium Payment	10 Years	Age 0 (15 days) – 65
Period &	20 Years	Age 0 (15 days) – 65
Issue Age • 25 Years		Age 0 (15 days) – 60

Version Date: Nov 2021

Page 4

活耀人生危疾保 2/活耀人生危疾保 2 (加強版)

	To age 65	Age 0 (15 o	days) – 55
Age Definition	<ul> <li>Age Nearest Birthday</li> <li>(Applicable to all benefits under this plain this plan means the policy anniversal nearest birthday, is the specified age.</li> </ul>	nn) Any reference to ry on which the Life	a specified age Insured's age,
	Annual	1.0	00
Payment Mode	Semi-annual	0.	52
Modal factor	Quarterly	0.265	
	Monthly	0.0	09
	Payment Mode	HKD	USD
Payment Mode	Annual	300	38
- &	Semi-annual	180	23
Policy factor	Quarterly	110	14
	Monthly	30	4
Rating Characteristics	Based on issue age, sex, smoking status, payment term, currency		
Minimum Notional Amount	• HKD 100,000 / USD 12,500		
	Age 0 – 15	HKD 4,000,000	/ USD 500,000
Maximum Notional Amount	Age 16 – 65	HKD 8,000,000	/ USD 1,000,000
7 mount	Please refer to eAOM for more details		
Attachable Riders	Please refer to Rider Availability Table on ManuTouch		

#### 5.2 Product Highlight



#### Comprehensive protection

- Covers 60 Major Critical Illnesses, 44 Early Stage Critical Illnesses, 8 Juvenile Diseases and Qualified ICU Stay
- Offers extra benefit in case Major Critical Illness strikes in first 10 policy years



#### ICU Benefit

- New!
- Protection extended to undesignated diseases and injuries
- Create safety net for a stay in an Intensive Care Unit (ICU) of a hospital for consecutive 3 days or more in one hospital admission



#### **Continuous Care Benefits**

 Offers additional coverage for Major Critical Illnesses in case Cancer and Heart Attack / Stroke strikes again



#### Cancer Treatment Booster (For MBC2 Plus only)

 Offers extra benefit in case the Life Insured still suffers from cancer and is receiving active treatment or end-of-life care during the 2<sup>nd</sup> and/or 3<sup>rd</sup> year after the diagnosis of cancer for each claim for Major Critical Illnesses or Cancer Continuous Care Benefit

New!



#### **Disability Care Booster**





- Financial relief for post-critical illness disabilities
- Offers extra benefit in case the Life Insured is unable to perform any 2 of the 6
  Activities of Daily Living and requiring the physical assistance of another person
  throughout the entire activity for consecutive 180 days or more (counting from at least
  180 days after the date of diagnosis of first Major Critical Illness)



#### **Undetected congenital conditions protection**

 Covers Critical Illnesses 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

Version Date: Nov 2021

Page 5



#### Major Critical Illness Premium waiver

 Waives all future premium of the plan in case Major Critical Illness strikes, while the Life Insured will still be covered



#### Life protection

Offers death benefit to relieve the financial pressure on family members



#### Long-term savings

- Offers guaranteed cash value and maturity benefit
- Offers terminal bonus, up to 50% of terminal bonus can be locked up either left to earn interest or to be withdrawn any time



#### **Guaranteed and level premium**

• Premium is guaranteed and will not increase throughout the premium payment period



#### Inflation protector option to combat inflation

• Increases protection by 5% notional amount each year, up to 10 consecutive years



#### Referral Services

 Offers Referral Services for the said illness through "the Second Medical Opinion Provider"



#### CI Definition Refresh Program (Loyalty program for existing CI customers)

 Allows to use the up-to-date CI definitions for claims under Old Critical Illness plan(s) held by the customer

Note: For Major CI, Early Stage CI, Juvenile Disease and Such Disablement (under Disability Care Booster) 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 active treatment or end-of-life care performed and completed (For MBC2 Plus only) and 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 China from time to time without giving prior notice. Please see the latest list of designated hospitals in China revised and published from time to time on our company website (<a href="http://www.manulife.com.hk">http://www.manulife.com.hk</a>) or call customer services hotline for details. Including the "Elite Hospitals" stated in the list of designated hospitals in Mainland China and Grade3A hospitals as classified by People's Republic of China officially.

#### 6. Product Details

6.1 Maior CI Benefit

v.	major of beliefft		
	Coverage	•	60 Major Critical Illnesses (please refer to Appendix 15.1 for details)
	Benefit payable	•	100% of Notional Amount less any Early Stage CI Benefit, Juvenile Disease CI Benefit or ICU Benefit paid If such Major Critical Illness is diagnosed during first 10 policy year, there will be extra benefit equivalent to 50% of Notional Amount
1	No. of times payable	•	Once

6.2 Early Stage CI Benefit

U.Z Early Stage Criber	Larry Stage of Deficit		
Group 1 - Angioplasty and Other Invasive Treatments for Coronary Artery Disease			
Coverage	<ul> <li>Angioplasty and Other Invasive Treatments for Coronary Artery Disease</li> </ul>		
Benefit payable	<ul> <li>Lower of</li> <li>1. 20% of Notional Amount; or</li> <li>2. USD50,000 or HKD400,000, less the aggregate amount of the same or similar benefits paid under other policies with Manulife in respect of the Life Insured</li> </ul>		
No. of times payable	Once#		

Group 2 - Carcinoma-in-situ		
Coverage	<ul> <li>Carcinoma-in-situ of below organ groups:</li> <li>Breast</li> <li>Cervix uteri or uterus</li> <li>Colon and rectum</li> <li>Liver</li> <li>Lung</li> </ul>	

Version Date: Nov 2021

Page 6

活耀人生危疾保 2/活耀人生危疾保 2 (加強版)

	<ul> <li>Nasopharynx</li> <li>Ovary or fallopian tube</li> <li>Penis</li> <li>Stomach and esophagus</li> <li>Testicles</li> <li>Urinary tract, for the purpose of in-situ cancers of the bladder, stage Ta of papillary carcinoma is included</li> <li>Vagina</li> </ul>
Benefit payable	<ul> <li>Lower of</li> <li>20% of Notional Amount; or</li> <li>USD50,000 or HKD400,000, less the aggregate amount of the same or similar benefits paid under other policies with Manulife in respect of the Life Insured</li> </ul>
No. of times payable	<ul> <li>Twice# (Once for each Organ Group)</li> <li>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</li> </ul>

Group 3 - Early Stage Malignancy		
Coverage	Early Stage Malignancy	
Benefit payable	<ul> <li>Lower of</li> <li>20% of Notional Amount; or</li> <li>USD50,000 or HKD400,000, less the aggregate amount of the same or similar benefits paid under other policies with Manulife in respect of the Life Insured</li> </ul>	
No. of times payable	Once#	

Group 4 - Early Thyroid Cancer		
Coverage	Early Thyroid Cancer	
Benefit payable	<ul> <li>Lower of</li> <li>20% of Notional Amount; or</li> <li>USD50,000 or HKD400,000, less the aggregate amount of the same or similar benefits paid under other policies with Manulife in respect of the Life Insured</li> </ul>	
No. of times payable	• Once#	

Group 5 - Osteoporosis with Fractures		
Coverage	Osteoporosis with Fractures	
Criteria	Such Osteoporosis with Fractures should be diagnosed before age 70	
Benefit payable	<ul> <li>10% of Notional Amount</li> </ul>	
No. of times payable	Once#	

Group 6 - Other 39 Early Stage Critical Illnesses		
Coverage	<ul> <li>Early Stage Critical Illnesses other than "Angioplasty and Other Invasive Treatments for Coronary Artery Disease", "Carcinoma-in-situ", "Early Stage Malignancy", "Early Thyroid Cancer" and "Osteoporosis with Fractures" (please refer to Appendix 15.1 for details)</li> </ul>	
Benefit payable	20% of Notional Amount	
No. of times payable	<ul> <li>Once for each and every Early Stage Critical Illnesses stated above#</li> </ul>	

<sup>#</sup> The total benefit payable under Early Stage CI Benefit, Juvenile Disease CI Benefit and ICU Benefit will not be greater than 80% of Notional Amount

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#### 6.3 Juvenile Disease CI Benefit

Coverage	8 Juvenile Diseases (please refer to Appendix 15.1 for details)
Criteria	<ul> <li>The policy should be issued before age 16</li> <li>Such Juvenile Disease should be diagnosed before age 18</li> </ul>
Benefit payable	<ul> <li>Lower of         <ol> <li>20% of Notional Amount; or</li> <li>USD50,000 or HKD400,000, less the aggregate amount of the same or similar benefits paid under other policies with Manulife in respect of the Life Insured</li> </ol> </li> </ul>
No. of times payable	Once for each and every Juvenile Disease#

<sup>#</sup> The total benefit payable under Early Stage CI Benefit, Juvenile Disease CI Benefit and ICU Benefit will not be greater than 80% of Notional Amount

#### 6.4 ICU Benefit



6.4 ICU Benefit	<u>w!</u>
Coverage  • Stay in an ICU of a hospital for consecutive <b>3 days</b> or more in hospital admission	
Criteria	The ICU stay must be confirmed as medically necessary treatment by a doctor. The Company will not consider the ICU stay as medically necessary if the Life Insured can be safely and adequately treated in any other facility Coverage period: To age 85  *Any 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 under ICU Benefit arising from a single and same incident, we will not pay the ICU
	Benefit The ICU stay must not be related to or must not arise as a direct or indirect
Exclusion	<ul> <li>result of: <ul> <li>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 the Company in advance within 90 days of the accident;</li> <li>the Life Insured's pregnancy, surrogacy, childbirth or termination of pregnancy, birth control, infertility or human assisted reproduction, or sterilisation of either sexes;</li> <li>mental disorder, psychological or psychiatric conditions, behavioral problems or personality disorder of the Life Insured;</li> <li>ICU Stay primarily for physiotherapy or for the investigation of signs and/or symptoms with diagnostic imaging, laboratory investigation or other diagnostic procedures; or</li> <li>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.</li> </ul> </li> <li>And the exclusion items under Appendix 15.2.</li> </ul>
	Do high dependency care (HDU) and recovery room belong to Intensive Care Unit (ICU)?  No. For the definition of ICU, please refer to the provision.  How to calculate the length of Qualified ICU Stay?
	The consecutive 3 days of ICU stay is calculated from the date of ICU admission to the date of discharge from an ICU.
	If a person has been diagnosed with Loss of One Limb (ESCI Benefit) due to an accident and stayed in ICU for consecutive 3 days (ICU Benefit), will he/she entitle to both ESCI Benefit and ICU Benefit?  No, if two Critical Illnesses (Including Major Critical Illness, Early Stage Critical Illness or Juvenile Disease or Qualified ICU Stay) arising from a single and same Incident are diagnosed, we will pay the ESCI Benefit for Loss of One Limb only, since the benefit amount payable under ESCI Benefit is higher than or equal to the benefit amount payable under ICU Benefit.

Version Date: Nov 2021

Page 8

## Benefit payable

Lower of

20% of Notional Amount; or USD50,000 or HKD400,000, less the aggregate amount of the same or similar benefits paid under other policies with Manulife in respect of the Life Insured

#### No. of times payable

Once#

# The total benefit payable under Early Stage CI Benefit, Juvenile Disease CI Benefit and ICU Benefit will not be greater than 80% of Notional Amount

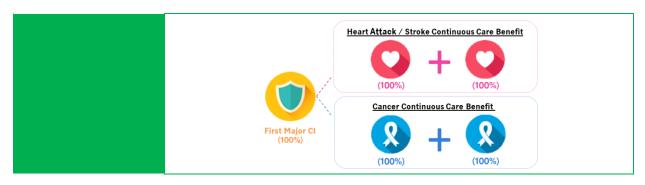
#### 6.5 Continuous Care Benefits

b.5 (	5 Continuous Care Benefits				
	Coverage	<ul><li>Critical Illness (please re</li><li>The Continuous Care Be</li></ul>	Additional coverage for Cancer, Heart Attack and Stroke after Major Critical Illness (please refer to Appendix 15.1 for more details) The Continuous Care Benefit on Cancer not only covers newly diagnosed Cancer but also recurrent, metastasis and persistent Cancer		
		should fulfill the below v	Previous Major Critical Illness and Subsequent Major Critical Illness should fulfill the below waiting period (based on the date of diagnosis)		
		Previous Major Critical Illness	Subsequent Major Critical Illness	Waiting Period	
		Cancer	Cancer	3 years	
		Cancer	Heart Attack / Stroke	1 year	
		Non-Cancer	Cancer	1 year	
		Non-Cancer	Heart Attack / Stroke	1 year	
		Major Critical Illness in Continuous Care Benefit date of the diagnosis of date of the diagnosis of has been paid	* if the later Cancer was caused by a single and same incident that caused the Major Critical Illness in respect of which a claim has been paid, the Cancer Continuous Care Benefit for the later Cancer shall not be payable unless the date of the diagnosis of the later Cancer falls at least three (3) years after the date of the diagnosis of the Major Critical Illness in respect of which a claim has been paid.		
		<ul> <li>With survival period of at least 14 days</li> <li>Such Subsequence Major Critical Illnesses should be diagnosed before age 85</li> </ul>			
	Criteria	diagnosis of such Ca 70, this benefit will have been met (pleas i) Major CI Benefit paid under the P ii) this later Prost Prostate Cancer, iii) the Life Insured treatment during the previous Pro dates inclusive).  * The date of diagnosis shall continuation, metastasis or Continuous Care Benefit)  More conditions for Hea If a benefit in respective and separate from the separate f	<ul> <li>However, if the later Cancer is Prostate Cancer and the date of diagnosis of such Cancer is after the Life Insured reaching the age of 70, this benefit will only be payable if all of the following conditions have been met (please refer to Case 2 in section 9):         <ol> <li>Major CI Benefit and/or Cancer Continuous Care Benefit has been paid under the Plan for any Prostate Cancer;</li> <li>this later Prostate Cancer is a continuation of the previous Prostate Cancer, with no complete remission occurred; and</li> <li>the Life Insured has received or has been receiving an active treatment during the period between the dates of diagnosis of the previous Prostate Cancer and the later Prostate Cancer (both dates inclusive).</li> </ol> </li> <li>The date of diagnosis shall also include the date of medical report confirming the continuation, metastasis or recurrence of Cancer by a doctor (applicable to Cancer</li> </ul>		
		separate from any o		and to a new and	
В	enefit payable	<ul> <li>100% of Notional Amount</li> </ul>	it for each claim		
No.	of times payable	<ul><li>Twice for Cancer</li><li>Twice for Heart Attack /</li></ul>	T : 6 11 (A)( 1 /O) 1		

Version Date: Nov 2021

Page 9

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#### 6.6 Cancer Treatment Booster (For MBC2 Plus only) New! Coverage Cancer (please refer to Appendix 15.1 for details) Major CI Benefit or Continuous Care Benefit has been paid for Cancer The Life Insured is diagnosed with Cancer and is receiving active treatment or end-of-life care during each of the following specified period: at least one year but less than two years from date of diagnosis of the Cancer at least two years but less than three years from date of diagnosis of Criteria the Cancer Such active treatment or end-of-life care should be performed before age 85 Such active treatment or end-of-life care must be confirmed as medically necessary and on the recommendation of a Specialist Medical Practitioner Active treatment: shall mean surgery, radiotherapy, chemotherapy, targeted therapy, bone marrow transplant, proton therapy, immunotherapy, CyberKnife, Gamma Knife or a combination of these treatments. Hormonal therapy is specifically excluded. Reasons why Hormonal therapy is excluded: - Hormonal therapy may be continued even if the Cancer has been recovered End-of-life care: shall mean any treatment provided in Hospital or a registered hospice specifically to relieve cancer symptoms in which the cancer is progressing due to lack of treatment to cure or control the cancer. Benefit payable 30% of Notional Amount for each of the specified period Up to 6 times (Payable once in each of the 2 specified periods after No. of times payable each claim for Major CI Benefit or Cancer Continuous Care Benefit) **Cancer Treatment Cancer Treatment Cancer Treatment** Booster **Booster** Booster (Payable once in each Specified Periods) (Payable once in each Specified Periods) (Payable once in each Specified \$ 30%\*^ 30% \*^ 30%\*^ 30%\*^ 30%\*^ 30%\*^ 1 How it works? 1st year 2nd year 3rd year 1st year 2nd year 3rd year 1st year 2nd year 3rd year 100% 100% 100% Major CI CCB CCB (Cancer) (Cancer) (Cancer) Still suffer from Cancer, includes: Persistent cancer, Cancer recurrence, Metastatic cancer, Newly diagnosed cancer Receiving active treatment or end-of-life care

Version Date: Nov 2021

Page 10

活耀人生危疾保 2/活耀人生危疾保 2 (加強版)



0.7	Disability Care Bo	oster ——		
	Coverage	Post-Cl Disability		
	Criteria	<ul> <li>Unable to perform any 2 of the 6 ADL and requiring the physical assistance of another person throughout the entire activity ("Such Disablement")</li> <li>Such Disablement has continued for 180 days (counting from at least 180 days after the date of diagnosis of the Major Critical Illness in respect of which Major CI Benefit has been paid)</li> <li>Such Disablement should be beyond the hope of recovery with current medical knowledge and technology (alignment with market practice)</li> <li>Such Disablement is not resulting from psychiatric related causes</li> <li>the diagnosis of Such Disablement must be confirmed by a Specialist Medical Practitioner and supported with objective medical evidence including but not limited to physical examination, imaging and laboratory report</li> <li>Such Disablement is present after the date of diagnosis of a Major Critical Illness</li> <li>Coverage period: From age 16 to 65</li> <li>if a Major CI Benefit for Total and Permanent Disability or Terminal Illness has been paid, we will not pay Disability Care Booster</li> </ul>		
	?	If the causes of Such Disablement are irrelevant to the previous Major CI claim, will the Life Insured be accepted for claims under this benefit?  Yes, the underlying cause of Such Disablement can be irrelevant to the previous Major CI claim.		
	How it works?	Inability to perform 2 ADL for at least 180 days (Requiring the physical assistance of another person throughout the entire activity)  At least Major Cl Benefit  Will not affect CCB & Cancer Treatment Booster		
A	ctivities of Daily Living (ADL)	<ul> <li>Refer to (1) washing, (2) dressing, (3) transferring, (4) mobility, (5) toileting and (6) feeding.</li> <li>If the activity can be performed by using special equipment, then the Life Insured will be considered able to perform that activity.</li> <li>*For the complete definition, please refer to policy provision.</li> </ul>		
	Benefit payable	100% of Notional Amount		
N	o. of times payable	Once		

6.8 Major CI Premium Waiver

0.0	io riajor of remium warver		
Coverage • Major Critical Illness strikes on Life Insured		<ul> <li>Major Critical Illness strikes on Life Insured</li> </ul>	
	Criteria	<ul> <li>100% of Notional Amount of Critical Illness Benefits (please refer to section 6.1 – 6.4 for details) has been paid</li> </ul>	
	Benefit payable	Waive all future premium of the basic plan from date of diagnosis	

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#### 6.9 Guaranteed Cash Value (GCV)

- Starting from the 11th policy year, GCV will be provided
- If policy surrender before **age 85** of the Life Insured:
  - GCV = The lower of
    - 1. % Refund of premium × Annual Initial Premium × Number of 12 premium paid months; or **2**. 90% of Notional Amount

Policy Year	% Refund of premium *	
Before 11	No Refund of Premium	
11 to 15	15% Refund of Premium*	
16 to 20	30% Refund of Premium*	
21 to 25	50% Refund of Premium*	
26 onwards	100% Refund of Premium*	

#### How to calculate?

- \*Based on Initial Premium. Initial Premium is the annual mode premium for this basic plan excluding all extra premiums and calculated as of the effective date of this basic plan
- On and after the policy anniversary nearest to the 85th birthday of the Life Insured:
  - GCV = 90% of the Notional Amount
- Subsequent increase of Notional Amount for Inflation Protection Option -Annual Initial Premium of the increased portion is calculated based on the premium rate at the effective date of the increase in Notional Amount. Subsequent decrease of Notional Amount - Annual Initial Premium is based on the decreased Notional Amount and premium rate at the date the policy becomes effective
- No GCV if Major CI is paid
- GCV will be adjusted proportionally if there's claim for Early Stage CI Benefit and / or Juvenile Disease CI Benefit and / or ICU Benefit, according to the below formula:

Notional Amount minus total claimed amount of Early Stage CI Benefit and / or Juvenile Disease CI Benefit and / or ICU Benefit **Notional Amount** 

Such amount will be floored by zero

When payable?

Policy surrender

#### 6.10 Non-guaranteed Terminal Bonus & Realization Option

Realization Option?	<ul> <li>A portion of Terminal Bonus can be locked in as Accumulated Realized Bonus by exercising this option, subjected to the following criteria:         <ul> <li>To exercise this option on realization anniversary, i.e. the 20th policy anniversary and every 5 anniversaries thereafter</li> <li>To exercise this option with a maximum of two times per policy</li> <li>The total percentage (aggregate realization percentage) of Terminal Bonus locked / to be locked up does not exceed 50%</li> </ul> </li> <li>Accumulated Realized Bonus can be:         <ul> <li>Left on deposit to accumulate with non-guaranteed interest</li> <li>Withdrawn any time</li> </ul> </li> </ul>	
When payable?	<ul> <li>Terminal Bonus is a one-off bonus</li> <li>Paid upon the Earliest of <ol> <li>Policy surrender</li> <li>Payment of Major CI Benefit</li> <li>Policy maturity</li> <li>Death of Life Insured</li> </ol> </li> </ul>	

Version Date: Nov 2021

Page 12

活耀人生危疾保 2/活耀人生危疾保 2 (加強版)

**6.11 Maturity Benefit** 

<ul> <li>Policy maturity, i.e. policy anniversary on which the Life Insured's age is nearest to age 100</li> </ul>
<ul> <li>100% of Notional Amount less any Critical Illness benefit paid (floored by zero)</li> <li>PLUS</li> </ul>
<ul> <li>Terminal Bonus (if any); and</li> <li>Accumulated Realized Bonus (if any)</li> <li>* The plan will be terminated automatically after the payment of Maturity Benefit</li> </ul>

#### 6.12 Death Benefit

Coverage	Death of Life Insured	
Benefit payable	<ul> <li>100% of Notional Amount less any Critical Illness benefit paid (floored by zero)</li> <li>PLUS</li> </ul>	
Denome payable	<ul> <li>Terminal Bonus (if any); and</li> <li>Accumulated Realized Bonus (if any)</li> <li>* This benefit will be terminated automatically after the payment of Major Critical Illness benefit</li> </ul>	

6.13 Inflation Protector Option

and initiation reference option			
What is it?	<ul> <li>This option allows Critical Illness coverage and death benefit to increase by 5% for a maximum of 10 consecutive years until premium paying period drops below 6</li> </ul>		
	The policy should be issued before age 50  This plan should be issued without any case based evaluation or extra		
Criteria	premium		
Termination	<ul> <li>This plan should be issued without any case-based exclusion or extra premium</li> <li>This option should be chosen at time of purchase</li> <li>This option will be terminated in case of the following (whichever happ first):         <ul> <li>Policy termination</li> <li>Policy anniversary on which the Life Insured's age is nearest to a 60</li> <li>Policyowner declined an increase in Notional Amount</li> <li>The policy reaches the 5th to last policy anniversary before the dato which premiums are payable</li> <li>Basic plan's total Notional Amount reaches 150% of initial Notion Amount or maximum Notional Amount</li> <li>Decrease in Notional Amount</li> <li>Payment of any total disability waiver benefit claim such as Premiu Waiver Benefit or Payor Benefit</li> <li>There is any diagnosis, treatment, consultation by a doctor, existence or onset of signs or symptoms of any Critical Illness on the Life Insured that entitles any benefit or claim under any beneficions</li> <li>The policy reaches the 10th policy anniversary</li> <li>* Conditions apply, please refer to policy provisions for details</li> </ul> </li> <li>Extra premium is needed throughout the premium payment period, while</li> </ul>		
Important notes	Figure 1 and		

#### 6.14 Referral Services

When available?	<ul> <li>Medical Referral Services provided by Inter Partner Assistance Hong Kong Limited (IPA), upon the approval of any claim in respect of Major Critical Illness, Angioplasty Procedure, Carcinoma-in-situ, Early Thyroid Cancer, Juvenile Disease (please refer to Appendix 15.3 for more details)</li> </ul>
What is it?	Quality medical expertise from the U.S. to help the Life Insured on the road to recovery.  * We reserve the right to change or terminate the referral service at any time without giving you notice. The referral services are 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

活耀人生危疾保 2/活耀人生危疾保 2 (加強版)

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 (including referral services) provided or advice given by such third party service provider and/or its agents, or the availability of such services. For details, please refer to the Medical Referral Services Provision of IPA **Important notes** 

on Manulife's public website at (www.manulife.com.hk)

6.15 CI Definition Ref	.15 CI Definition Refresh Program New!			
Criteria	<ul> <li>Same Life Insured covered by:         <ul> <li>MBC2 / MBC2 Plus; and</li> <li>Old CI Plan(s) / Rider(s)* issued on or before the issue date of MBC2 / MBC2 Plus ("Old CI Plan")^</li></ul></li></ul>			
	<ul> <li>If the definition of the same Critical Illness under MBC2 / MBC2 Plus more favorable than that of an Old CI Plan covering the same Life Insur the claims of such Old CI Plan will follow the CI definition of MBC2 / ME Plus</li> <li>This program allows Old CI Plan to use the CI definitions of MBC2 / ME Plus for claims if necessary</li> </ul>			
	Apply CI defin	nitions of Old CI Plan for Claims; or nitions of MBC2 / MBC2 Plus for Claims rable than that in Old CI Plan )		
What is it?	✓ Apply CI defin	itions of MBC2 / MBC2 Plus for Claims		
	<ul> <li>This program can be applied if terms and conditions of MBC2 / MBC2 Plus are met, including but not limited to case-based exclusion(s), exclusion(s) and elimination period</li> <li>Other than CI definitions change, a claim should be paid in accordance with respective Old CI Plan's provision, including but not limited to case-based exclusion(s), exclusion(s) and elimination period of Old CI Plan</li> <li>The benefit amount or the scope of coverage under Old CI Plan will NOT be affected under this arrangement</li> </ul>			
	<ul> <li>Angioplasty and Other Invasive Treatments for Coronary Artery Disease (if any) for ONCE under each Old CI Plan</li> <li>First Major CI claim under each Old CI Plan</li> <li>For the avoidance of doubt, below benefits are out of scope:         <ul> <li>Early Stage CI claim (except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease)</li> <li>Juvenile Disease CI claim</li> <li>Subsequent Major CI claim (e.g. Continuous Care Benefit)</li> </ul> </li> </ul>			
Scope	Old CI Plan	Program for future claim(s)  ✓ Angioplasty and Other Invasive		
	No claim  Claimed ESCI (except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease)	Treatments for Coronary Artery Disease  ✓ 1st Major Cl  ✓ Angioplasty and Other Invasive Treatments for Coronary Artery Disease  ✓ 1st Major Cl		
	Claimed Angioplasty and Other Invasive Treatments for Coronary Artery Disease	✓ 1st Major CI		
	Claimed 1st Major Cl	× Not applicable		
	Claimed 1st Major Cl and Angioplasty and Other Invasive Treatments for Coronary  Artery Disease	× Not applicable		

Version Date: Nov 2021

Page 14

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Artery Disease

## Example 1 - MBC2 has a more relaxed CI definition compared with Old CI Plan

- Mr Li,
  - Policyowner and insured of MEC, no case-based exclusion and loading, issue on Aug 1, 2017
  - Policyowner and insured of MBC2, no case-based exclusion and loading, issue on Aug 1, 2020
  - Diagnosed with heart attack with Troponin I level = 1mcg/L on Aug 1, 2022

	MEC	MBC2
Definition of Heart attack	Diagnostic elevation of cardiac enzyme CK-MB or cardiac troponin T>0.6 mcg/L or Troponin I> 2mcg/L	Diagnostic elevation of cardiac enzyme CK-MB or cardiac troponin T>0.6 mcg/L or Troponin I> 0.5mcg/L
Without CI Definition Refresh Program	X (no benefit will be paid as not meeting MEC's definition)	✓ (benefit will be paid as meeting MBC2's definition)
With CI Definition Refresh Program	(CI Definition Refresh Program applied, benefit will be paid as meeting MBC2's definition)	(benefit will be paid as meeting MBC2's definition)

## Example 2 - Old CI Plan has a more relaxed CI definition compared with MBC2

- Mr Li,
  - Policyowner and insured of CAB, no case-based exclusion and loading, issue on Aug 1, 2017
  - Policyowner and insured of MBC2, no case-based exclusion and loading, issue on Aug 1, 2020
  - Diagnosed with stroke with objective neurological abnormal signs last for 2 weeks

#### **Examples**

	САВ	MBC2
Definition of Stroke	Any cerebrovascular incident producing neurological sequelae lasting more than twenty-four hours and including infarction of brain tissue, haemorrhage and embolisation from an extracranial source. There must be evidence of permanent neurological deficit	A cerebrovascular incident including infarction of brain tissue, cerebral and subarachnoid haemorrhage, cerebral embolism and cerebral thrombosis resulting in functional neurological impairment with objective neurological abnormal signs on physical examination which must be confirmed by a Specialist Medical Practitioner who is a neurologist at least four weeks after the event
Without CI Definition Refresh Program	(benefit will be paid as meeting CAB's definition)	X (no benefit will be paid as not meeting MBC2's definition)
With CI Definition Refresh Program	(no CI Definition Refresh Program is needed; benefit will be paid as meeting CAB's definition)	X (no benefit will be paid as not meeting MBC2's definition, CI Definition Refresh Program is not applicable)

## Example 3 - MBC2 has a more relaxed ESCI (other than Angioplasty and Other Invasive Treatments for Coronary Artery Disease) definition compared with Old CI Plan

- Mr Li,
  - Policyowner and insured of ESCIB, no case-based exclusion and loading, issue on Aug 1, 2017
  - Policyowner and insured of MBC2, no case-based exclusion and loading, issue on Aug 1, 2020

Paralysis has been lasted for a consecutive 2 months

	ESCIB	MBC2
Definition of	Complete and permanent loss	Complete and permanent loss of
Moderately Severe	of use of one arm or one leg,	use of one arm or one leg,
Paralysis	through paralysis caused by	through paralysis caused by

Version Date: Nov 2021

Page 15

活耀人生危疾保 2/活耀人生危疾保 2 (加強版)

	illness or injury. Loss of use means total and permanent functional disablement and is treated like the total loss of the said limb. Evidence of paralysis must be lasting for a consecutive 3 months. Paralysis due to psychological causes is specifically excluded.		
Without CI Definition Refresh Program	(no benefit will be paid as not meeting ESCIB's definition)	(benefit will be paid as meeting MBC2's definition)	
With CI Definition Refresh Program	(CI Definition Refresh Program is not applicable to Moderately Severe Paralysis, no benefit will be paid as not meeting ESCIB's definition)	(benefit will be paid as meeting MBC2's definition)	

## Example 4 - MBC2 has a more relaxed CI definition compared with Old CI Plan, yet, this is the second claim under Old CI Plan

Mr Li,

o Policyowner and insured of MEC, no case-based exclusion and loading, issue on Aug 1, 2017

Policyowner and insured of MBC2, no case-based exclusion and loading, issue on Aug 1, 2020

Diagnosed with heart attack for the first time with Troponin I level = 1mcg/L on Aug 1, 2022 and heart attack for the second time with Troponin I level = 1mcg/L on Aug 1, 2024

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	MEC	MBC2
Definition of Heart attack	Diagnostic elevation of cardiac enzyme CK-MB or cardiac troponin T>0.6 mcg/L or Troponin I> 2mcg/L	Diagnostic elevation of cardiac enzyme CK-MB or cardiac troponin T>0.6 mcg/L or Troponin I> 0.5mcg/L
Without CI Definition Refresh Program (first major CI claim)	X (no benefit will be paid as not meeting MEC's definition)	(benefit will be paid as meeting MBC2's definition)
With CI Definition Refresh Program (first major CI claim)	(CI Definition Refresh Program applied, benefit will be paid as meeting MBC2's definition)	(benefit will be paid as meeting MBC2's definition)
Without CI Definition Refresh Program (second major CI claim)	X (no benefit will be paid as not meeting MEC's definition)	(benefit will be paid as meeting MBC2's definition)
With CI Definition Refresh Program (second major CI claim)	X (CI Definition Refresh Program is not applicable to second major CI claim, no benefit will be paid as not meeting MEC's definition)	(benefit will be paid as meeting MBC2's definition)

## Example 5 - MBC2 has a more relaxed CI definition compared with Old CI Plan, yet, there is case-based exclusion under MBC2

Mr Li,

Policyowner and insured of MEC, no case-based exclusion and loading, issue on Aug 1, 2017

Policyowner and insured of MBC2, with case-based exclusion on heart-related disease, issue on Aug 1, 2020

Diagnosed with heart attack with Troponin I level = 1mcg/L on Aug 1, 2022

	MEC	MBC2 (more relaxed CI definition)
Definition of Heart attack	Diagnostic elevation of cardiac enzyme CK-MB or cardiac troponin T>0.6 mcg/L or <b>Troponin I&gt; 2mcg/L</b>	Diagnostic elevation of cardiac enzyme CK-MB or cardiac troponin T>0.6 mcg/L or <b>Troponin I&gt; 0.5mcg/L</b>
Without CI Definition Refresh Program	X (no benefit will be paid as not meeting MEC's definition)	X (no benefit will be paid as heart-related diseases are excluded under MBC2)

Version Date: Nov 2021

Page 16

With CI Definition Refresh Program (CI Definition Refresh Program is not applicable if benefit will not be paid under MBC2, no benefit will be paid as not meeting MEC's definition)

(no benefit will be paid as heart-related diseases are excluded under MBC2)

## Example 6 - MBC2 has a more relaxed CI definition compared with Old Critical Illness Plan, yet, there is a physical condition leading to CI claim during the elimination period of MBC2

Mr Li,

 Policyowner and insured of MEC, no case-based exclusion and loading, issue on Aug 1, 2017

 Policyowner and insured of MBC2, no case-based exclusion and loading, issue on Aug 1, 2020

 Diagnosed with heart attack with Troponin I level = 1mcg/L on Dec 1, 2020, with crushing chest pain, physical condition of this heart attack first occurred on Sep 1, 2020

	MEC	MBC2 (more relaxed CI definition)
Definition of Heart attack	Diagnostic elevation of cardiac enzyme CK-MB or cardiac troponin T>0.6 mcg/L or <b>Troponin I&gt; 2mcg/L</b>	Diagnostic elevation of cardiac enzyme CK-MB or cardiac troponin T>0.6 mcg/L or Troponin I> 0.5mcg/L
Without CI Definition Refresh Program	X (no benefit will be paid as not meeting MEC's definition)	X (no benefit will be paid as physical condition of this heart attack occurred during the elimination period under MBC2)
With CI Definition Refresh Program	X (CI Definition Refresh Program is not applicable if benefit will not be paid under MBC2, no benefit will be paid as not meeting MEC's definition)	X (no benefit will be paid as physical condition of this heart attack occurred during the elimination period under MBC2)

Important notes

- This program will be terminated if MBC2 / MBC2 Plus policy is terminated
- This program will be launched as a campaign

assume all other T&Cs are fulfilled for the above examples

6.16 Policy Loan

What is it?

- Customers can enjoy financial flexibility by accessing policy loan from policy's Guaranteed Cash Value plus any accumulated realized bonus
- Loan amount is subject to company's discretion

#### 7. More about CI Benefit

#### 7.1 Waiting Period

	Previous Critical Illness	Subsequent Critical Illness	Waiting Period
	Early Stage Critical Illness / Juvenile Disease / Qualified ICU Stay	Major Critical Illness	No
$\underline{X}$	Early Stage Critical Illness / Juvenile Disease/ Qualified ICU Stay	Early Stage Critical Illness / Juvenile Disease/ Qualified ICU Stay	No
	Cancer	Cancer	3 years
	Cancer	Heart Attack / Stroke	1 year
	Major CI (Non-Cancer)	Cancer	1 year
	Major CI (Non-Cancer)	Heart Attack / Stroke	1 year

Version Date: Nov 2021

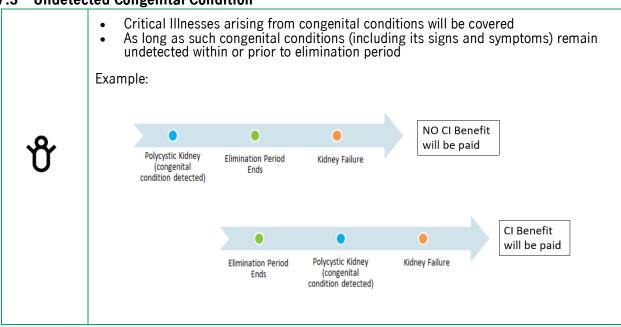
Page 17

#### 7.2 Survival period



- Continuous Care Benefits: 14 days
- Life Insured is alive at the time of diagnosis of the Critical Illness and the medical evidence to reach such diagnosis should be issued when the Life Insured is alive
- Disability Care Booster: Life Insured is alive at the time of diagnosis of Such Disablement which has continued for 180 days or for such longer period, where the first 180 days after date of diagnosis of the Major Critical Illness in respect of which Major CI Benefit has been paid under the Plan will be excluded from the calculation

#### 7.3 Undetected Congenital Condition



活耀人生危疾保 2/活耀人生危疾保 2 (加強版)

#### 8. Benefits Schedule

	Benefit Schedule	Cover Period
Critical Illness Benefits		
Major CI Benefit		
60 Major Critical Illnesses	<ul> <li>100% of Basic Plan Notional Amount (less any Critical Illness Benefits paid)</li> <li>Extra benefit of 50% of Basic Plan Notional Amount within the first 10 policy years</li> <li>Payable once</li> </ul>	Up to age 100
Early Stage CI Benefit		
Angioplasty and Other Invasive Treatments for Coronary Artery Disease	<ul> <li>20% of Basic Plan Notional Amount</li> <li>Payable once</li> <li>Total benefit amount is up to HKD400,000 / USD50,000 per life</li> </ul>	Up to age 100
Carcinoma-in-situ (12 organ groups):		
(i) Breast; (ii) Cervix uteri or uterus; (iii) Colon and rectum; (iv) Liver; (v) Lung; (vi) Nasopharynx; (vii) Ovary or fallopian tube; (viii) Penis; (ix) Stomach and esophagus; (x) Testicles; (xi) Urinary tract, for the purpose of in-situ cancers of the bladder, stage Ta of papillary carcinoma is included; and (xii) Vagina	<ul> <li>20% of Basic Plan Notional Amount</li> <li>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)</li> <li>Total benefit amount is up to HKD400,000 / USD50,000 per life</li> </ul>	Up to age 100
Early Stage Malignancy	<ul> <li>20% of Basic Plan Notional Amount</li> <li>Payable once</li> <li>Total benefit amount is up to HKD400,000 / USD50,000 per life</li> </ul>	Up to age 100
Early Thyroid Cancer	<ul> <li>20% of Basic Plan Notional Amount</li> <li>Payable once</li> <li>Total benefit amount is up to HKD400,000 / USD50,000 per life</li> </ul>	Up to age 100
Osteoporosis with Fractures	<ul><li>10% of Basic Plan Notional Amount</li><li>Payable once</li></ul>	Up to age 70
Other 39 Early Stage Critical Illnesses	<ul><li>20% of Basic Plan Notional Amount</li><li>Payable once for each Early Stage Critical Illness</li></ul>	Up to age 100
Juvenile Disease CI Benefit		
8 Juvenile Diseases	<ul> <li>20% of Basic Plan Notional Amount</li> <li>Payable once for each Juvenile Disease</li> <li>Total benefit amount is up to HKD400,000 / USD50,000 for each Juvenile Disease per life</li> </ul>	Up to age 18
ICU Benefit		
Qualified ICU Stay	<ul> <li>20% of Basic Plan Notional Amount</li> <li>Payable once</li> <li>Total benefit amount is up to HKD400,000 / USD50,000 per life</li> </ul>	Up to age 85

活耀人生危疾保 2/活耀人生危疾保 2 (加強版)

Continuous Care Benefits		
Cancer Continuous Care Benefit		
Cancer	<ul><li>100% of Basic Plan Notional Amount</li><li>Payable twice</li></ul>	Up to age 85
Heart Attack / Stroke Continu	ous Care Benefit	
Heart Attack / Stroke	<ul><li>100% of Basic Plan Notional Amount</li><li>Payable twice</li></ul>	Up to age 85
Additional Benefit		
Cancer Treatment Booster (ap	pplicable to ManuBright Care 2 Plus only)	
Still suffer from Cancer and is receiving Active Treatment or End-of-life Care	<ul> <li>30% of Basic Plan Notional Amount</li> <li>Payable once in each of the 2 specified periods after each Cancer claim for Major CI Benefit or Cancer Continuous Care Benefit</li> </ul>	Up to age 85
Disability Care Booster		
Cannot perform 2 Activities of Daily Living for consecutive 180 days	<ul><li>100% of Basic Plan Notional Amount</li><li>Payable once</li></ul>	From age 16 up to age 65
Premium Waiver		
Major Critical Illness Premium Waiver	<ul> <li>Waive all future premium of the basic plan if Major CI Benefit is paid</li> </ul>	Up to age 100
Other Services		
Referral Services	Provided by the plan	N/A
Death Benefit		
Death Benefit	<ul> <li>100% of Basic Plan Notional Amount (less any Critical Illness Benefits paid)</li> </ul>	Up to age 100
Maturity Benefit		
Maturity Benefit	<ul> <li>100% of Basic Plan Notional Amount (less any Critical Illness Benefits paid)</li> </ul>	At age 100

#### 9. Benefit Calculations (Illustrative examples)

#### Case 1: On CI Benefits and Disability Care Booster

Mr. Chan purchased ManuBright Care 2 policy at age 35

Notional Amount: HKD 1,000,000



<sup>\*</sup> First 180 days after date of diagnosis of the Major Critical Illness will be excluded from the calculation

Version Date: Nov 2021

活耀人生危疾保 2/活耀人生危疾保 2 (加強版)

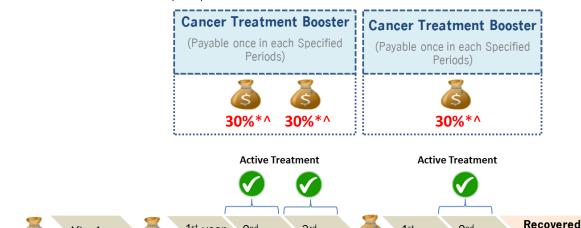
Policy Year	Scenarios	Benefit Payable
2	Diagnosed with Angioplasty and Other Invasive Treatments for Coronary Artery Disease	Early Stage CI Benefit = HKD 1,000,000 x 20% = <u>HKD 200,000</u>
5	Stayed in an ICU for consecutive 3 days due to a new disease (not in the 112 designated CIs and diseases of the plan)	ICU Benefit = HKD 1,000,000 x 20% = <u>HKD 200,000</u>
8	Diagnosed with Stroke	Major CI Benefit  = HKD 1,000,000 x 100% - HKD400,000  = HKD600,000  * Major CI Benefit payable will be 100% of Notional Amount, less any CI Benefits paid  Extra Major CI Benefit  = HKD 1,000,000 x 50%  = HKD500,000  * Major Critical Illness is diagnosed during first 10 policy year, there will be extra benefit equivalent to 50% of Notional Amount  Total amount payable  = Major CI Benefit + Extra Major CI benefit + Terminal Bonus  = HKD 600,000 + HKD500,000 + Terminal Bonus  = HKD 1,100,000 + Terminal Bonus (if any)  Major Critical Illness Premium Waiver  All future premium of the basic plan will be waived and Mr. Chan will still be under protection
9	Diagnosed with a new and separate Stroke^  +  Meanwhile, suffered from Disablement* (unable to perform 2 ADL and requiring the physical assistance of another person throughout the entire activity for 180 days)	Heart Attack / Stroke Continuous Care Benefit  = HKD 1,000,000 x 100%  = HKD 1,000,000  ^ 1-year waiting period between the previous Stroke and the subsequent Stroke has been fulfilled  Disability Care Booster  = HKD 1,000,000 x 100%  = HKD 1,000,000  * All criteria as stated in section 6.7 have been met.  Total amount payable  = Heart Attack / Stroke Continuous Care Benefit + Disability Care Booster  = HKD1,000,000 + HKD1,000,000  = HKD2,000,000

He is still covered by ManuBright Care 2 's continuous care benefit against **one additional occurrence of heart attack or stroke** and **two additional occurrences of cancer** up to age 85.

活耀人生危疾保 2/活耀人生危疾保 2 (加強版)

#### Case 2: On Major CI Benefit, Cancer Continuous Care Benefits and Cancer Treatment Booster

- Mr. Wong purchased ManuBright Care 2 Plus policy at age 35
- Notional Amount: HKD 1,000,000



Major CI Benefit (Kidney Failure)

After 1 year

100%\*
Cancer CCB
(Prostate Cancer)

100%\*
Cancer CCB
(Prostate Cancer)

1st year

2<sup>nd</sup> year

from Cancer

\* Still suffer from Cancer, includes: Persistent cancer, Cancer recurrence, Metastatic cancer, Newly diagnosed cancer ^ Receiving active treatment or end-of-life care

2<sup>nd</sup> year

Policy Year	Scenarios	Benefit Payable
33	Diagnosed with Kidney Failure	Major CI Benefit  = HKD 1,000,000 x 100%  = HKD 1,000,000  Total amount payable  = HKD 1,000,000 + Terminal Bonus (if any)  Major Critical Illness Premium Waiver  All future premium of the basic plan will be waived and Mr. Wong will still be under protection
34	Diagnosed with Prostate Cancer and is receiving active treatment	Cancer Continuous Care Benefit  = HKD 1,000,000 x 100%  = HKD 1,000,000  * 1-year waiting period between Kidney Failure and Prostate Cancer has been fulfilled
35	Prostate Cancer continues and receiving active treatment	Cancer Treatment Booster  = HKD 1,000,000 x 30%  = HKD 300,000  Mr. Wong is receiving active treatment on the recommendation of a Specialist Medical Practitioner, which is medically necessary and performed within at least 1 year but less than 2 years from date of diagnosis of the Cancer in respect of Continuous Care Benefit
36	Prostate Cancer continues and receiving active treatment	Cancer Treatment Booster  = HKD 1,000,000 x 30%  = HKD 300,000  Mr. Wong is receiving active treatment on the recommendation of a Specialist Medical Practitioner, which is medically necessary and performed within at least 2 year but less than 3 years from date of diagnosis of the Cancer in respect of Continuous Care Benefit
37	Prostate Cancer continues at age 71	Cancer Continuous Care Benefit  = HKD 1,000,000 x 100%  = HKD 1,000,000  * Given all of the following conditions have been met, this benefit is payable even after age 70  (1) Cancer Continuous Care Benefit has been paid for Prostate Cancer previously; (2) this late prostate cancer is a continuation of the previous Prostate Cancer, with no complete remission occurred; and (3) Mr. Wong has been receiving an active treatment during the period between the dates of diagnosis of the previous Prostate Cancer and the later Prostate Cancer Continuous Care Benefit

Version Date: Nov 2021

Page 22

活耀人生危疾保 2/活耀人生危疾保 2 (加強版)

38	Prostate Cancer continues and receiving active treatment	Cancer Treatment Booster  = HKD 1,000,000 x 30%  = HKD 300,000  Mr. Wong is receiving active treatment on the recommendation of a Specialist Medical Practitioner, which is medically necessary and performed within at least 1 year but less than 2 years from date of diagnosis of the Cancer in respect of Continuous Care Benefit
39	Recovered from Prostate Cancer (NO active treatment is required)	No Benefit will be paid
45	Diagnosed with Liver Cancer	Cancer Continuous Care Benefit has been paid twice under the policy, <b>no benefit will be paid for Cancer</b> .

#### 10. Special Administration Rules

10.1 Underwriting

- Normal underwriting rules applies
- 150% of Notional Amount will be used to determine the insurability requirements
- For application from Country C with residential loading:



▶ If the client filled in the wording "residential extra premiums apply" / "居住地額外保費適用" in the "Special Request" box of UO3 form, no F856 will be required which is also applicable to all IFP products

Residency Loading for different country classes

Country Class A	Country Class B	Country Class C, except India		
Standard	Standard	X 1.2 times (No IPO) (applicable for HKID card holders temporarily residing outside of HK)		
* Please refer to the 'eAOM' for the details of non-HK/non-Macau application				

10.2 Application



• Use U03 for the application or via ePOS (for new business)

Date Back



Allowed within six months

#### 10.3 Policy service

Plan Change



Not Allowed

Notional Amount Change

Before any Critical Illness benefit has been paid under the Plan				
	Increase Basic Plan's Notional Amount	Allow within six months from the policy issue date		
	Decrease Basic Plan's Notional Amount	Allow		



Version Date: Nov 2021

Page 23

#### Reinstatement



- Allowed within one year from the lapsed date
- 90 days of elimination period will be applied again
  - Premium for the lapsed period will be paid back with interest (if any)

#### 10.4 Claims



- In general, follow existing practice to provide notice and proof of claim
- ICU Benefit: Form C13
- Disability Care Booster: Form C22
- Cancer Treatment Booster (for MBC2 Plus only): Form C10

Version Date: Nov 2021

## ManuBright Care 2/ ManuBright Care 2 Plus 活耀人生危疾保 2/活耀人生危疾保 2 (加強版) 11. Key Changes (MBC vs MBC2 Series)

Key Changes (MBC2 Series vs MBC)					
	ManuBright Care (MBC)	ManuBright Care 2 (MBC2) ManuBright Care 2 Plus (MBC2 Plus)			
Product Status	Shelved	Available			
Basic Info.					
Minimum issue age	0 (30 days)	<b>₡</b> 0 (15 days)			
Undetected congenital conditions protection	Must remain undetected prior to age 16	Must remain undetected within or prior to the elimination period			
CI Coverage					
ICU Benefit	×	✓			
Cancer CCB for Prostate Cancer and Thyroid Cancer	<ul><li>Prostate Cancer: up to age 70</li><li>Thyroid Cancer: up to age 70</li></ul>	<ul><li>Prostate Cancer: up to age 85 (conditions applied)</li><li>Thyroid Cancer: up to age 85</li></ul>			
Extra protection for Prostate or Testicular Cancer	✓	×			
Cancer Treatment Booster	×				
Disability Care Booster	×	<b>⊘</b> √			
<b>Definition updates</b> (Please r	refer to Appendix 15.5 for more details)				
Early Stage CI	NA	Angioplasty and Other Invasive treatments for Coronary Artery Disease			
Major Cl	NA	Total and Permanent Disability			
Death Benefit					
Compassionate Death	✓	×			
Other Benefit	D ( 444 ):				
Guaranteed Cash Value	Before 11th policy year: 0% ROP 11th to 15th policy year: 25% ROP* 16th to 20th policy year: 50% ROP* 21st to 25th policy year: 75% ROP* 26th policy year onward, to age 85: 100% ROP* Age 85to 99: 90% NA *or 90% NA, whichever is lower	Before 11 <sup>th</sup> policy year: 0% ROP 11 <sup>th</sup> to 15 <sup>th</sup> policy year: 15% ROP* 16 <sup>th</sup> to 20 <sup>th</sup> policy year: 30% ROP* 21 <sup>st</sup> to 25 <sup>th</sup> policy year: 50% ROP* 26 <sup>th</sup> policy year onward, to age 85: 100% ROP* Age 85to 99: 90% NA *or 90% NA, whichever is lower			
CI Definition Refresh program	×	✓			
Wellness Program	✓	×			

Version Date: Nov 2021

Page 25

活耀人生危疾保 2/活耀人生危疾保 2 (加強版)

#### 12. Features Comparison

12.1 Internal Product Comparison (MBC2 Series VS MLC)

#### ManuBright Care 2 Series

- Focus on comprehensive critical illness for an individual, covers non-designated disease and future unknown disease on ICU Benefit
- In particular, provides additional coverage on selected Critical Illnesses (i.e. Cancer, Heart Attack and Stroke)
- Provides additional post-CI coverage (eg. active Cancer treatment, end-of life care, disablement)
- Affordable premium

#### **ManuLove Care**

- Focus not only on comprehensive critical illness for an individual but also their family
- Added family-themed product features
- Higher premium for more comprehensive protection

		ManuBright Care 2 (MBC2) ManuBright Care 2 Plus (MBC2 Plus)	ManuLove Care (MLC)		
8	Comprehensive protection	60 Major Critica 44 Early Stage Critical Illnesse (Additional 50% in t	60 Major Critical Illnesses*, 44 Early Stage Critical Illnesses and 8 Juvenile Diseases (Additional 50% in first 10 years*)		
வி	ICU Benefit	New!	х		
X	Protection Restore Benefit	X	✓		
63	Continuous Care Benefits	✓	✓  * Added CCB for Independent Major Critical Illnesses		
∄	Cancer Treatment Booster	New! (For MBC2 Plus only)	х		
ည	Disability Care Benefit	First-in-Market New!	х		
ፖለ	Family Benefits	х	✓		
v	Undetected congenital conditions protection	✓	✓		
Œ	Major CI Premium waiver	✓	✓		

## ManuBright Care 2/ ManuBright Care 2 Plus 活耀人生危疾保 2/活耀人生危疾保 2 (加強版)

\$~	Compassionate Premium Waiver	x	✓
R	Referral Services	✓	✓
Ų	Free wellness check-up	X	<ul> <li>✓</li> <li>★ Check-up can be shared with covered parents and children</li> </ul>
$\oplus$	Death benefit	✓	✓
<b>₩</b>	Compassionate death benefit	х	✓
	Guaranteed and level premium	<b>✓</b>	✓
<b>§</b>	Long-term savings (GCV, Maturity benefit, terminal bonus and Realization Option)	✓	✓
\$ <u>/</u>	Inflation protector option	✓	✓
Q	CI Definitions Refresh Program	✓	х
伽	The list of designated hospitals in Mainland China	✓	✓

(For more details on the comparison of ManuBright Care 2 Series and ManuLove Care, please refer to Appendix 15.6)

活耀人生危疾保 2/活耀人生危疾保 2 (加強版) 12.2 External Product Comparison

#### **Manulife VS PXU**

## Winning Features



## MBC 2 / MBC 2 Plus

## Guaranteed Breakeven Year\*: End of Yr 25

(PRX: Guaranteed Breakeven Year\*: End of Yr 46-50, calculated by age nearest birthday)

 PPP25, Male, Age 35, Non-Smoker, NA=USD62,500

## Level and guaranteed premium

(PRX: Level but not guaranteed)

## **Realization Option**

To lock-in up to 50% terminal bonus each time, allow withdrawn any time

(PRX Terminal bonus can only be withdrawn upon surrender)

Manulife MOVE
Up to 10%
Premium discount

## **PXUHealth Xritical Xllness Extended Care III**

#### **Cancer Treatment Benefit:**

6 times, 60% each Total Cancer Benefit up to 660%

(MIL MBC 2 Plus: 6 times, 30% each, Total Cancer Benefit up to 480%) Extra 50% coverage in the first 10 Years cover both Death and CI

(MIL: Extra 50% on CI benefit only)

## **Unique Features**



### MBC 2 / MBC 2 Plus

Disability Care Booster
(Additional 100%)

### <u>PXUHealth Xritical</u> Xllness Extended Care III

## **Early Stage CI Premium Waiver**

Waive 1 year premium upon claim of Early Stage CI

#### Family Extra Benefit

Extra 50% Life coverage for 10 Years if purchase together with 2 family members

#### Waiver of Premium

upon death of Policyowner or their spouse (juvenile policy)

Version Date: Nov 2021

Page 28

#### **Manulife VS AIX**

## Winning Features



#### MBC 2 / MBC 2 Plus

Guaranteed
Breakeven Year\*:
End of Yr 25

(AIX: Guaranteed Breakeven Year:\* End of Yr 46)

\* PPP25, Male, Age 35, Non-Smoker, NA=USD62.500

Level and guaranteed premium

(AIX: Level but not guaranteed)

Extra 50% CI coverage in the first 10 Years for all insured age

(AIX: Reduced from 50% to 35% after insured age 30)

## Manulife MOVE Up to 10% Premium discount

(AIX Vitality offer extra coverage instead of premium discount)

#### 20%ICU Benefit 3 days ICU stay

(AIX: same days of required, cover pandemics labelled as "Public Health Emergency of International Concern" by WHO only )

## **Realization Option**

To lock-in up to 50% terminal bonus each time, allow withdrawn any time

(AIX Terminal bonus can only be withdrawn upon surrender)

#### **Protect Xlite Xltra 3**

Combined CCB payout: 4 times. 100% each

MIL: 2 times for Cancer and 2 times fo

Extra 50% coverage in the first 10 Years cover both Death and Cl (MIL: Extra 50% on Cl benefit only)

## **Unique Features**

## 

#### MBC 2 / MBC 2 Plus

Applicable to MBC 2 Plus

#### **Cancer Treatment Booster:**

(6 times, 30% each) Shorten to 1 year waiting period

Total Cancer Coverage: 480%

## **Disability Care Booster**

(Additional 100%)

#### **Protect Xlite Xltra 3**

#### **Cancer Treatment Flexi Option**

(2 times, 50%) Shorten to 1 year waiting period

1 time 100%CCB will be forfeited for each exercise

#### **Waiver of Premium**

Upon death of Parent (juvenile policy) or Spouse (adult policy)

#### **Super Lifestage Option**

Option to buy a new wholelife policy upon life event Up to USD 500K or 50% of FA whichever lower

Version Date: Nov 2021

## ManuBright Care 2/ ManuBright Care 2 Plus 活耀人生危疾保 2/活耀人生危疾保 2 (加強版)

Company Name		Manulife PRX			AIX		
Product Name	ManuBright C ManuBright Car		PRXHealth Xritical XIIness Extended Care III		Protect Xlite Xltra 3 / Protect Xlite Xltra 3 – First GiXt		
General Information							
Plan Type	Basic			asic	Basic		
Policy Currency	HKD/US	<u>D</u>	HKD	)/USD	USD		
	PPP	Issue Age	PPP	Issue Age	PPP PXU	Issue Age 3 PXU3-FG	
Premium Payment	10 Years	0 - 65	10 Years	0 - 65	10 Years 0 - 6		
Period (PPP)	20 Years	0 - 65	15 Years	0 - 60	18 Years 0 - 6	2 (with	
& Issue Age	25 Years	0 - 60	20 Years	0 - 55	25 Years 0 - 5	gestation period of	
	To age 65	0 - 55	25 Years	0 - 50	30 Years 0 - 5	1 4 4	
Benefit Period	Up to age 1	00	Who	ole Life	Whole Lif	e	
Premium Structure	Level and guara	anteed	Level and n	on-guaranteed	Level and non-gu	Level and non-guaranteed	
MCV Loading	No			No	No		
Min. Notional amount	HKD 100,000 / US	SD 12,500	HKD 120,00	0 / USD 15,000	USD 10,00	00	
	Age 0 – 15	HKD 4,000,000 / USD 500,000	Age 1 – 18 / Age 19 or above (housewife / student)	HKD 4,000,000 / USD 500,000	USD 1,500,000		
Max. Notional amount	Age 16 or above	HKD 8,000,000 / USD1,000,000	Age 19 or above (employed)	HKD 9,600,000 / USD 1,200,000 (HK) HKD 4,000,000 / USD 500,000 (MCV)			
Elimination Period	90 days		90	days	90 days		
Major Critical Illness Ben							
No. of Covered Illnesses	60			56	57		
Benefit Payable	100%		1	00%	100%		
	s Benefit (advance payme	nt)					
No. of Covered Illnesses	44		49		44 (+1 minor illness**)		
Benefit Payable	20% / 10%			<sup>@</sup> / 20%	50%** / 20% / 10%*		
	Carcinoma-in-situ	2 times	Carcinoma-in-situ	2 times	Carcinoma-in-situ	2 times	
No. of times payable	Angioplasty and Other Invasive Treatments for Coronary Artery Disease	1 time	Coronary Angioplasty	2 times	Percutaneous Coronary Intervention	1 time	
	Others	1 time for each	Early Thyroid or Prostate Cancer	1 time	Others	1 time for	
	Utners illness	Others	1 time for each illness	Others	each illness		

Version Date: Nov 2021

Page 30

## ManuBright Care 2/ ManuBright Care 2 Plus 活耀人生危疾保 2/活耀人生危疾保 2 (加強版)

Company Name	E人生厄疾保 Z (加强版)  Manulife		PRX		AIX	
Product Name	ManuBright Care 2 ManuBright Care 2 Plus		PXUHealth Xritical XIIness Extended Care III		Protect Xlite Xltra 3 / Protect Xlite Xltra 3 – First GiXt	
Juvenile Disease Benefit						
No. of Covered Illnesses	8		12		13	
Benefit Payable	20%		20%		20%	
ICU Benefit (advance pay	rment)					
Benefit Payable	20% (3 days of ICU stay re	equirement)	20% / 10% (outside HK) (3 days of ICU stay requirement)		20%(3 days of ICU stay requirement + fulfill "Public Health Emergency of International Concern" labelled by WHO)	
<b>Continuous Care Benefit</b>						
	Maximum benefit (include CI only):		Maximum benefit (including subsequent CI only):		Maximum benefit (including subsequent CI only):	
Benefit Payable & No. of times payable	Cancer	2 times 100% each	Cancer	2 times 100% each	Cancer	4 times
	Heart Attack / Stroke	2 times 100% each	Heart Attack / Stroke	2 times 100% each	Heart Attack / Stroke	100% each
Waiting Period	Between cancer	3 / 1 year(s)	Between cancer	3 / 1 year(s)	Between cancer	3 / 1 year(s)
_	Others	1 year	Others	1 year	Others	1 year
Survival Period	14 days		14 days		15 days	
Other Benefits						
<ul> <li>Extra protection in the first 10/15 Years</li> <li>Conversion option to a wholelife policy</li> </ul>	- Extra 50% CI o - Unconver	coverage tible	- Extra 50% Death and CI coverage - Convertible		<ul> <li>Age 0 – 30: Extra 50% Death and CI coverage</li> <li>Age 31 or above: Extra 35% Death and CI coverage</li> <li>Convertible</li> </ul>	
Cancer Treatment Booster / Continuous Cancer Payout Benefit	30% per specified period (For MBC2 Plus		60% per specified period, up to 6 times			
Cancer Treatment Flexi Option	×		×		50%# (up to 2 times, replace 1 pay-out under Selected Critical Illness Shield Benefit)	
Disability Care Booster	✓ (Additional 10	0%)	x x			

Version Date: Nov 2021

Page 31

活耀人生危疾保 2/活耀人生危疾保 2 (加強版)

Company Name	Manulife	PRX	AIX
Product Name	ManuBright Care 2 ManuBright Care 2 Plus	PXUHealth Xritical XIIness Extended Care III	Protect Xlite Xltra 3 / Protect Xlite Xltra 3 - First GiXt
Other Benefits			
Major CI Premium waiver	All future premium	All future premium	All future premium
Early Stage Cl Premium Waiver	*	1 year premium	×
Waiver of Premium on Death (Parents) / (Spouse)	×	Parents	Parents / Spouse
Inflation protector option	✓	×	×
Family ExtraBenefit	×	Extra 50% Life coverage for the first 10 Years if purchase together with 2 family members	×
Referral Services	✓	✓	×
Undetected congenital conditions protection	√ (Within or prior to the elimination period)	(Within or prior to the elimination period)	(At policy issue, subject to the elimination period)
Customer Reward Program	✓ Manulife MOVE (Provide up to 10% premium discount)	×	✓ AIX Vitalitx (Provide extra benefit)
CI Definition Refresh Program	✓	×	(For more details, please refer to Section 12.3)
Death Benefit			
Death benefit	✓	✓	✓
Cash value			
Guaranteed cash value	✓	✓	✓
Terminal bonus	✓	✓	✓
Realization option	✓	×	×

<sup>\* 10%</sup> of Notional Amount is payable for Osteoporosis with Fractures

Version Date: Nov 2021

Page 32

<sup>\*\* 50%</sup> of Notional Amount is payable for Cerebral Aneurysm Requiring Surgery (Minor Illness)

<sup>@ 25%</sup> of Notional Amount is payable for Carcinoma-in-situ, Coronary Angioplasty, Early Thyroid or Prostate Cancer and Less Aggressive Malignancy

<sup>#</sup> Waiting period for cancer will be shortened to 1 year if the Cancer Treatment Flexi Option is applied

<sup>^</sup> Spouse / children below age 19 (age nearest birthday)

活耀人生危疾保 2/活耀人生危疾保 2 (加強版)

12.3 Cl Definition Refresh Program

	Manulife	AIX
Privilege of existing customers	Guaranteed that more favorable CI Definitions of MBC2 / MBC2 Plus can be apply to Old CI Plans for claims	<ul> <li>More favorable CI Definitions of old CI plan can be applied to new CI plans for claims ("Grandfathered Critical Illness Clause")</li> <li>More favorable CI Definitions of new CI plan can be applied to old CI plans for claims (ex-gratia only, not guaranteed)</li> </ul>
Eligible old CI plans	Old CI Plans issued on or before the issue date of MBC2 / MBC2 Plus	Old CI plan issued before December 31, 2011
	1. First Major CI claim	1. First Major CI claim
In-scope (CI definitions)	Angioplasty and Other Invasive     Treatments for Coronary Artery     Disease claim	X
	Early Stage CI claim (except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease)	1. All Early Stage CI
Out of scope (CI definitions)	2. Juvenile Disease CI claim	2. Juvenile Disease CI claim
	3. Subsequent Major CI claim (e.g. Continuous Care Benefit)	3. Subsequent benefits
Max. per life	No Limit	Aggregate benefit paid under the Grandfathered Critical Illness Clause: HKD / MOP 5,200,000 or USD 650,000 per life

<sup>\*</sup> https://www.healthyhk.gov.hk/phisweb/en/healthy\_facts/disease\_burden/major\_causes\_death/coronary\_heart\_disease/

- CI definitions under CI plans may get outdated overtime. MIL's CI Definition Refresh Program allows Old CI Plans to use most up-to-dated definitions for claim assessment.
- For MIL, Old CI Plans issued on or before the issue date of MBC2 / MBC2 Plus will be eligible to the program, more customers can enjoy the privilege instead of only those purchased CI plans many years ago.
- Coronary heart disease is the major cause of death among heart disease. In 2017, about 10.6 persons on average died from coronary heart diseases per day\*
- Angioplasty and Other Invasive Treatments for Coronary Artery Disease is very common nowadays. There are around 10,000 cases per year^

Version Date: Nov 2021

<sup>^</sup> https://www.careheart.org.hk/?p=13566

The above is for illustration purpose only. Please refer to the campaign leaflet for details.

活耀人生危疾保 2/活耀人生危疾保 2 (加強版)

#### 13. Annual Premium Comparison

Premium Payment Period = 10 years Notional Amount = USD 62,500						
	M	IL	PRX	AIX		
	MBC2	MBC2 Plus	<u>CXE3</u> ^	PEX3		
Age		Male, No	n-Smoker			
25	2,564	2,759	3,061	2,850		
35	3,451	3,712	4,111	3,841		
45	4,751	5,102	5,787	5,378		
	Female, Non-Smoker					
25	2,727	2,954	3,277	3,046		
35	3,623	3,921	4,328	4,037		
45	4,623	4,985	5,609	5,251		

Premium Payment Period = 18 (AIX) / 20 years Notional Amount = USD 62,500						
	M	IL	PRX	AIX		
	MBC2	MBC2 Plus	<u>CXE3</u> ^	PEX3		
Age		Male, No	n-Smoker			
25	1,469	1,579	1,681	1,733		
35	1,962	2,112	2,264	2,356		
45	2,702	2,904	3,100	3,202		
	Female, Non-Smoker					
25	1,570	1,701	1,799	1,863		
35	2,117	2,292	2,404	2,517		
45	2,721	2,932	3,109	3,233		

Premium Payment Period = 25 years Notional Amount = USD 62,500							
	M	IL	PRX	AIX			
	MBC2	MBC2 Plus	<u>CXE3</u> ^	PEX3			
Age		Male, No	n-Smoker				
25	1,284	1,381	1,495	1,384			
35	1,704	1,834	2,008	1,882			
45	2,356	2,521	2,725	2,510			
		Female, No	on-Smoker				
25	1,347	1,459	1,541	1,433			
35	1,812	1,963	2,081	1,948			
45	2,381	2,555	2,731	2,531			

<sup>^</sup>Premium is calculated based on age of next birthday

活耀人生危疾保 2/活耀人生危疾保 2 (加強版)

#### 14. Return

14. Return	/A~~ 2E	Prem	ium Paymer Ion-smoker /	nt Period =	10 years	cDea Eoo		
	(Age 35			Notional I				V
Plan Name	ManuBrig		nulife ManuBright (	Caro 2 Pluc	PR			U3
Annualized			ManuBright Care 2 Plus		CXE3^			
premium (USD)	3,451		3,7	12	4,111		3,8	341
Total Premium (USD)	34,5	505	37,1	18	41,11	13	38,	406
Guaranteed Breakeven Year	2	5	25	5	46-5	50	4	0
Total Breakeven Year	2	0	20	)	19		2	2
End of policy year		Gu	aranteed Critic	al Illness Bei	nefit (Internal	rate of retu	rn)	
5	93,750	62.97%	93,750	59.94%	93,750	55.74%	84,375	54.22%
10	93,750	17.63%	93,750	16.36%	93,750	14.59%	84,375	13.94%
20	62,500	3.87%	62,500	3.39%	62,500	2.72%	62,500	3.16%
30	62,500	2.35%	62,500	2.06%	62,500	1.65%	62,500	1.92%
Age 75	62,500	1.68%	62,500	1.48%	62,500	1.19%	62,500	1.38%
Age 85	62,500	1.31%	62,500	1.15%	62,500	0.92%	62,500	1.07%
Age 100	62,500	0.99%	62,500	0.86%	62,500	0.69%	62,500	0.81%
End of policy year	,		Total Critical I	Ilness Benefi	·		,	
5	93,859	63.02%	93,867	59.99%	97,715	57.43%	86,338	55.15%
10	94,523	17.77%	94,583	16.52%	101,511	15.97%	96,194	16.22%
20	83,586	5.78%	85,204	5.43%	113,813	6.67%	79,931	4.78%
30	117,852	4.90%	122,095	4.74%	164,475	5.54%	140,219	5.17%
Age 75	195,099	4.97%	205,261	4.91%	258,348	5.28%	207,294	4.84%
Age 85	353,342	5.22%	375,632	5.19%	392,639	5.06%	369,394	5.08%
Age 100	981,265	5.67%	1,051,676	5.66%	1,055,736	5.49%	1,118,363	5.71%
End of policy year	,			Cash Value (	Internal rate o	f return)		
5	-	-	-	-	1,344	-75.35%	1,348	-74.00%
10	5,176	-39.85%	5,568	-39.85%	5,357	-43.34%	5,391	-41.49%
20	17,253	-4.43%	18,559	-4.43%	16,071	-5.97%	19,327	-4.39%
30	34,505	0.00%	37,118	0.00%	23,142	-2.24%	25,001	-1.67%
Age 75	34,505	0.00%	37,118	0.00%	24,853	-1.41%	38,523	0.01%
Age 85	56,250	1.08%	56,250	0.92%	62,500	0.92%	55,804	0.82%
Age 100	62,500	0.99%	62,500	0.86%	62,500	0.69%	62,500	0.81%
End of policy year					ernal rate of re		,	
5	109	-96.94%	117	-96.94%	2,351	-63.47%	2,692	-58.49%
10	5,949	-36.46%	6,401	-36.45%	13,118	-22.39%	13,879	-19.75%
20	38,339	0.68%	41,262	0.68%	49,476	1.20%	33,021	-0.97%
30	89,857	3.80%	96,712	3.80%	103,192	3.65%	91,319	3.44%
Age 75	167,104	4.52%	179,879	4.52%	192,498	4.42%	171,486	4.28%
Age 85	347,092	5.18%	369,382	5.16%	392,639	5.06%	359,661	5.02%
Age 100	981,265	5.67%	1,051,676	5.66%	1,055,736	5.49%	1,118,363	5.71%

活耀人生危疾保 2/活耀人生危疾保 2 (加強版)

	(Age 35	Premium / Male / N	Payment Pe on-smoker /	riod = 18 ( <i>l</i> ′ Notional <i>l</i>	AIX)/20 yea Amount = l	irs JSD62,500	)	
		Mar	nulife		Pi	RX	А	IX
Plan Name	ManuBrig	ht Care 2	ManuBright	Care 2 Plus	us CXE3^		PXU3	
Annualized premium (USD)	1,9	62	2,1	12	2,2	164	2,3	356
Total Premium (USD)	39,2	248	42,2	35	45,	288	42,	401
Guaranteed Breakeven Year Total Breakeven	2		25		46			.3
Year	2		24		21-			:5
End of policy year		Gu	aranteed Critic	al IIIness Ber	nefit (Interna	I rate of retu	rn)	
5	93,750	87.76%	93,750	84.39%	93,750	81.25%	84,375	74.82%
10	93,750	27.42%	93,750	26.14%	93,750	24.93%	84,375	22.42%
20	62,500	4.25%	62,500	3.60%	62,500	2.98%	62,500	3.30%
30	62,500	2.26%	62,500	1.90%	62,500	1.56%	62,500	1.80%
Age 75	62,500	1.53%	62,500	1.28%	62,500	1.06%	62,500	1.23%
Age 85	62,500	1.15%	62,500	0.97%	62,500	0.80%	62,500	0.94%
Age 100	62,500	0.84%	62,500	0.71%	62,500	0.58%	62,500	0.69%
End of policy year			Total Critical I	Ilness Benefi	t (Internal ra	te of return)	ı	
5	93,796	87.78%	93,799	84.42%	95,187	81.94%	84,931	75.10%
10	94,127	27.49%	94,157	26.22%	96,676	25.47%	85,794	22.71%
20	77,209	6.08%	78,351	5.57%	99,920	7.05%	70,894	4.35%
30	104,124	4.70%	107,358	4.49%	141,244	5.47%	117,731	4.72%
Age 75	166,248	4.73%	174,306	4.64%	217,974	5.14%	156,819	4.17%
Age 85	300,094	5.05%	318,545	5.01%	328,256	4.91%	252,675	4.33%
Age 100	818,059	5.53%	876,734	5.53%	875,969	5.40%	734,381	5.11%
End of policy year			Guaranteed	Cash Value (	Internal rate	of return)	ı	
5	-	-	-	-	511	-81.58%	649	-78.39%
10	2,944	-39.84%	3,168	-39.85%	2,706	-45.50%	3,242	-41.98%
20	19,624	-7.19%	21,118	-7.20%	17,581	-10.22%	19,710	-7.01%
30	39,248	0.00%	42,235	0.00%	25,701	-2.79%	25,398	-2.39%
Age 75	39,248	0.00%	42,235	0.00%	28,400	-1.53%	38,771	-0.28%
Age 85	56,250	0.89%	56,250	0.71%	62,500	0.80%	55,804	0.66%
Age 100	62,500	0.84%	62,500	0.71%	62,500	0.58%	62,500	0.69%
End of policy year			Total Ca	sh Value (Inte	ernal rate of	return)		
5	46	-97.71%	49	-97.73%	876	-72.07%	1,030	-69.52%
10	3,321	-36.90%	3,574	-36.91%	5,632	-27.89%	4,261	-35.31%
20	34,333	-1.29%	36,968	-1.29%	41,941	-0.74%	26,304	-4.28%
30	80,872	3.49%	87,093	3.49%	87,515	3.18%	72,529	2.49%
Age 75	142,996	4.23%	154,041	4.24%	161,486	4.16%	125,384	3.45%
Age 85	293,844	5.00%	312,295	4.96%	328,256	4.91%	244,098	4.25%
Age 100	818,059	5.53%	876,734	5.53%	875,969	5.40%	734,381	5.11%

活耀人生危疾保 2/活耀人生危疾保 2 (加強版)

	(Age 35	Prem / Male / N	ium Paymer Ion-smoker /	nt Period = / Notional /	25 years Amount = l	JSD62,500	)	
		Mai	nulife		Pi	RX X	А	IX
Plan Name	ManuBrig	ht Care 2	ManuBright	Care 2 Plus	CXI	Ξ3^	PX	U3
Annualized premium (USD)	1,704		1,83	1,834 2,0		2,008 1		82
Total Premium (USD)	42,	591	45,8	341	50,	188	47,	047
Guaranteed Breakeven Year	2	5	25	5	46	-50	4	.6
Total Breakeven Year	2	5	25	5	21-	25	2	.9
End of policy year		Gu	aranteed Critic	al Illness Bei	nefit (Interna	I rate of retu	irn)	
5	93,750	94.32%	93,750	90.88%	93,750	86.69%	84,375	84.84%
10	93,750	29.88%	93,750	28.60%	93,750	27.02%	84,375	26.31%
20	62,500	5.47%	62,500	4.84%	62,500	4.04%	62,500	4.61%
30	62,500	2.09%	62,500	1.69%	62,500	1.20%	62,500	1.56%
Age 75	62,500	1.36%	62,500	1.10%	62,500	0.78%	62,500	1.01%
Age 85	62,500	1.01%	62,500	0.81%	62,500	0.58%	62,500	0.75%
Age 100	62,500	0.72%	62,500	0.58%	62,500	0.41%	62,500	0.54%
End of policy year			Total Critical I	Ilness Benefi	t (Internal ra	te of return)		
5	93,785	94.33%	93,788	90.89%	94,798	87.20%	84,413	84.86%
10	94,060	29.94%	94,084	28.66%	95,742	27.38%	84,463	26.33%
20	74,095	6.93%	74,999	6.41%	89,214	7.11%	62,675	4.64%
30	96,838	4.39%	99,514	4.15%	130,275	5.07%	112,913	4.67%
Age 75	151,050	4.44%	157,953	4.34%	198,828	4.82%	147,494	4.02%
Age 85	271,585	4.84%	287,887	4.80%	297,828	4.65%	236,456	4.22%
Age 100	730,729	5.37%	782,832	5.36%	793,473	5.21%	713,181	5.14%
End of policy year			Guaranteed	Cash Value (	Internal rate	of return)		
5	-	-	-	-	303	-86.89%	346	-84.47%
10	2,555	-39.86%	2,750	-39.86%	2,132	-48.47%	2,244	-45.56%
20	17,036	-7.20%	18,336	-7.20%	15,249	-10.50%	16,124	-9.01%
30	42,591	0.00%	45,841	0.00%	25,435	-3.93%	25,468	-3.53%
Age 75	42,591	0.00%	45,841	0.00%	28,471	-2.04%	38,814	-0.69%
Age 85	56,250	0.73%	56,250	0.54%	62,500	0.58%	55,804	0.45%
Age 100	62,500	0.72%	62,500	0.58%	62,500	0.41%	62,500	0.54%
End of policy year			Total Ca	sh Value (Inte	ernal rate of	return)	<u> </u>	
5	35	-97.99%	38	-97.97%	569	-77.91%	371	-83.53%
10	2,865	-37.07%	3,084	-37.06%	4,124	-32.30%	2,307	-44.86%
20	28,631	-1.69%	30,835	-1.68%	32,640	-2.02%	16,261	-8.91%
30	76,929	3.19%	82,855	3.20%	78,638	2.44%	68,486	2.05%
Age 75	131,140	3.95%	141,294	3.96%	145,167	3.74%	116,864	3.21%
Age 85	265,335	4.78%	281,637	4.74%	297,828	4.65%	228,036	4.13%
Age 100	730,729	5.37%	782,832	5.36%	793,473	5.21%	713,181	5.14%

<sup>^</sup>Premium is calculated based on age of next birthday

活耀人生危疾保 2/活耀人生危疾保 2 (加強版)

#### 15. Appendix

#### 15.1 List of Critical Illnesses Covered

	Major Critical Illnesses							
1.	Cancer	31.	Loss of One Limb and One Eye					
2.	Acute Necrotic Pancreatitis	32.	Loss of Speech					
3.	AIDS due to Blood Transfusion	33.	Major Burns					
4.	Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders (Dementia)	34.	Major Head Trauma					
5.	Amyotrophic Lateral Sclerosis	35.	Major Organ Transplantation					
6.	Apallic Syndrome	36.	Medullary Cystic Disease					
7.	Aplastic Anaemia	37.	Multiple Sclerosis					
8.	Bacterial Meningitis	38.	Muscular Dystrophy					
9.	Benign Brain Tumour	39.	Myasthenia Gravis					
10.	Blindness	40.	Occupationally Acquired HIV					
11.	Cardiomyopathy	41.	Other serious Coronary Artery Diseases					
12.	Chronic Adrenal Insufficiency	42.	Paralysis					
13.	Chronic Relapsing Pancreatitis	43.	Parkinson's Disease					
14.	Coma	44.	Pheochromocytoma					
15.	Coronary Artery Bypass Surgery	45.	Poliomyelitis					
16.	Creutzfeldt-Jakob Disease	46.	Primary Lateral Sclerosis					
17.	Ebola Hemorrhagic Fever	47.	Primary Pulmonary Arterial Hypertension					
18.	Elephantiasis	48.	Progressive Bulbar Palsy					
19.	Encephalitis	49.	Progressive Muscular Atrophy					
20.	End Stage Liver Disease	50.	Progressive Supranuclear Palsy					
21.	End Stage Lung Disease	51.	Severe Crohn's Disease					
22.	Fulminant Viral Hepatitis	52.	Severe Rheumatoid Arthritis					
23.	Haemolytic Streptococcal Gangrene	53.	Severe Ulcerative Colitis					
24.	Heart Attack (Myocardial Infarction)	54.	Spinal Muscular Atrophy					
25.	Heart Valve Surgery	55.	Stroke					
26.	HIV Due to Assault	56.	Surgery to Aorta					
27.	Infective Endocarditis	57.	Systemic Lupus Erythematosus					
28.	Kidney Failure	58.	Systemic Sclerosis					
29.	Loss of Hearing	59.	Terminal Illness					
30.	Loss of Limbs	60.	Total and Permanent Disability**					

(Please refer to policy provision for the definitions of the above Critical Illnesses.)

Version Date: Nov 2021

<sup>\*\*</sup> Major CI Benefit for Total and Permanent Disability will take effect when the Life Insured reaches the age of 16.

活耀人生危疾保 2/活耀人生危疾保 2 (加強版)

	Early Stage Critical Illnesses						
1.	Adrenalectomy for Adrenal Adenoma	23.	Less Severe Bacterial Meningitis				
2.	Angioplasty and Other Invasive treatments for Coronary Artery Disease	24.	Less Severe Burns to Body due to Accident				
3.	Angioplasty and Stenting for Carotid Arteries	25.	Less Severe Coma				
4.	Biliary Tract Reconstruction Surgery	26.	Less Severe Encephalitis				
5.	Carcinoma-in-situ	27.	Less Severe Heart Attack				
6.	Cardiac Pacemaker Implantation	28.	Less Severe Kidney Disease				
7.	Carotid Artery Surgery	29.	Less Severe Systemic Lupus Erythematosus				
8.	Cerebral Aneurysm or Arteriovenous Malformation Requiring Surgery	30.	Liver Surgery				
9.	Cerebral Shunt Insertion	31.	Loss of Hearing in One Ear				
10.	Chronic Lung Disease	32.	Loss of One Limb				
11.	Cochlear Implant Surgery	33.	Loss of Sight in One Eye				
12.	Diabetic Retinopathy	34.	Major Organ Transplantation (on Waiting List)				
13.	Early Stage Malignancy	35.	Miliary Tuberculosis				
14.	Early Thyroid Cancer	36.	Moderately Severe Paralysis				
15.	Endovascular Treatment of Cerebral Aneurysm	37.	Myelitis				
16.	Endovascular Treatment of Peripheral Arterial Disease	38.	Osteoporosis with Fractures				
17.	Endovascular Treatments of Aortic Disease or Aortic Aneurysm	39.	Pericardectomy				
18.	Facial Burns due to Accident	40.	Skin Transplantation				
19.	Facial Reconstructive Surgery for Injury due to Accident	41.	Surgery for Subdural Haematoma				
20.	Hepatitis with Cirrhosis	42.	Surgical Removal of One Kidney				
21.	Insertion of a Vena-Cava Filter	43.	Surgical Removal of One Lung				
22.	Less Invasive Treatments of Heart Valve Disease	44.	Surgical Removal of Pituitary Tumour				

(Please refer to policy provision for the definitions of the above Critical Illnesses.)

	Juvenile Diseases**							
1.	Type 1 Diabetes Mellitus	5.	Severe Asthma					
2.	Kawasaki Disease	6.	Dengue Haemorrhagic Fever					
3.	Rheumatic Fever with Valvular Involvement	7.	Autism					
4.	Still's Disease	8.	Wilson's Disease					

Version Date: Nov 2021

Page 39

<sup>(</sup>Please refer to policy provision for the definitions of the above Critical Illnesses.)

\*\* 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.

#### 15.2 List of exclusion items

No benefit will be payable under the Living Benefits if:

- Critical Illness or Such Disablement is caused directly or indirectly by Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or infection by Human Immunodeficiency Virus (HIV), except the "Occupationally Acquired HIV", "AIDS due to blood transfusion" and "HIV due to Assault" as stated in the section 'definition of Major Critical Illness' under the policy provision;
- (2) Critical Illness or Such Disablement arises as a result of suicide, attempted suicide or intentionally self-inflicted injury, whether the Life Insured is sane or insane;
- (3) Any physical conditions for which no benefit is payable under the section 'elimination period' in the policy provision;
- (4) Critical Illness or Such Disablement is caused directly or indirectly by the taking of drugs (except under the direction of a registered medical practitioner), the taking of poison or alcohol;
- (5) Critical Illness or Such Disablement is caused directly or indirectly by war or any act of war,

declared or undeclared, riots, insurrection or civil commotion;
(6) Critical Illness or Such Disablement is resulted from participation in any criminal event;
(7) Critical Illness or Such Disablement is resulted from 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.

#### 15.3 Referral Services

#### Second Medical Opinion from U.S. Hospitals

IPA HK receives request from the insured

- 2. IPA HK physician screens information and requests all relevant data for transmission to U.S.
- 3. Lab reports from HK will be sent to the U.S. Hospital selected by the insured
- 4. The selected U.S. Hospital forwards opinion to IPA USA
- 5. IPA USA Medical Department forwards opinion to IPA HK
- 6. HK specialist doctor will co-ordinate and explain the Second Medical Opinion to the insured The second medical opinion report from the selected hospital shall include:
- a. A written report that will summarize the findings and recommendation with, if necessary, further details and explanations about such findings;
- The opinion concerning the diagnosed disease;
- Comments on the currently proposed treatment; and

d. If applicable, a recommendation of alternative treatment

\* The insured will only be required to pay a HKD500 co-ordination fee for the above-mentioned Second Medical Opinion Service. (For details, please refer to the Medical Referral Services Provision on Manulife's public website at

#### b) Medical Treatment from U.S. Hospitals at Privileged Prices

- a. In addition, IPA will direct the insured to the selected hospital, where the insured will enjoy privileged prices (applicable only to customers who prepay their medical expenses). This will make treatment costs more affordable
- The insured can have discount on the medical treatment expenses
- Prepayment should be made to IPA before IPA issues a Letter of Guarantee to the relevant medical service provider to guarantee the medical expenses incurred up to the pre-paid amount

The 24 hospitals below are currently on the list of offerings:

No.	Name of hospital
1	Albert Einstein Medical Center
2	Barnes-Jewish Hospital
3	Brigham and Women's Hospital
4	Cedar-Sinai Medical Center
5	Children's Memorial Hospital
6	Cleveland Clinic
7	Duke University Medical Center
8	Georgetown University Hospital, Washington, D.C.
9	John Hopkins Hospital
10	F.G. McGaw Hospital at Loyola University, Maywood
11	Massachusetts General Hospital

Version Date: Nov 2021

Page 40

活耀人生危疾保 2/活耀人生危疾保 2 (加強版)

12	Mayo Clinic, Rochester, Minn.
13	MD Anderson Cancer Center
14	Memorial Sloan-Kettering Cancer Center
15	New York Presbyterian Hospital
16	Northwestern Memorial Hospital
17	Stanford University Hospital
18	UCLA Medical Center
19	University of Iowa Hospitals and Clinics
20	Miami Heart Institute
21	University of California, San Francisco Medical Center
22	University of Chicago Hospitals
23	University of Washington Medical Center
24	Vanderbilt University- Medical Center

Please note that the selection and number of hospitals, and thus the above list, may be reviewed by Company from time to time.

15.4 List of Old CI Plan(s) / Rider(s)

10.7	5:4 List of old of Fluit(s) / Much(s)							
1.	Cancer Guard / Smart Protection Benefit	12.	ManuPrime Care					
2.	Cash Assistance Benefit	13.	ManuTotal Care					
3.	Child Care Benefit	14.	ManuVital Care					
4.	Critical Illness Living Benefit	15.	MY Premier Lady's Benefit					
5.	Early Stage Critical Illness Benefit	16.	Premier Lady Bonus Plan					
6.	Major Disease Benefit	17.	Premier Lady Protection Plan					
7.	ManuBright Care	18.	Premier Life Critical Illness Benefit					
8.	ManuCritical Care	19.	Premier Life Critical Illness Protector					
9.	ManuEssential Care	20.	PremierPlus Critical Illness Benefit					
10.	ManuLove Care	21.	PremierPlus Critical Illness Protector					
11.	ManuMulti Care	22.	Vita					

ManuAmber Care, ManuSilver Care, MyChoice, ManuLeisure, ManuDelight and ManuWise are not in-scope

活耀人生危疾保 2/活耀人生危疾保 2 (加強版)

15.5 Definition updates

#### MBC2 / MBC2 Plus **Differences Angioplasty and Other** Angioplasty and Other Invasive Clarification on the **Treatments for Coronary Artery Invasive Treatments for** requirement and **Coronary Artery Disease** Disease alignment with market practice The actual undergoing of balloon The actual undergoing of angioplasty angioplasty, atherectomy or laser with stenting, balloon angioplasty, treatment to correct a narrowing (minimum atherectomy or laser treatment to of 50% stenosis) of 1 or more major correct a narrowing (minimum of 50% coronary arteries with a history of physical activity/exercise limiting symptomatology. Such history shall consist of: stenosis) of 1 or more major coronary arteries. The treatment must be confirmed by a Specialist Medical Practitioner who is a specialist in the (a) Symptoms which are sufficiently severe to indicate that the Life Insured's future relevant field as medically necessary. level of exercise tolerance would be Medical evidence shall include all of the following: restricted at a minimal level to prevent (a) Full report from attending further episodes of chest pain: and cardiologist; (b) A Specialist Medical Practitioner's opinion which defines the need to limit (b) Evidence of significant and relevant physical exercise so as to minimize ECG Changes (for example, ST moderate to severe anginal pain. segment depression); and (c) Angiographic evidence to confirm Medical evidence shall include all of the the location and degree of stenosis of 1 or more major coronary following: Full report from attending cardiologist; Evidence of significant and relevant arteriés. ECG Changes (ST segment depression Major coronary arteries are defined as left main stem, left anterior descending, eters or more); and (c) Angiographic evidence to confirm the location and degree of stenosis of 1 or circumflex and right coronary artery. more major coronary arteries. Major coronary arteries are defined as left main stem, left anterior descending, circumflex and right coronary artery **Total and Permanent Disability** Total and Permanent Disability Clarification on the requirement From age 16 to age 64, Total and From age 16 to age 64, Total and permanent and Permanent Disability is defined as a state Permanent Disability is defined as a alignment with market of inability caused by disease or bodily injury as wholly prevents the Life Insured state of inability caused by disease or bodily injury as wholly prevents the Life practice from engaging in any occupation or from performing any work for remuneration or profit. Such state of inability must have continued without interruption for 180 days or for such longer period as the Company Insured from engaging in any occupation or from performing any work for remuneration or profit. Such state of inability must have continued without interruption for 180 days or for may reasonably require to prove that the such longer period as the Company may inability is permanent in nature. reasonably require to prove that the inability is permanent in nature. At or after age 65, Total and Permanent At or after age 65, Total and Permanent Disability is defined as a state of Disability is defined as a state of nanent inability for the Life Insured to orm without assistance any 3 of the 6 inability for the Life Insured to perform perform without as any 3 of the 6 Activities of Daily Living and requiring the physical assistance of Activities of Daily Living. another person throughout the entire activity. Such condition should be beyond the hope of recovery with current medical knowledge and technology.

Version Date: Nov 2021

活耀人生危疾保 2/活耀人生危疾保 2 (加強版)

15.6 Detail Comparison on ManuBright Care 2 Series and ManuLove Care

Product Name	ManuBright	Care 2 (MBC2) & e 2 Plus (MBC2 Plus)		ove Care	
General Information					
Plan Type	F	Basic	Ba	asic	
Policy Currency		D / USD		/ USD	
1 oney currency	PPP		PPP	Issue Age	
		Issue Age			
Premium Payment	10 Years	0 (15 days) - 65	10 Years	0 (30 days) - 65	
Period (PPP)	20 Years	0 (15 days) - 65	20 Years	0 (30 days) - 65	
& Issue Age	25 Years	0 (15 days) - 60	25 Years	0 (30 days) - 60	
Benefit Period	To age 65	0 (15 days) - 55	To age 65	0 (30 days) - 55	
		age 100		age 100	
Premium Structure MCV Loading	Level and	d guaranteed No		guaranteed No	
Inflation Protector					
Option		✓		✓	
Min. Notional amount	HKD 100,00	00 / USD12,500	HKD 100,000	) / USD12,500	
Max. Notional	Age 0 – 15	HKD4,000,000	Age 0 – 15	HKD4,000,000	
amount	Age 16 or above	HKD8,000,000	Age 16 or above	HKD8,000,000	
Guaranteed Cash Value		✓	<b>√</b>		
Terminal Dividend		✓	✓		
Realization Option		✓	✓		
Death Benefit		✓	✓		
Compassionate Death Benefit		×	✓		
Elimination Period		O days	90 days		
Extra Coverage		in first 10 year	Extra 50% in first 10 year		
Major Critical Illness Bo	enefit				
No. of Covered Illnesses		60	60		
Benefit Payable	1	00%	100%		
Early Stage Critical IIIn		10070	1.0	7.070	
No. of Covered		44		1./	
Illnesses			44		
Benefit Payable	20%	6/10%*		/10%*	
	Carcinoma-in-situ	2 times	Carcinoma-in- situ	2 times	
No. of times payable	Angioplasty and Other Invasive Treatments for Coronary Artery Disease	1 time	Angioplasty and Other Invasive Treatments for Coronary Artery Disease	1 time	
	Others 1 ti		Others	1 time for each illness	
Juvenile Disease Benef	it				
No. of Covered Illnesses	8		8		
Benefit Payable		20%	2	0%	
ICU Benefit					
Benefit Payable	(	20%		×	
<b>Protection Restore Ben</b>					
Protection Restore Benefit		×		✓	

活耀人生危疾保 2/活耀人生危疾保 2 (加強版)

Product Name	ManuBright Care	Care 2 (MBC2) & 2 Plus (MBC2 Plus)	ManuLo	ve Care	
Continuous Care for M	ajor Critical Illness				
		uding subsequent CI nly):	Max. benefit (including subsequent Cl only):		
Benefit Payable &	Cancer 2 times 100% each		Cancer	2 times 100% each	
No. of times payable	Heart Attack / Stroke	2 times 100% each	Heart Attack / Stroke	2 times 100% each	
	Independent Major Cl	/	Independent Major Cl	2 times 100% each	
Waiting Period	Between cancer	3 years / 1 year	Between cancer	3 years	
	Others	1 year	Others	1 year	
Survival Period	14	days	14 c	lays	
Cancer Treatment Booster	Cancer Continu	f the 2 specified periods m for Major CI Benefit or uous Care Benefit C2 Plus only)	×		
Family Benefits					
Family Benefits	*		20% for twice Cover Cancer for insured's Parents, Major CI and Juvenile Disease for insured's Children		
Other Benefits					
Disability Care Booster	Δc	<b>℃</b> dditional 100%	×		
Major CI Premium Wavier	710	√	✓		
Compassionate Premium Waiver		×	✓		
Manulife MOVE		✓	٧	/	
Additional Prostate Cancer and Testicular Cancer Benefit	×		٧	(	
Wellness Check-up	×		can be shared wi and ch		
Referral Services		✓		/	
Undetected congenital conditions protection	Prior to elim	nination period	Prior to elimination period		

<sup>\* 10%</sup> of Notional Amount is payable for Osteoporosis with Fractures