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Insurance Brokers Ltd.

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La Vie

赤霞珠終身壽險計劃



Whether you want to create your ideal home, a worry-free retirement or perhaps welcome a baby, you'll need to be financially stable. To achieve your goals, take your first step now and build your financial reserve with La Vie.

La Vie provides guaranteed cash payments to help you increase your wealth steadily and build the life you want.



Three ways to make potential long-term savings

Guaranteed cash payments to age 100

La Vie

Four options for paying your premiums

Enjoy peace of mind with life protection and optional benefits

Guaranteed cash payments to age 100

Starting from the second policy anniversary, you would receive a guaranteed cash payment equal to 5% of your policy's face amount every year until you reach age 100.

If you are planning for your retirement, La Vie helps protect and increase your savings now for a regular retirement income in the future.

Three ways for potential long-term savings

La Vie pays you annual dividends as well as your guaranteed cash payments (see note 1). You can leave your annual dividends and guaranteed cash payments with the company to earn up interest and achieve your savings target (see note 1). La Vie also helps you save for your future by providing guaranteed cash value that will be paid when you cash in the policy. You may also apply for a loan if you need emergency cash during the policy term.

Four options for paying your premiums

You can pay for La Vie over 5, 8, 12 or 15 years. The premiums are fixed throughout the payment term, which allows you to meet your financial goals and better plan for your future.

Enjoy peace of mind with life protection and optional benefits

La Vie offers two death benefit options that can help relieve the financial hardship on your family if you pass away (see note 2). You may also add other benefits – accident, critical illness, disability and medical for more comprehensive cover.

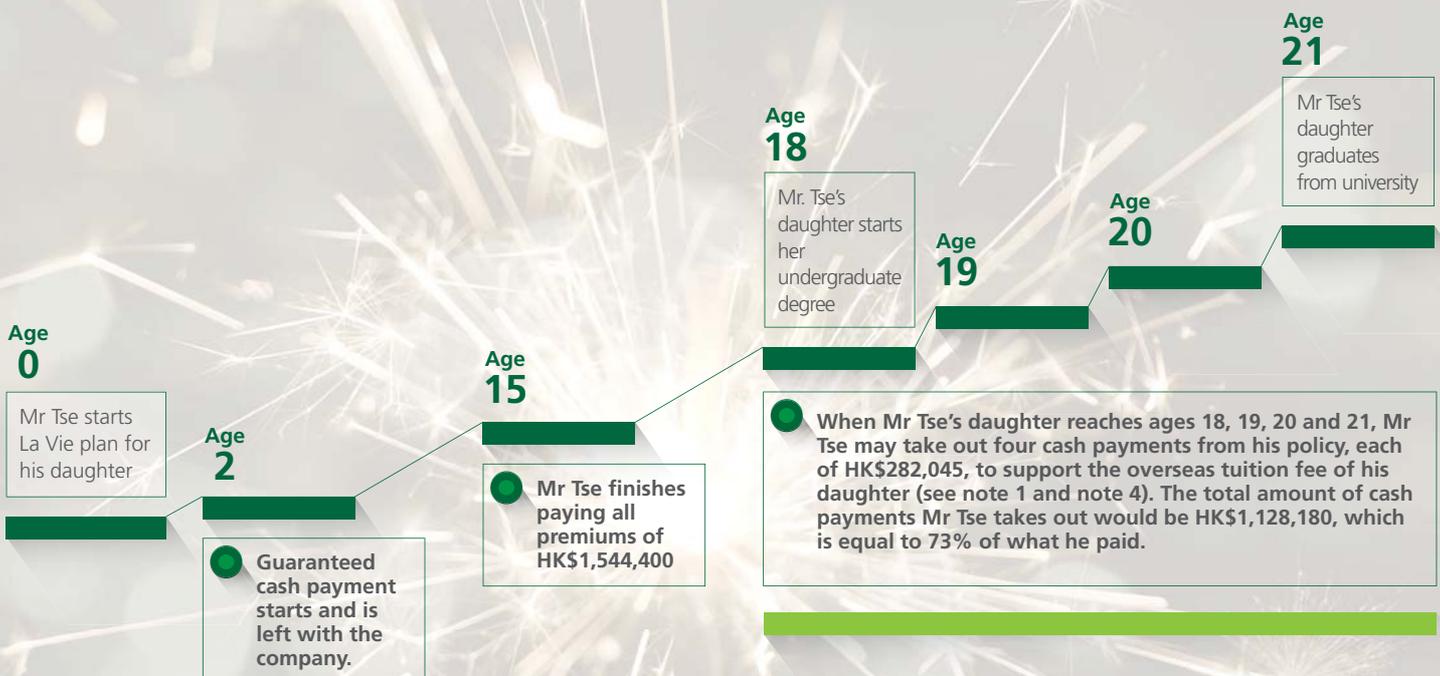
Take your first step now. Enjoy life's memorable moments with La Vie.

How does La Vie work?

Example 1 - plan for your child's success (see note 3)

Mr and Mrs Tse welcome their new baby to the family. As new parents, they certainly want to give their child the best possible start in life. To fulfil this goal, Mr Tse decides to build an education fund with La Vie to help support the overseas tuition fee for his daughter in the future.

He buys a La Vie policy for his daughter with a face amount of HK\$500,000, paying HK\$8,580 a month for 15 years. He chooses to keep all annual dividends and guaranteed cash payments with the company until his daughter reaches 18.

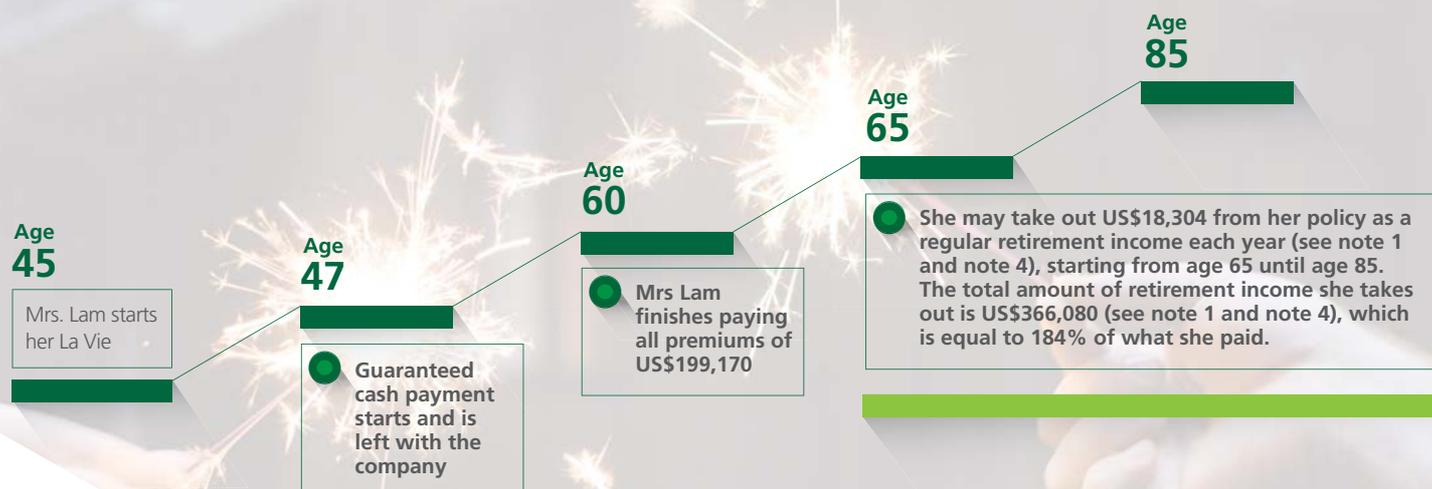


Assuming Mr Tse continues to leave the other annual dividends and guaranteed cash payments with the company to earn interest after taking out the four cash payments, when his daughter reaches age 55 the amount built up would be HK\$3,910,265, which is equal to 253% of what he paid (see note 1).

Example 2 – enjoy life after retirement (see note 5)

Mrs Lam is now 45 and starts planning for her retirement. She has decent retirement savings, but is worried about outliving her savings when she is no longer earning a salary.

To support the cost of daily expenses in retirement, Mrs Lam decides to set up a steady stream of retirement income with La Vie. She buys a La Vie with a face amount of US\$70,000, paying US\$1,106.50 a month for 15 years. She chooses to keep all annual dividends and guaranteed cash payments in the plan with the company until she reaches 65.



Notes

1. Annual dividends and the interest rate for building up dividends and guaranteed cash payments left with the company are not guaranteed and we may change them from time to time without notice.
2. Please see the policy proposal and policy provision for more details on the death benefit.
3. Figures in the example assume Mr Tse's daughter is age 0, in good health and currently lives in Hong Kong and he selects a basic death benefit option for the policy. The amount of non-guaranteed annual dividends in the example is only an estimate based on the current dividend scale. The guaranteed cash payments and non-guaranteed annual dividends are left with the company at an interest rate of 3.50% a year for a policy in Hong Kong dollars and we may change the interest rate from time to time without giving you notice. We also assume that Mr Tse makes withdrawals as shown in the example and all premiums are paid in full when due. This example is only a reference. For your own proposal illustrations, please contact your Manulife insurance advisor.
4. The cash payments in example 1 and example 2 include the guaranteed cash payments, non-guaranteed annual dividends and non-guaranteed interests which have built up.
5. Figures in the example assume Mrs Lam is age 45, a non-smoker, in good health, currently lives in Hong Kong and selects a basic death benefit option for the policy. The amount of non-guaranteed annual dividends in the example is only an estimate based on the current dividend scale. The guaranteed cash payments and non-guaranteed annual dividends are left with the company at an interest rate of 4.25% a year for a policy in United States dollars and we may change the interest rate from time to time without giving you notice. We also assume that Mrs Lam makes withdrawals as shown in the example and all premiums are paid in full when due. This example is only a reference. For your own proposal illustrations, please contact your Manulife insurance advisor.

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For more information, please contact your Manulife insurance advisor or call our customer service hotline on 2510 3383 today.

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