

## MANULIFE GROUP PROTECT

Manulife believes in helping business owners make better financial decisions. Because we understand your financial concerns, we developed the Manulife Group Protect, a comprehensive and affordable employee benefit package that will answer all your financial security needs.

Manulife Group Protect will provide your employees, and their families, the immediate funds they will need when misfortune happens. The ready access to cash will allow them to respond quickly to various situations.

Put your mind at ease and watch your small investment make a big difference in the lives of your greatest asset, your employees. Manulife Group Protect consists of a set of benefits intended to address the income continuation needs of employees and their families by providing the following:

### **GUARANTEED FINANCIAL ASSISTANCE**

Your employee's family will receive an amount that will protect them from financial dislocation arising from the sudden death of their breadwinner.

### **COMPREHENSIVE ACCIDENT PROTECTION**

In case of accidental dismemberment and disablement, your employee will receive a cash benefit to help him cope with the financial effects of such an accidental injuries. Manulife gives this benefit according to the following table of benefits:

Accidental Loss of	Benefit (In percentages of the Sum Assured)
Both hands	100
Both feet	100
Sight of both eyes	100
One hand and one foot	100
Either hand or foot and sight of one eye	100
Hearing of both ears	100
Speech	100
Sight of one eye	50
Either hand or foot	50
All four fingers and thumb of either hand	40
Thumb	20
Fingers of one hand	
- Index finger	10
- Middle finger	5
- Ring finger	3
- Little finger	2
Toes of one foot	
- All	10
- Big toe	5
- Any toe other than big (each)	1

### **DOUBLE INDEMNITY**

In case of accidental death, your employee's death benefit – payable to his family – will increase to 200% of the Sum Assured.



**TRIPLE INDEMNITY**

The same death benefit – payable due to accidental death – will increase to 300% of the Sum Assured if the death occurs:

- While the employee is riding as a passenger within any motorized and duly licensed public utility land transport; or
- While the employee is riding in an elevator (except those used in mines and construction sites); or
- As a consequence of the burning of any theater, hotel, mall, church, hospital, market, restaurant or other public building in which the employee shall be at the commencement of the fire and in which the presence of the employee is only coincidental.

**TOTAL AND PERMANENT DISABILITY BENEFIT**

Should and insured member become totally and permanently disabled for a period of six (6) consecutive months resulting from any bodily injury or disease, and is prevented from engaging in any and every occupation, profession or business for compensation or profit and will be disabled for life, Manulife will pay the member in lumpsum, an amount equivalent to the Death Benefit to compensate for the member’s lost income.

**ACCIDENTAL MEDICAL REIMBURSEMENT BENEFIT (OPTIONAL)**

When an employee receives treatment or care from a physician or hospitalized due to any injury occurring within thirty (30) days after the date of accident, Manulife will pay the customary and necessary medical expenses incurred not exceeding the Sum Assured as the result of one accident.

**DAILY HOSPITAL ALLOWANCE (OPTIONAL)**

Manulife will provide your employee an allowance for each day of hospital confinement, prior to his 60<sup>th</sup> birthday, to help defray the cost of hospitalization.

**CANCER BENEFIT (OPTIONAL)**

Upon the first diagnosis of cancer first occurring after 90 days from the effective date of plan, Manulife will pay the Sum Assured to help cover the costs associated with the treatment.

*Exclusions: (a)carcinoma-in-situ or pre-cancer stage; (b)all skin cancers other than malignant melanomas; (c)Kaposi’s Sacroma; (d)chronic lymphocytic leukemia less than Rai Stage 3; or (e)all tumors in the presence of HIV infection.*

*Age Eligibility: 18years old - 55years old and are in good health.*

**SCHEDULE OF BENEFITS AND PRE-COMPUTED RATES**

Manulife Group Protect					
Basic Plan*	100,000	200,000	300,000	400,000	500,000
Age Bracket	Annual Premium				
18-30	256	497	737	978	1,219
31-40	256	497	737	978	1,219
41-50	504	993	1,481	1,970	2,459
51-59	1,179	2,343	3,506	4,670	5,834
60-64**	1,852	3,690	5,527	7,364	9,202

This is an illustration, not a contract of insurance. The terms and conditions that bind the parties are those provided in the policy contract.

Optional Benefits	10,000	20,000	30,000	40,000	50,000
AMR	10,000	20,000	30,000	40,000	50,000
18-64	110	215	320	425	530
Daily HIB	500	600	700	900	1,000
18-30	431	518	604	777	863
31-40	783	940	1,097	1,410	1,566
41-50	1,204	1,445	1,686	2,168	2,409
51-59	1,658	1,989	2,321	2,984	3,315
Cancer Rider	100,000	200,000	300,000	400,000	500,000
18-30	84	168	252	336	420
31-40	298	596	894	1,192	1,490
41-50	812	1,624	2,436	3,248	4,060
51-55	1,606	3,212	4,818	6,424	8,030

\* Basic Plan covers Guaranteed Financial Assistance, Comprehensive Accident Protection, Double Indemnity, Triple Indemnity and Total and Permanent Disability Benefit

\*\* Exclusive of Total and Permanent Disability Benefit.

### PREMIUM MODE AND MINIMUM PREMIUM REQUIREMENT

Premium payment may only be made in the annual mode. This is considering the relatively small amount of premium payable under the plan. Total premium must be at least P 2,000 for the policy to be issued.

### ELIGIBILITY REQUIREMENT

Employees whose occupation is included in Annex 1 list of occupations are eligible to enroll to the plan. Industry ratings shall apply. Groups of 5 to 100 employees will be accepted.

### SIMPLIFIED UNDERWRITING

We have simplified the underwriting requirement so you and your employees can enjoy the necessary financial protection at the soonest possible time.

#### APPLICATION REQUIREMENTS

- From the Corporation:
  - Application For Group Life Insurance
  - Know Your Customer (KYC) Document
  - Copy of Articles of Incorporation
  - Copy of SEC Registration
- From each employee:
  - Individual Application Form
    - Simple Health Questionnaire
- From the Agent:
  - Agent's Supplemental Report

**IMMEDIATE EMPLOYEE COVERAGE**

An employee's individual coverage becomes effective upon approval of the employee's Statement of Insurability.

**CONVERSION PRIVILEGE**

An employee has the option of converting his group coverage into a permanent plan within 31 days from the date his employment ceases.

**INCONTESTABILITY**

The validity of the Policy shall not be contested, except for non-payment of premiums after it has been in force for one (1) year from its date of affectivity or reinstatement. No statement made by any insured under the Policy relating to his insurability shall be used in contesting the validity of the insurance with respect to which such statement was made after such insurance has been continuously in force during such person's lifetime for a period of one (1) year from the date of its effectivity or reinstatement, nor unless contained in a written instrument signed by him.

**EXCLUSION**

No benefit shall be made for any loss resulting from or caused by:

1. Suicide or intentionally self-inflicted injury or any similar attempt whether sane or insane, or
2. Any drug, poison, gas or fumes, voluntarily or otherwise taken, administered, absorbed or inhaled other than or as a result of an accident arising from a hazard incident to the member's occupation, or
3. War or any act incident to war, whether declared or undeclared, or
4. Travel or flight in or descent from any aircraft, if the insured person is a member of the crew or a pilot of the aircraft, or if the flight is made for instructional or training purposes, or
5. Riot, civil commotion or insurrection, or
6. Murder or Provoked assault, or
7. Any violation or attempt of violation of the law or resistance to arrest.
8. Any loss in which the proximate cause was the member's attempt at, or commission of or willful participation in any act or crime punishable under the Revised Penal Code of the Philippines or any other statute except crimes of reckless imprudence as defined in Article 365, or similar laws of any country in which the crime was attempted or committed, or resistance to lawful arrest.
9. Earthquake, volcanic eruptions, tidal waves, or
10. Nuclear weapons or fissionable material, ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, or from the combustion of nuclear fuel, and for the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission or fusion, or
11. Pregnancy, childbirth, miscarriage or abortion, or
12. Insanity, or
13. Congenital anomalies or conditions arising therefrom, or
14. Insect bites, or
15. Any kind of disease, sickness or infection other than bacterial infections occurring as a consequence of an accidental cut or wound.

Note: Exclusion 1 is applicable to Basic Life, Comprehensive Accident Protection, Total and Permanent Disability and Accidental Medical Reimbursement Rider.

Exclusions 2 – 8 are only applicable to Comprehensive Accident Protection, Total and Permanent Disability and Accidental Medical Reimbursement Rider.

Exclusions 9-15 are only applicable to Comprehensive Accident Protection and Accidental Medical Reimbursement Rider.

**ANNEX 1:  
List of Acceptable Occupations**

1	ACCOUNT EXECUTIVES	49	FITTER (Shirt Industry)	96	PHOTO STUDIO PHOTOGRAPHER
2	ACCOUNTANT	50	FLIGHT / TRAFFIC PERSONNEL	97	PHYSICAL / PHYSIO / RESPIRATORY THERAPIST
3	ACTUARY	51	FLIGHT ENGINEER	98	PHYSICIAN
4	AGRICULTURIST	52	FLIGHT STEWARD / STEWARDESS	99	PRESSER (Clothing Industry)
5	ANTIQUE DEALER	53	FLORIST	100	PRINTER, PROOF READER
6	ARCHITECT	54	FORTUNE TELLER	101	PROCESS SERVER
7	ASSEMBLER (Electronics)	55	FRUIT DEALER (Wholesale)	102	PRODUCER (FILM)
8	ASSEMBLER (Battery)	56	GAS (COOKING) DISTRIBUTOR	103	PRODUCTION / PROGRAM ASSISTANT
9	ATHLETES/SPORTS (Badminton, Golf, Tennis, Swimming, Track and Field)	57	GROCERY HELPER	104	PROJECTIONIST
10	ATHLETES/SPORTS (Billiard Players)	58	HAIRDRESSER	105	PROPRIETOR
11	AUDITOR	59	HARBOUR PILOT	106	PROSECUTOR
12	BARBER	60	HEAD WAITER	107	PROVINCIAL COORDINATOR
13	BELL BOY, HOUSEKEEPER, BUS BOY, DOORMAN	61	HERBALIST	108	QUALITY CONTROL
14	BOOKKEEPER	62	HORSE BREEDER	109	RADIO OPERATOR (Air & Transportation)
15	BREWMASTER	63	HORTICULTURIST	110	RECEPTIONIST
16	BUSINESS / MANAGEMENT CONSULTANT	64	INSPECTOR (Aviation; ground work)	111	REPAIRER (Electricity)
17	BUTTONER (Shirt Factory)	65	INSTRUCTOR (including lecturer/teacher in school & seminars)	112	REPAIRMAN, computer
18	CASHIER (Other than Pawnshops)	66	INTERIOR DESIGNER	113	SALESMAN (Indoor)
19	CASINO DEALER	67	INTERPRETER	114	SALESMAN (Outdoor)
20	CHECKERS	68	INVESTIGATOR, CREDIT	115	SECRETARY
21	CHEMIST	69	JEWELRY WORKER / APPRAISER (Jewelry shops)	116	SEWING WORKER
22	CLERICAL STAFF	70	JUDGE	117	SILK SCREEN WORKER
23	CLOTH WEAVER	71	LAB TECHNICIAN (Other than in Oil/Gas Industry)	118	SOCIAL WORKER/NGO (Office)
24	COACH/TRAINER (Sports)	72	LAWYER	119	STATISTICIAN
25	COFFEE SHOP ASSISTANT	73	LEGAL CLERK	120	STENOGRAPHER /TRANSLATOR
26	COFFIN MAKER / CREMATORIUM WORKER	74	LIBRARIAN	121	STOCK BROKER
27	COMPROLLER	75	LITHOGRAPHER	122	STORE KEEPER
28	COMPUTER OPERATOR	76	LOCKSMITH		
29	COMPUTER PROGRAMMER	77	MAKE-UP ARTIST	123	SUPERVISOR (Power Plant/Cement & Lime Factory)
30	CONTRACTOR, BUILDING	78	MANAGER	124	SWITCHBOARD OPERATOR (Radio and TV)
31	CONTROLLER	79	MANICURIST	125	TALENT SCOUT MANAGER
32	COPY WRITER	80	MARKETING EXECUTIVE	126	TAX CONSULTANT
33	CORONER	81	MEAT DEALER (Wholesale)	127	TECHNICIAN (Aircon Industry)

This is an illustration, not a contract of insurance. The terms and conditions that bind the parties are those provided in the policy contract.

34	DARKROOM TECHNICIAN	82	MEDICAL TECHNOLOGIST	128	TECHNICIANS (Pharmaceutical Industry)
35	DATA ENCODER	83	MERCHANT (dry goods, sari-sari store, hardware, etc)	129	TELEX OPERATOR
36	DISCONNECTOR (Electrical Industry)	84	METEOROLOGIST	130	TICKET SELLER
37	DISPATCHER (Transportation)	85	METER INSTALLER / METER READER	131	TIMEKEEPER
38	DRAFTSMAN	86	MIDWIFE / NURSE AIDE	132	TOOLKEEPER
39	DRESSMAKER (Including Knitter, Seamstress)	87	MODEL (Commercial & Fashion)	133	TOUR GUIDE
40	DRIVER (Hearse)	88	MUSICIAN (Big Hotels and Restaurants)	134	USHER
41	ECONOMIST	89	MUSICIAN (College & University, Concept & Symphony)	135	VEGETABLE DEALER (Wholesale)
42	EDITOR / ASST. EDITOR	90	MUSICIAN (Radio, Theatre, TV)	136	VETERINARIAN
43	EMBALMER	91	OFFICE MANAGER	137	WAITER (CAPTAIN)
44	ENGINEER (Admin Duties/Supervising/Inspecting Duties)	92	OPTOMETRIST / OPTICIAN	138	WAITER / FOODSERVER (in Hotels and Restaurants)
45	FARMER (Supervision Only)	93	PARTS CUSTODIAN (Cars)	139	WEATHERMAN / FORECASTER
46	FASHION DESIGNER	94	PASTOR (Not Missionary)	140	X-RAY TECHNICIAN
47	FINISHER (Shirt Factory)	95	PHARMACIST / CHEMIST		
48	FISH DEALER (Wholesale)				

## CORPORATE PROFILE

The Manufacturers Life Insurance Company opened its doors for business in the Philippines in 1907. Since then, Manulife's Philippine Branch and later The Manufacturers Life Insurance Co. (Phils.), Inc. (Manulife Philippines) has grown to become one of the leading life insurance companies in the country. Manulife Philippines is a wholly-owned domestic subsidiary of Manulife Financial Corporation, among the world's largest life insurance companies by market capitalization (as of January 31, 2014).

Manulife Financial is a leading Canada-based financial services group with principal operations in Asia, Canada and the United States. Clients look to Manulife for strong, reliable, trustworthy and forward-thinking solutions for their most significant financial decisions. Our international network of employees, agents and distribution partners offers financial protection and wealth management products and services to millions of clients. We also provide asset management services to institutional customers. Funds under management by Manulife Financial and its subsidiaries were C\$599 billion (US\$563 billion) as at December 31, 2013. The Company operates as Manulife Financial in Canada and Asia and primarily as John Hancock in the United States.

Manulife Financial Corporation trades as 'MFC' on the TSX, NYSE and PSE, and under '945' on the SEHK. Manulife Financial can be found on the Internet at [manulife.com](http://manulife.com).