



Behind every
company's success
are its **employees.**

Secure them with
**Manulife
Group
Protect.**

About Manulife

Manulife Financial Corporation is a leading international financial services group that helps people make their decisions easier and lives better. We operate primarily as John Hancock in the United States and Manulife elsewhere. We provide financial advice, insurance, as well as wealth and asset management solutions for individuals, groups and institutions. At the end of 2018, we had more than 34,000 employees, over 82,000 agents, and thousands of distribution partners, serving almost 28 million customers. As of March 31, 2019, we had over \$1.1 trillion (US\$849 billion) in assets under management and administration, and in the previous 12 months we made \$29.4 billion in payments to our customers. Our principal operations in Asia, Canada and the United States are where we have served customers for more than 100 years. With our global headquarters in Toronto, Canada, we trade as 'MFC' on the Toronto, New York, and the Philippine stock exchanges and under '945' in Hong Kong.

About Manulife Philippines

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. Learn more about Manulife Philippines by visiting their website www.manulife.com.ph and following them on Facebook (www.facebook.com/ManulifePH), Twitter (@ManulifePH), and Instagram (@manulifeph).

**Ask your Manulife
Insurance Advisor for a
*full presentation.***



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Group Protect



**Manulife
Group Protect**

**For the people who drive your
*business to greater heights***

Manulife Group Protect

is a comprehensive benefit package that provides employees and their loved ones protection from life's uncertainties.

Basic Plan



Guaranteed Financial Assistance

The family of your employee will receive a death benefit to protect them from financial difficulties caused by unexpected events such as the sudden demise of their breadwinner.



Comprehensive Accident Protection (ADD&D)

In case of accidental dismemberment or disablement, your employee will receive a death benefit. Or, in case of the employee's death due to an accident, beneficiaries will receive a death benefit double the basic life insurance.



Total and Permanent Disability Benefit (TPD)

Your employee will be paid a lump sum amount equivalent to the death benefit if he/she becomes totally and permanently disabled for six (6) consecutive months, and is unable to work or will be unable to work for life due to disability.

Optional Riders



Daily Hospital Income Benefit (HIB)

A daily hospital cash benefit up to a maximum of 31 days will be given to your employee while he is confined in the hospital for treatment or hospital care expenses.



Accidental Medical Reimbursement Benefit (AMR)

Manulife will reimburse medical expenses, not exceeding what they are covered for, if your employee receives treatment or care from a physician or hospital due to any injury occurring within 30 days of accident.



Cancer Benefit

If your employee is diagnosed with cancer, occurring after 90 days from the effective date of the plan, Manulife will pay the covered amount to your employee to help with the costs associated with treatment.

Watch your *business grow* when you invest in your company's biggest asset - *your employees!*

AVAILABLE PACKAGES***

Be the preferred employer when you award your employees any of the following packages:

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

Optional Benefits

Daily Hospital Income Benefit	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

Accidental Medical Reimbursement Benefit	10,000	20,000	30,000	40,000	50,000
18 - 64	110	215	320	425	530

Cancer Benefit	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

*** Applicable to selected occupation only