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*.

Manulife

The Manufacturers Life Insurance Co. (Phils.), Inc.

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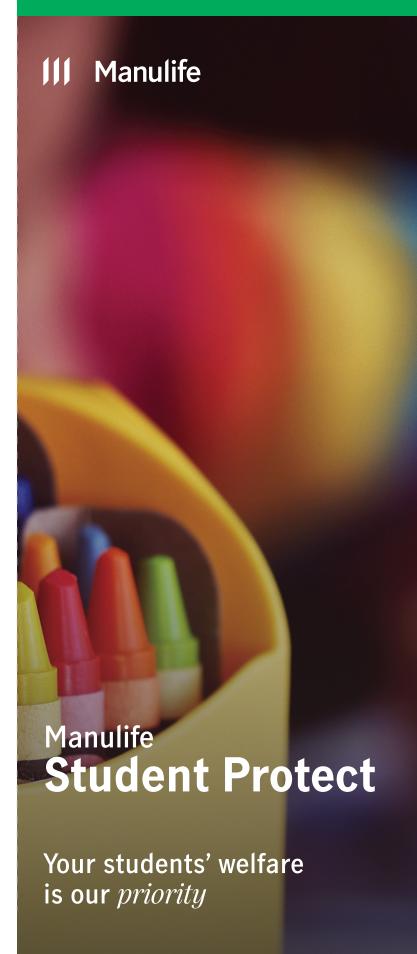
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Student Protect



Look after your students' well-being with Manulife's Student Protect.

Manulife **Student Protect** is a comprehensive benefit package that provides your students with protection from life's uncertainties.

Basic Plan



Basic Life

We will provide your students with insurance protection, anytime, anywhere.



Comprehensive Accident Protection (ADD&D)

In case of accidental dismemberment or disablement, your students will receive cash benefits. Or, in case of student's demise due to an accident, beneficiaries will receive additional lumpsum benefit on top of the basic life insurance.



Accidental Medical Reimbursement Benefit (AMR)

We will reimburse medical expenses, not exceeding what your students are covered for, if they receive treatment or care from a physician or hospital due to any injury occurring within 30 days after the date of the accident .



Coverage for Teachers

Plus, you will receive free insurance coverage for your teachers and/or staff. One free insurance coverage for every 30 covered students. This is applicable to regular and sfull time teachers and staff ages 18-64 years old. Free coverage includes Php 25,000 Basic Life with Comprehensive Accident Protection.

Avail of a comprehensive insurance coverage that protects your students from life's uncertainties.



Basic Plan	Coverage	Annual Premium
Php 50,000	Php 50,000 Basic Life Php 50,000 ADD&D Php 5,000 AMR	Php 118 per student
Php 100,000	Php 100,000 Basic Life Php 100,000 ADD&D Php 10,000 AMR	Php 221 per student
Php 200,000	Php 200,000 Basic Life Php 200,000 ADD&D Php 20,000 AMR	Php 427 per student

Students with standard risk will be covered without evidence of insurability.

Minimum of 26 students ages 3-45 years old per policy.

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