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 December 31, 2018, we had over CAD1.1 trillion (USD794 billion) in assets under management and administration, and in the previous 12 months we made CAD29.0 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.

ASK YOUR MANULIFE FINANCIAL ADVISER FOR A FULL PRESENTATION.



The Manufacturers Life Insurance Co. (Phils.), Inc. Customer Care: (02) 884-7000 Toll Free: 1-800-1888-6268 phcustomercare@manulife.com www.manulife.com.ph

Variable Life Insurance



III Manulife

An affordable investment and life insurance plan offering financial protection for your family while optimizing potential returns for your investment.

Payment options:

- Minimum 5-Pay
- Minimum 10-Pay
- Regular Pay







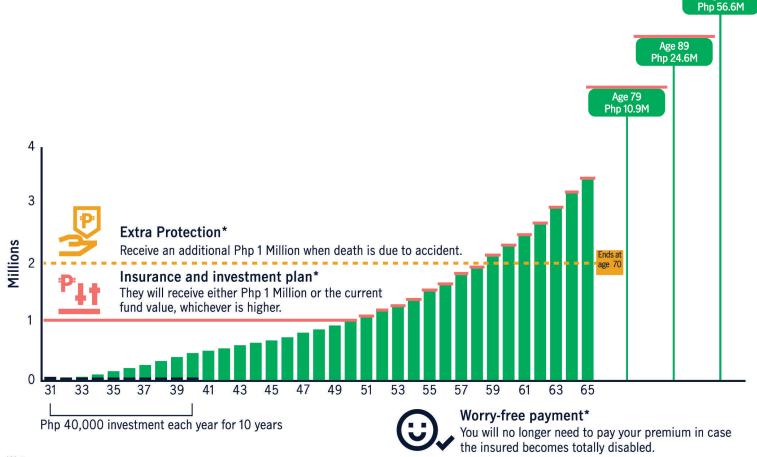


Choose the protection cover for your loved ones based on where you are in life, without sacrificing your budget. Make extra
investments at any
time to help build your
fund faster or
withdraw money easily
as the need arises.

Enhance your protection benefits through add-ons depending on your needs.

Choose from any of our expertly managed funds based on your attitude to risk.

Age 99



*Notes:

- The illustration above is based on a 30 year old male with Php 1 Million death benefit.
- We assumed that your money will grow 8% each year and is not guaranteed. The variable life policyholder shall bear all investment risks.
- The extra protection is your Accidental Death Benefit which can only be claimed until age 70.
- Your premiums will be waived if you become totally disabled through the Total Disability Waiver subject to terms and conditions.
- · Amounts in Php are for illustration purposes only.