



Freedom

Be *free* from financial worry.

Have freedom with a plan that *protects* you and lets you have funds for future expenses.



Life Protection Coverage

Protect yourself for 20 years or up to age 65 with a *life insurance benefit* equal to 200% of your basic coverage.



Boost your Coverage

Be all set for unexpected *health expenses* by adding a Critical Illness rider.



Guaranteed Cash Payouts

Expect *guaranteed cash payouts* * every two years, after paying in full.



Lump-Sum Cash Reward

Receive a *lump-sum cash benefit* * at the end of the term.



Possible Gains

Get additional earnings through non-guaranteed *dividends*.



Payment Periods

Choose to pay for *5* or *10* years.

*Payouts are given as long as insured is alive.

Choose between

Freedom 20 and Freedom at 65



Secure your future with **Freedom 20** and be worry-free financially.



This is Bobby, a 35-year old young executive who is planning to start a business once he retires early from his corporate job. Bobby puts in 7,263.42/month for 10 years.

These are the benefits that Bobby will enjoy over the 20-year coverage period:



1 LIFE PROTECTION

Bobby gets a life insurance coverage valued at P1,000,000 for 20 years.



2 ADDITIONAL BENEFITS

¹Bobby will enjoy additional Accidental Death Benefit of 500,000 and Critical Illness Coverage of 500,000.



3 GUARANTEED CASH PAYOUTS

²Bobby gets an additional income with a fixed payout of 50,000 every 2 years after the 11th year.



4 POSSIBLE GAINS

Bobby will also get to enjoy extra allowance in the future through non-guaranteed dividends.



5 CASH REWARD

²Bobby is assured of a lump sum cash benefit of P500,000 which he can use to start an early retirement fund (at age 55).

¹Add-on benefits are optional.
²Payouts are given as long as insured is alive.

Strengthen your retirement years by protecting your family and through guaranteed cash payouts with **Freedom at 65**.



This is Pam, a 40-year old working mother who wants to protect her family and prepare for retirement at the same time. She decided to invest P386,726 per year for 5 years.

Check out Pam's benefits until age 65:



1 LIFE PROTECTION

Pam is protected by a life insurance coverage of P2,000,000 until she reaches age 65.



2 ADDITIONAL BENEFITS

¹Pam will also get additional Critical Illness Benefit of P1,000,000, Accidental Death Benefit of P1,000,000, and a waiver of premiums in case of disability.



3 GUARANTEED PAYOUTS

²Saving up for the family fund has never been easier with a fixed payout of P100,000 every other year, starting on the 7th year, and every two years thereafter.



4 POSSIBLE GAINS

Pam will also enjoy potential gains through non-guaranteed dividends.



5 CASH REWARD

²At age 65, Pam is rewarded for staying healthy and for working hard during her younger years with a lump-sum cash benefit of P1,000,000.

¹Add-on benefits are optional.

²Payouts are given as long as insured is alive.

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).

About Manulife

Manulife Financial Corporation is a leading international financial services group that helps people make their decisions easier and lives better. With our global headquarters in Toronto, Canada, we operate as Manulife across our offices in Canada, Asia, and Europe, and primarily as John Hancock in the United States. We provide financial advice, insurance, and wealth and asset management solutions for individuals, groups and institutions. At the end of 2019, we had more than 35,000 employees, over 98,000 agents, and thousands of distribution partners, serving almost 30 million customers. As of December 31, 2019, we had \$1.2 trillion (US\$0.9 trillion) in assets under management and administration, and in the previous 12 months we made \$29.7 billion in payments to our customers. Our principal operations are in Asia, Canada and the United States where we have served customers for more than 100 years. We trade as 'MFC' on the Toronto, New York, and the Philippine stock exchanges and under '945' in Hong Kong.

**Ask your Manulife financial adviser
for a full presentation.**



The Manufacturers Life Insurance Co. (Phils.), Inc.
Customer Care: +632 8884 7000
Domestic Toll-Free: 1-800-1-888-6268
phcustomercare@manulife.com
www.manulife.com.ph