

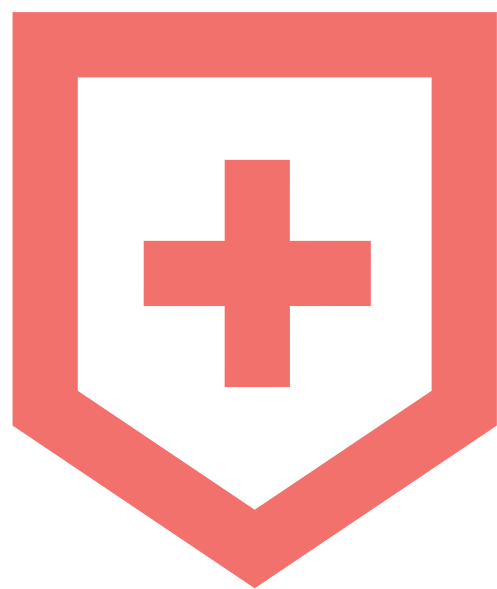
Manulife Protector



Manulife *Critical Illness* Care

Provide financial support to fund your treatment against life-threatening illnesses.





Manulife Protector

Protect your family by protecting yourself. Get covered through different life stages with a life insurance plan designed to financially protect you and your family against untimely death, total and permanent disability while providing long-term savings if the protection is not needed.

Your family, that's *worth* protecting.



Manulife *Critical Illness* Care

Protect your family from financial burden against life-threatening illnesses. We will provide you the financial support on your medical cost, so you can focus on getting better.

Your health, that's *worth* protecting.

Did you know?

Over 40% of the deaths in Myanmar are caused by serious or critical illnesses such as stroke, cancer, heart, lung and liver disease.

However, as medical technology advances day by day, we can now detect life-threatening diseases faster and you have a higher chance of getting a cure.

Reference: www.worldlifeexpectancy.com/country-health-profile/myanmar



Benefits

Manulife Protector



Coverage

Be protected against death and total and permanent disability.



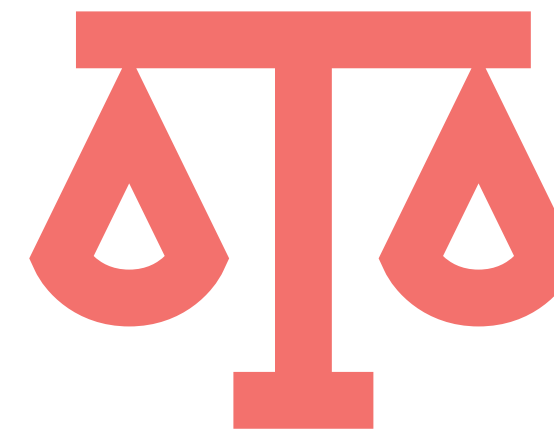
Financial protection

Receive 200% of the face amount in case of death and total and permanent disability and additional 200% of the sum insured if caused by an accident.



Maturity benefit and cash value

Receive 100% of face amount on the maturity date of your policy if you do not use the protection. Your policy will also grow savings in the form of cash value.



Flexible terms

Choose a term that fits your budget and protection needs. We have a 10-year plan payable for 10 years and a 20-year plan payable for 20 years.

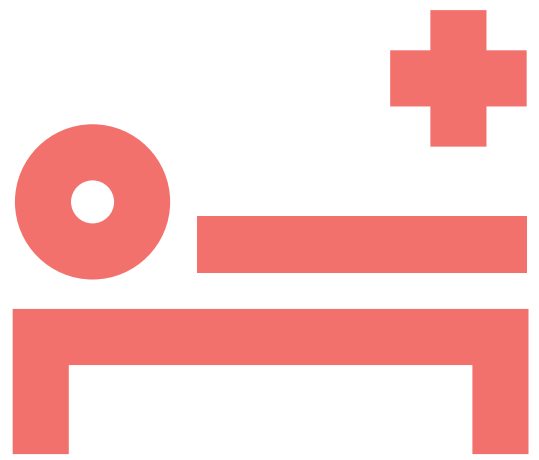


Tax benefit

Premium is a deductible expense from your income.

Benefits

Manulife *Critical Illness* Care



Critical illness benefit

Receive 100% of the face amount for critical illness.

Waiting Period: 90 Days.



Waiver of premium benefit

Future premium payments for Manulife Protector are waived (paid by Manulife) upon payment of critical illness.



Tax benefit

Premium is a deductible expense from your income.

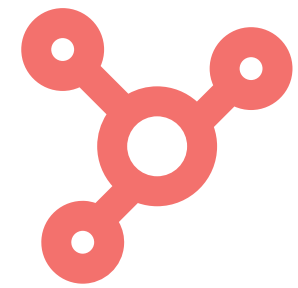


Low premiums

Enjoy better coverage at a minimum premium.

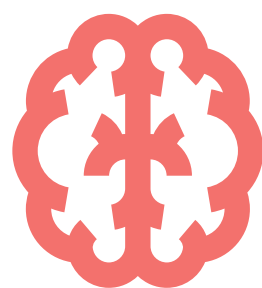
Note: Critical illness benefit payment will be deducted from Death & Total Permanent Disability benefit.

Financial support for treatment of these critical illnesses:



Cancer

Major Cancer



Brain

Major Stroke

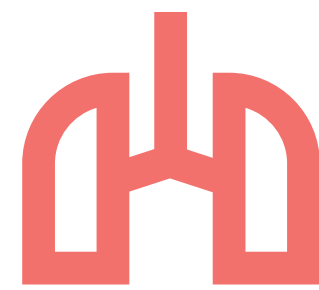


Heart

Heart Attack

Coronary Artery
Bypass Surgery

Open Surgery to Aorta



Lung

End-stage Lung
Disease



Liver

End-stage Liver
Failure



Kidneys

Kidney Failure



Organ Transplant

Major Organ
Transplantation

Heart

Lung

Liver

Kidney

Pancreas

Case Study

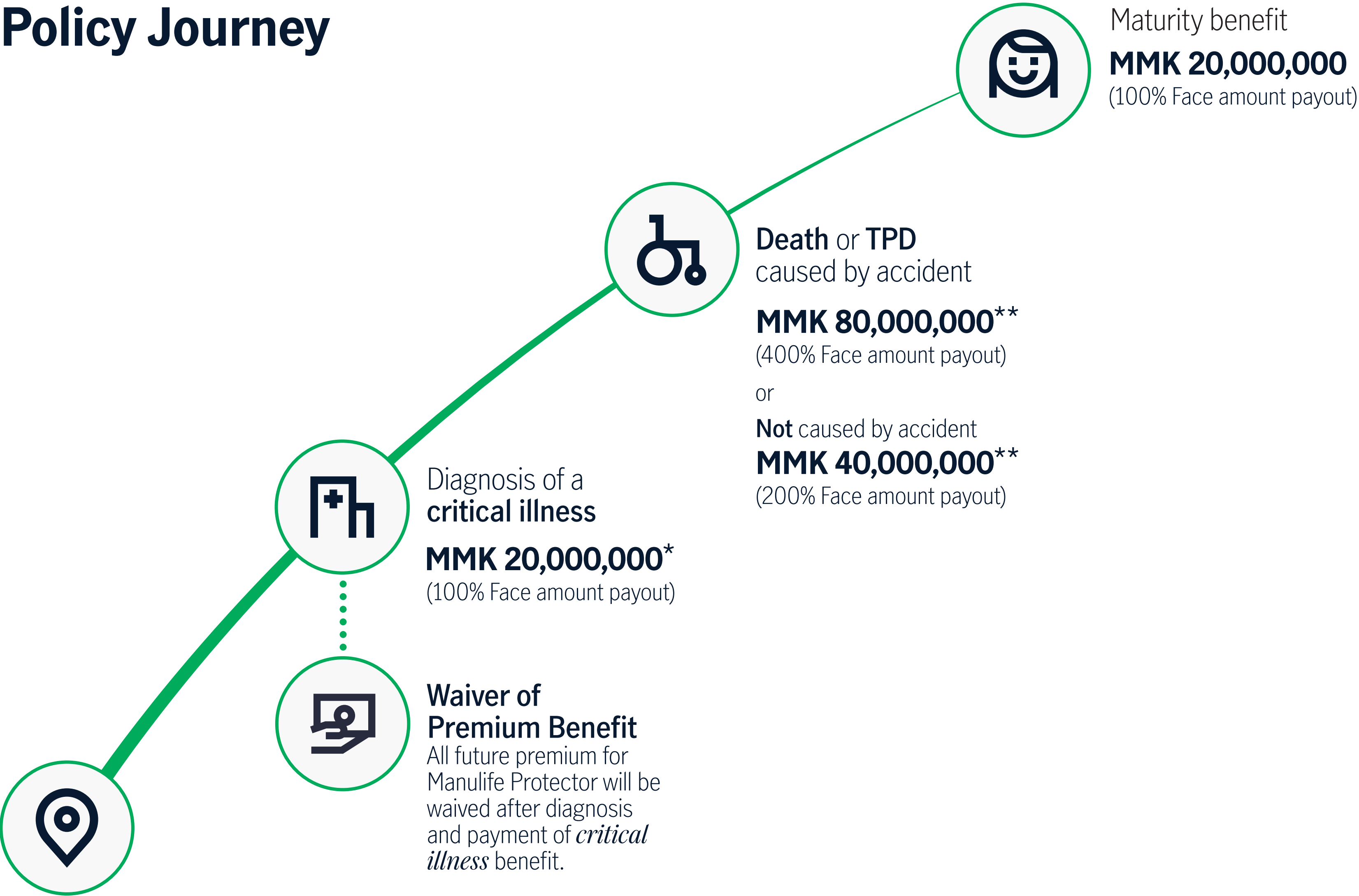


May Sann, a breadwinner of her family, aged 28, purchases a Manulife Protector with a face amount of MMK 20,000,000 to financially protect her family should anything unexpected happen to her.



She decides to add Manulife *critical illness* care with the same amount of MMK 20,000,000 as her base plan.

Policy Journey



* Less any policy debt and her premiums will be waived.
** Critical illness benefit payment will be deducted from Death & Total Permanent Disability benefit. Policy will be terminated after Death or Total Permanent Disability claim.

FAQ

How old must the life insured be?

The life insured must be at least 16 years old. The oldest age the life insured can be is 55 for the 10 year plan and 45 for the 20 year plan.

When will the policy end?

The policy will end when death or TPD benefit or maturity benefit is paid.

Can I cancel my plan anytime?

Yes, you are allowed to cancel at any time and you will receive the cash value of Manulife Protector. The cash value will increase over time so please consider carefully before cancelling.

What is a Rider?

This refers to an additional optional provision to your insurance policy. A rider increases the level of your coverage with only a little extra premium.

What does the waiting period mean?

Waiting period refers to the period in which we need to observe the health of the policyholder for a short period of time after your policy is issued and there will be no benefit paid out for the meantime.

For critical illness the waiting period is: 90 days from policy effective date/issue date or reinstatement date, whichever is later.



About us

Insurance in Myanmar

We know that your family's well-being and future matter most, and that you will do everything to provide them with the best life. So, as you get busy taking care of their future, we are here to take care of yours by financially protecting you in every stage of your life. We, at Manulife, are here to support and guide Myanmar families in achieving a better future with the right insurance and financial advice, because that's worth protecting.

Manulife *protecting* Myanmar families

Just like the new generation of Myanmar breadwinners, putting family first is our top priority and they are worth protecting. We are on a mission to help Myanmar families in making smart financial decisions that enable you to secure a better life today and tomorrow and that's worth protecting.

Our financial *solutions*

The ultimate expression of putting family first is to have an insurance plan in place to protect their future. We are here to provide easy-to-understand insurance options that can secure you, your family, your wealth and your future because that's worth protecting.

Our milestones

More than a century
of *protecting* families

Putting family first is our top priority.
After 77 years, we are proud to be back
to continue our mission in helping
Myanmar families make smart financial
decisions for their future.

1887

Year established in
Canada on June 23



Founded by John A Macdonald,
Canada's first Prime Minister

1903

Year Manulife started
in Myanmar

130

Years old

1897

We expand into Asia

1942

Year Myanmar operation was
interrupted due to World War II

No. 1

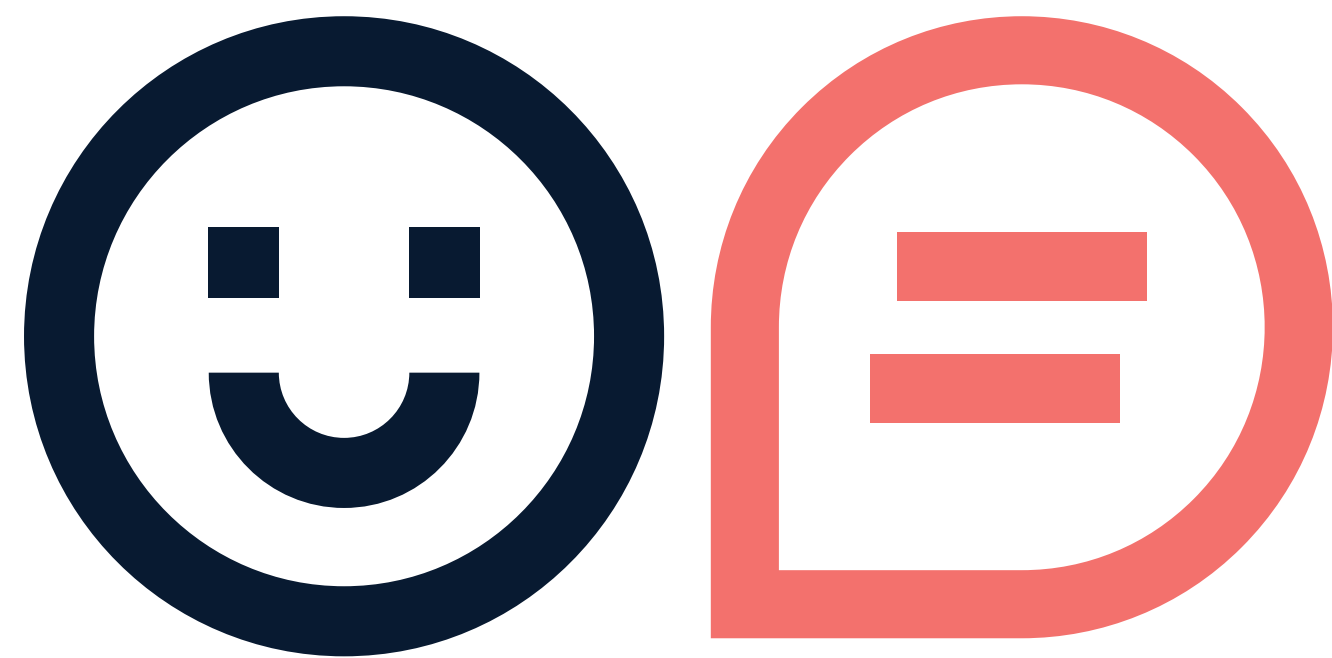
Canada's biggest life
insurance organization

23

Countries Manulife
operates in worldwide

2019

Year Manulife returns
to Myanmar



Interested? Talk to us.



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