

Frequently Asked Questions For “Manulife Education Protector”

1. If you want to save for your kid’s education, which Manulife product fits you?

- ✚ The product which helps you to save for your kid’s education is **Manulife Education Protector**. With this product, you can save for your kid’s high school or university education.

2. Who are eligible to buy this product?

- ✚ Customers whose age range from 18 to 50 years old with kid who is at least 1 year old.

3. If I have a 3-year-old kid, how long do I need to save for her high school or university education?

- ✚ If you have a 3-year-old kid, you can save as below:
 - 12 years for high school
 - 16 years for university

4. How much coverage can I purchase?

- ✚ The coverage of this product is up to \$ 500,000.

5. What are the benefits of this product?

- ✚ The benefits of this product are:
 - Getting both savings and protection for your kid’s education,
 - Your kid can get 100% of Face Amount plus accumulated dividend at the maturity date
 - You can get 200% of Face Amount for Death or Total Disability caused by accident
 - You will get annual dividend (from year 3 onwards)
 - You can withdraw accumulated dividend with interest or make policy loan request for your needs
 - You will get Waiver of Premium Benefit in case of any unfortunate event (Death)

6. How does the company pay when your kid start their high school or university?

- ✚ When your kids start their high school or university, Manulife will pay in 4 times (25% per year for 4 consecutive years) as stated in your Policy Summary.

7. If there is an unfortunate event (death) happens to the kid (4 years old up), how will the company pay the claim?

- ✚ Manulife will pay 100% of Face Amount for Death not caused by accident and,
- ✚ 200% of Face Amount for Death caused by accident as stated in your policy summary.

8. If you buy only 1 policy for your kid education, can you assign more than 1 kid?

- ✚ One policy is entitled for one kid only

9. Who is beneficiary? When do they get benefit? How many beneficiaries can I assign?

- Beneficiary is an individual who is assigned by policyowner and who will get payable benefits when the policyowner/life insured dies.
- You can assign beneficiaries more than 1 person as long as it equals to 100%. For example, you designate 3 beneficiaries such as Mr. A gets 45%, Mr. B gets 30%, and Mr. C gets 25% of Death Benefit.

10. In case I have just done my health check at other hospitals, are there any more required documents?

- ✚ Though you have just done your health check at other hospitals, there are still some other required documents because:
 - Your health check report might not be enough as required by the company
 - Your health check report might be more than 1 year (counting from the health check date till ininsurance proposal date).

11. How does Manulife pay Death Benefit caused by accident and not caused by accident to Payor?

- ✚ Manulife pays Death Benefit caused by accident and not caused by accident to Payor as below:

- **Death Benefit not caused by accident**

- Manulife shall pay Death Benefit upon the receipt of acceptable proof and approval by the Company of the Payor's death
- The Death Benefit will be paid to the beneficiary
- The Death Benefit shall be the Face Amount of Policyowner specified on the Policy Summary or as subsequently endorsed on the policy.

- **Death Benefit caused by accident**

- Manulife shall pay Death Benefit upon the receipt of acceptable proof and approval by the Company of Payor's death. The cause of death needs to correctly meet the definition of Death Caused by Accident
- The Death Benefit will be paid to the beneficiary,
- The Death Benefit Caused by Accident shall be 200% of the Face Amount of the Policyowner specified on the Policy Summary.

12. Will Manulife cover life insured if he/she dies or is disable in foreign countries?

- ✚ Life insured will be covered because Manulife provides worldwide coverage.

13. How long does it take to get claim?

- ✚ At Manulife, we commit to process and complete all claims within 5 working days from the date when all required documents have been received.

14. How can I make claim?

- ✚ You can follow all the steps as below:
 - Notify your Insurance Advisor or our Customer Centre Toll Free at 1800 211 211
 - Visit us at the nearest location
 - Email us at: customer_service_kh@manulife.com

Note: We will assist in completing required Manulife Forms provided.