

Frequently Asked Questions For “Manulife Savings Protector”

1. If you want to save for your retirement, which product fits with you?

- ✚ The product that helps you to save for your retirement is **Manulife Saving Protector**, which you can choose to save for 10 years or 15 years.

2. Who are eligible to buy this product?

- ✚ Customers whose age range from 18 – 55 years old.

3. How much coverage can I purchase?

- ✚ The coverage of this product is up to \$ 250,000.

4. What are the benefits I get from this product?

- ✚ The benefits of this product are as below:
 - Two protections at the same time on your savings and life insurance
 - 400% of coverage Face Amount for Death or Total Disability Benefit caused by accident,
 - Annual dividend (from year 3 onwards),
 - Able to withdraw accumulated dividend with interest or loan request for your needs,
 - 100% of Face Amount plus accumulated dividend at the maturity date.

5. Who is beneficiary? When do they get benefit? How many beneficiaries can I designate?

- ✚ Beneficiary is an individual who is assigned by policyowner and who will get payable benefits when the 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.

6. 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 from the company,

- Your health check report might be more than 1 year (counting from the health check date till ininsurance proposal date).

7. How does Manulife pay Death Benefit caused by accident and not caused by accident?

- + Manulife pays Death Benefit caused by accident and not caused by accident as below:
 - **Death Benefit not caused by accident**
 - Manulife shall pay Death Benefit upon 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 400% of the Face Amount of Policyowner specified on the Policy Summary.

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

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

9. 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.

10. 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.